

Headwaters RDC's Commitment to Entire Region Reflected in Lake of the Woods County Activities



We're committed to working in, and the success of, our entire region.

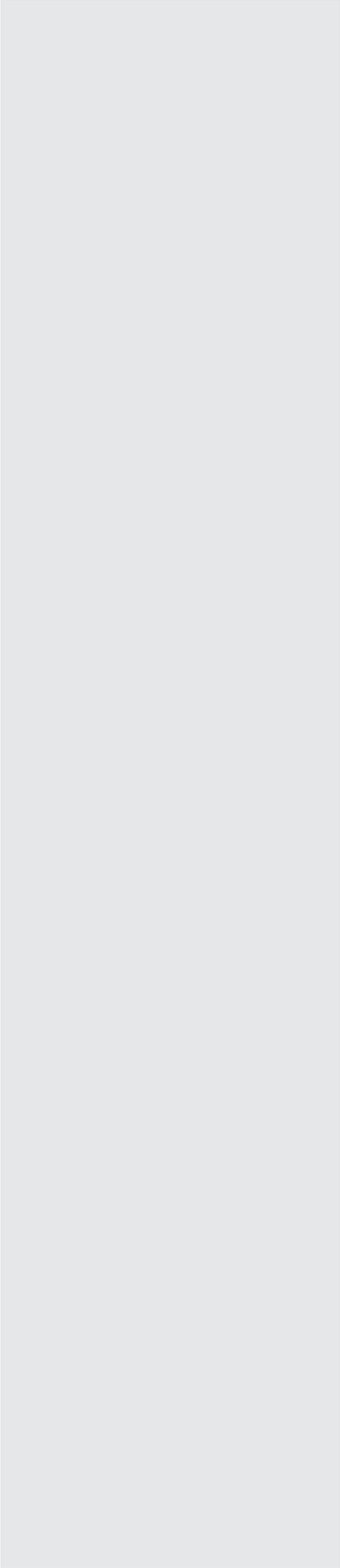
"We're committed to working in, and the success of, our entire region." The Headwaters RDC Board and staff talk a lot about the above commitment. Do we really walk the talk? Do our actions support or refute that statement?

Our annual meeting this year is in Lake of the Woods County. At about 4100 people, this is our smallest county, and the one most distant from our office. We thought this was a good time to see how we're doing serving this part of the Headwaters Region.

We're happy to report that we have a number of interesting efforts going on in our northern-most county. The following articles give a brief overview of some of them. Of course, these things don't happen without great local leadership. We've always enjoyed working with folks in Lake of the Woods County – the area is populated by people

that are optimistic and looking forward. It's always a good day when we get to drive north.

Starting below you can check out our commitment to our smallest county. Of course, other parts of this report provide an overview of activities in our other four Counties.





Chair/ED Comments

Chairman's Letter - Joe Vene



This is the end of my fourth, and last year as the Chairman of the Headwaters RDC. I can't begin to tell you how much I've enjoyed my tenure. Everyone likes to be associated with a winner, and I've been privileged to serve this winning team during a period of growth and accomplishment. I offer my heartfelt thanks to my fellow Commission members for this opportunity.

And what a four years it's been!

The organization was successful in completing a \$6 million Housing with Supportive Services project, has initiated and implemented major wellness-related initiatives in every county of the Region, and has undertaken and successfully completed numerous economic and community development efforts in every corner of our five counties.

While the Headwaters RDC's accomplishments are many, I am equally proud of our organization's culture – we are committed to each other's success, we work well together, and we share a common respect and trust for each other.

While I will no longer be Chair as of July, 2012, the wealth of outstanding leadership on the Commission will guarantee our future success. I know our best days are ahead of us.

As we build our future, I anticipate broad support for our current and on-coming initiatives throughout our Region, well beyond the Commission table itself. Future opportunities are sure to come our way as we sustain our past and current accomplishments.

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From the Executive Director - Cliff Tweedale



Each year has a theme, but that theme can only be discovered looking backwards. The theme for the past twelve months has to do with transition. We had a handful of staff changes, including Dave Hengel, a staff for almost 25 years and the leader of our economic development and community stewardship programs. Dave left to become the director of the Bemidji community's economic development organization, now called Greater Bemidji. Matthew Dyrdaahl, a staff of almost five years, and the leader of our Active Living initiatives, left for a

position with the Minnesota Department of Health.

While change is a gift that promotes learning and growth, it is almost always unsettling because it forces us out of our comfort zone. The consequences of change can also be used to help us judge the resiliency of our organization.

So, what did we learn this year? And how resilient is the Headwaters RDC, anyway?

I'm happy to report that I'm as excited about the organization's future as I've ever been. The contents of this report will introduce some new faces, and will also highlight work done by other staff that reflects a broadening of their areas of focus and competency.

While change is inevitable, our commitment is constant: we will provide leadership so our entire Region is positioned to be more successful in the future. Check out this annual report to see how we've fulfilled that commitment over the last 12 months.

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HEADWATERS

Regional Development Commission

Leading the Way

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ANNUAL REPORT 2012

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The Future HRDC

The Future HRDC

By almost any measure, 37 years is a long time. That is how long the Headwaters RDC has allowed me to serve the organization and the Region. I feel so fortunate to work with and for great people committed to a special part of the state. The work we do is important and worthwhile, and I love being a part of the organization.

As I suggested in my Executive Director letter this year, change is inevitable, and the next change for this organization will be the selection of a new Executive Director -- I will be retiring about a year from now. While in its formative stages, the Commission is undertaking a very deliberate, thoughtful succession planning process, and I am confident the result will be an orderly transition.

So, my vantage point on the "Future HRDC" is different than it has been over the last decade. Someone else will help it craft strategic direction 12 months from now, and another person will have the pleasure serving this wonderful organization.

The opportunity that comes from a change like this is a result of a different perspective, allowing for the development of new ideas and approaches to accomplishing the organization's mission. That's a good thing!

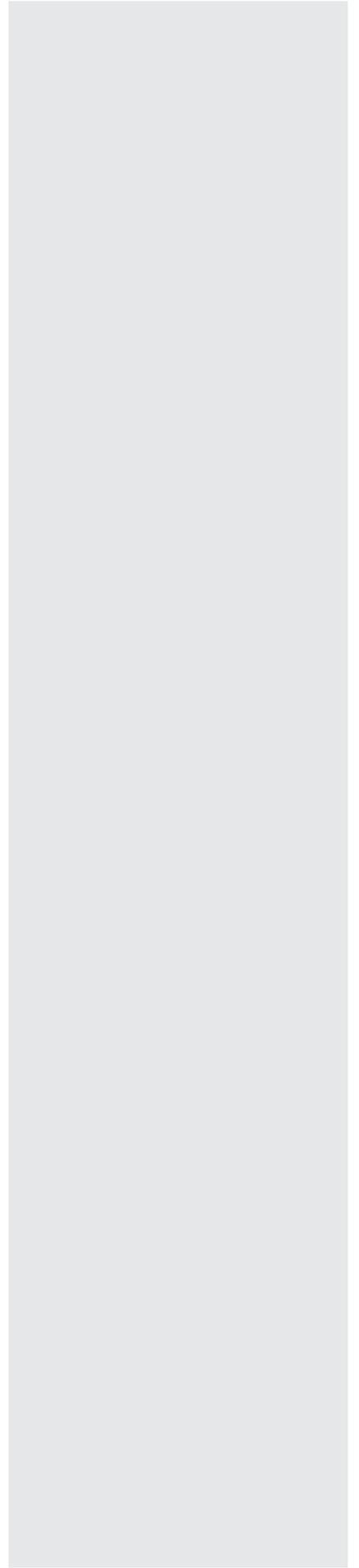
Even with this change, though, certain things remain constant.

- ***The Headwaters RDC is always going to be committed to the success of our entire Region.*** While our office is in Bemidji, our Commission cares just as deeply about Baudette, and Mahnomen, and Park Rapids, and Bagley.
- ***Our commitment to provide leadership is enduring.*** Our customers both need it, and demand it. We will not disappoint them.
- ***Our belief in the power of communities aligning their resources and working together is a constant.*** The world is a competitive place, and resources are not getting any easier to come by. A community's ability to work together will be the deciding factor between success and failure.

The Headwaters RDC is always going to be committed to the success of our entire Region. While our office is in Bemidji, our Commission cares just as deeply about Baudette, and Mahnomen, and Park Rapids, and Bagley.

- ***Our organizational culture that emphasizes trust, respect, results and growth remains intact.*** One of our Region's legacy leaders says this: Culture eats strategy every time. In other words, how you go about your business is even more important than what you do.

Over the next year we'll be working hard on a transition for the Executive Director position, and I am confident that the organization's long-term commitments will continue to be honored.





Program Areas : Livable Communities

Livable Communities

Parks and Trails Planning Promotes Active Living

Baudette Area Trails Plan



The Baudette Area Trails plan is a follow up to a regional planning effort that targeted health and wellness. The Headwaters Regional Development Commission worked in partnership with the North Country Health Board and Lake of the Woods County Statewide Health Improvement Program (SHIP) collaborative in 2009 to develop a plan to create active communities by increasing opportunities for non-motorized transportation (walking and biking) and increasing access to community recreation facilities. On a walk audit in June 2009, the Lake of the Woods Local SHIP Leadership Team expressed the need for an extensive community-wide strategic trails plan for the Baudette Area. This effort introduced a fundamental change in the way transportation and health has been traditionally considered, and provides a unique opportunity for new partnerships.

The intent of this plan was to create a solid set of strategies to improve the trails system with a focus on inspiring all citizens and visitors of Lake of the Woods to become more physically active.

Engaging the community in critical thinking about their infrastructure design and attitude towards physical activity was an important aspect of the process. It will hopefully bring a culture of change that builds community support for implementation and expansion of recreation amenities.



The intent of this plan was to create a solid set of strategies to improve the trails system with a focus on inspiring all citizens and visitors of Lake of the Woods to become more physically active. The geographic scope of this plan included the City of Baudette and the surrounding area, including the resort area near Wheelers Point and Zippel Bay State Park.

A community assessment of the area was undertaken following the Active Living principals to identify the strengths, weaknesses,

opportunities, and challenges to guide the creation of the objectives and strategies. An additional goal of the community assessment was to lay the ground work for culture change in the Baudette area. Engaging the community in critical thinking about their infrastructure design and attitude towards physical activity was an important aspect of the process. It will hopefully bring a culture of change that builds community support for implementation and expansion of recreation amenities.

Results of the community assessment and discussion of the principals of Active Living determined recommendations in four areas including:

- Implementation of bicycle and pedestrian standards;
- Expansion of trail networks;
- Improvement of parks and trails amenities; and
- Creation of activities and events to highlight parks and trails, and increase of their use.



The implementation approach recommends building on the relationship between the City of Baudette, Lake of the Woods County, the regional Statewide Health Improvement Program (SHIP),

and the HRDC. These partners will identify parks and trails priorities, consider grant opportunities, and create a plan of action for the year. The top priorities identified in this plan are:

- Completing a multi-use trail from Timber Mill Park to Clementson Wayside Park;
- Implementing landscape and amenity development along the first segment of the existing “backbone trail;” and
- Developing exercise stations along the “backbone trail” to make the trail more appealing and increase use.

Mahnomen Trails and Parks Plan

The City of Mahnomen Parks and Trails Plan is a follow up to the City of Mahnomen Comprehensive Plan that was completed in 2009. The Comprehensive Plan articulates a vision of Mahnomen 20 years into the future and considers housing, economic development, land use, and public infrastructure. The Parks and Trails Plan focuses on the next five years.



The intent of this plan was to create a set of strategies to improve the parks and trails system with a focus on inspiring the City of Mahnomen’s citizens and visitors to be more physically active.



As a part of the planning process, the public was asked to consider what a healthy and active Mahnomen would look like 20 years from now. The answers to this question created a vision which guided the

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Like in Baudette, a community assessment was undertaken using the principals of Active Living as guidance. The assessment also determined the strengths, weaknesses, opportunities, and challenges in the community. The Mahnomen County for Quality of Life (MC4QL), which is a part of the Mahnomen Women of Today, served as the Steering Committee for the development of this parks and trails plan.

Results from the community assessment were used to identify recommendations in four key areas:

- Implement bicycle and pedestrian standards;
- Provide high quality improvements to two existing city parks;
- Develop a safe and connective network of pedestrian and bicycle facilities; and
- Create a culture in Mahnomen that supports and enhances active lifestyles.

The implementation approach identifies building on the relationship between the City of Mahnomen, Mahnomen County, White Earth Reservation, Mahnomen County for Quality of Life, the regional Statewide Health Improvement Program (SHIP), and the HRDC. These partners will identify parks and trails priorities, consider grant opportunities, and create a plan of action for the year. The top priorities identified in this plan are to:

- Construct a River Park Trail between River Park and the Shooting Star Casino;
- Improve on-road bicycle routes through stripping and signage;
- Invest in a complete treatment of either River Park or City Park; and
- Encourage community groups to adopt a park.

Instructor's Passion Enables High School Building Class to Excel

During the past year new construction activity for the HHDC continued in our rural Bemidji subdivision, Sunset Meadows. Two new homes were built by the High School Carpentry program during the 2011-12 school year. The program produced amazing homes this year under the careful guidance of instructor Jeff Olson. Once again the passion that Jeff brings to the program is evident in the end product. The Corporation could not ask for better partners than Jeff and the School District.



Great Room and Kitchen of High School Home

For the 2012-13 School year the program will complete two homes once again. In previous years, the program would complete one home annually. Shifting production to two units has been beneficial to the corporation as the business model of the High School program is fundamentally sound. Additionally, two units per year will help the corporation build out the Sunset Meadows subdivision quicker than expected.



Kitchen of High School Home

In order to make the two unit goal, Jeff has to be fully dedicated to the program in terms of class time. The School District has cut back the trades programs in recent years despite increased overall enrollment in such classes. This has meant that Jeff's full time status

“Leading the Carpentry program is truly rewarding for me. I get to see the passion of my students in the work that they complete each year.”

- Instructor, Jeff Olson

with the District has been in question. Because both the HHDC and District value Jeff and the program deeply, a deal was reached to have the Corporation cover a portion of Jeff's salary so that the program could expand and Jeff could remain as a full time employee of the District. It is important to note that, beyond committing all of Jeff's teaching hours to the carpentry program, he also spends a great deal of his own time on the projects to ensure the highest quality.

Purchase-Rehabilitation Proves Rewarding

The HHDC continued to grow its purchase-rehabilitation program over the past year. As planned, the Corporation completed an additional five units. This year we tried to focus on newer homes through our selection process in order to limit risk. Four units were purchased in the Bemidji area and one in Park Rapids.

The rewards of this initiative are great in terms of community development. We can take a vacant and/or foreclosed home and transform it into a home that is like new. This program improves the quality of neighborhoods and can stabilize property values in the long run. The program is also in perfect alignment with the priorities of several traditional funding partners as the statewide focus is now on rehabilitation and preservation of existing housing stock rather than new construction. The HHDC currently enjoys a generous amount of reusable funds that support the program and provides for the acquisition and rehabilitation of each unit. This funding has been provided by the Greater Minnesota Housing Fund.



Before



After

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Conifer Estates Open!

After nearly five years of discussion, planning, financial packaging, architectural and engineering and construction activities, Conifer Estates is complete and ready to offer high quality affordable housing to very low income homeless families and individuals in the Region. The first residents began to move in late this year.



HRDC Commissioners tour Conifer Estates a few days prior to initial occupancy.

The HHDC served as the project developer. The housing project is owned by the Beltrami County Housing and Redevelopment Authority (HRA). The property is being managed by D.W. Jones Property Management.

Bi-County CAP is the primary service provider to residents of Conifer Estates. Red Lake and Leech Lake will provide services to some tribal members. The services to be provided include assessing the needs of each household, developing a tailored services plan, and linking tenants to the services needed to meet their individual needs. Services that may be provided include life skills training, money management, employment referrals, crisis intervention and counseling.

Other partners on this project include several organizations that provided resources needed to make the project a reality. Funding was originally provided by Minnesota Housing, Greater Minnesota Housing Fund and the Minnesota Department of Human Services. The enhanced funding package includes \$500,000 secured from the Federal Home Loan Bank of Des Moines by First National Bank of Bemidji and \$350,000 from the DEED Small Cities Development Program. Architectural and Engineering services were provided by Widseth Smith Nolting. Kraus Anderson was the general contractor.

From the first families that began moving in it is clear that Conifer Estates will be a wonderful place to raise a family! Ten of the twenty townhouses will be occupied by July 13. Applications are currently being screened for the remaining ten units. We're still accepting applications for our waiting list. For additional information go to the DW Jones website, or contact us at 1-800-810-2853.

*Chad Nelson,
Property Manager
DW Jones
Management, Inc.*

Promoting Successful Home Ownership in the Region

The M CPP program makes affordable mortgage financing available for first time home buyers throughout the region. HRDC staff has helped local governments access this financing tool for the past twenty years. A strong network of local lenders in the Headwaters Region has made this program very successful over the years.

In 2012, MHFA opted to provide M CPP resources to the entire region rather than through individual county allocations. The Headwaters Region was awarded an allocation of nearly \$1,350,000. Current usage of the program can be found [here](#).

As the housing market begins to thaw staff expects the program to be popular with usage exceeding that of last year.

Another tool the HRDC uses to promote successful home ownership is home buyer education and coaching services. The home buyer education program, called Homestretch, is targeted primarily at first-time homebuyers. The home buying process is complex, Homestretch provides home buyers with the tools and knowledge to successfully navigate the process and make a wise investment.

Pre-purchase coaching is one on one sessions with a qualified professional to help individuals prepare for the home buying process by focusing primarily on the financial aspects of successful home ownership. Topics include such things as household budget, mortgage qualifications, reviewing credit reports and correcting potential errors in those reports. This professional is available to assist throughout the entire home buying process.

Studies have shown that individuals that participate in pre-purchase education and or coaching are 34% less likely to experience delinquency, which can lead to foreclosure. As a commitment to successful home ownership, the HRDC provides these services to households throughout the Headwaters Region through funding provided under the Homebuyer Education Counseling and Training (HECAT) grant program. This program is funded on a competitive basis each year with funds supplied by Minnesota Housing Finance Agency, Minnesota Home Ownership Center, Greater Minnesota Housing Fund and Family Housing Fund. Local support is provided by Beltrami County HRA, Headwaters Housing Development Corporation and Hubbard County HRA.

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Beltrami County HRA Provides Leadership on Housing Issues

The Beltrami County HRA played a critical role in the creation of Conifer Estates, a 20-unit supportive housing project, and the Village of Hope, a new 8-bed homeless shelter in Bemidji developed by Ours to Serve House of Hospitality. In both cases the HRA agreed to be the public owner, one of the requirements of the bond financing obtained to support each of the projects. Ownership of these projects represents a significant commitment by the HRA to support homeless families in the region.

The HRA continued administration of two down payment assistance programs. One program provides assistance to households throughout Beltrami County, with some resources set-aside for households interested in purchasing homes in the Blackduck-Kelliher- Waskish area. These funds are available as deferred payment loans offered at no interest for the first five years, and 4% interest for a second five year period. The HRA made seven loans over the past eighteen months. The second program is available in northwest Beltrami County. This program offers 0% interest deferred loan financing forgivable after ten years. This program is administered on behalf of the Northwest Beltrami County Affordable Housing Committee and is financially supported by Beltrami County. The HRA made three loans through this program over the past eighteen months.

The HRA has also taken some steps looking forward to future affordable housing development activities. The HRA recently sold 2 acres of property north of the Conifer Estates project to a private developer who intends to build a market rate multiple family housing project. The HRA also owns additional property that can support construction of more affordable housing units. A nearly forty acre parcel just east of the Conifer Estates development site was purchased with an eye on affordable housing development opportunities over the next several years.

With financial support from the Northwest Minnesota Foundation and the Minnesota Housing Partnership, the HRA has sponsored completion of a housing study and plan that will be completed by the end of the calendar year. According to Rich Jaranson, HRA Board Chairman, "We've accomplished a lot over the past several years. Completion of the housing study and plan will help us direct our energy and resources at those issues where we can have the greatest impact."



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Hubbard County HRA Increases Impact on Critical Housing Issues

Hubbard County HRA continues to meet the housing needs of low and moderate income households in the County. The HRA has continued its focus on housing rehabilitation, offering several programs to help households finance improvements to their homes. Notably, the HRA:

- Implemented the Greater Minnesota Housing Fund Rehabilitation Loan Program. GMHF provides 0% deferred payment loans for a twenty year term. The HRA completed the rehabilitation of several houses over the past year and is currently requesting additional funds in order to continue helping low and moderate income households make essential home repairs.
- Provided HRA In-House Loans. The HRA provided assistance to two households utilizing \$10,567 of in-house loan funds, intended as a resource of last resort.
- Provided support for the Park Rapids/ Hubbard County Small Cities Development Program with coordination of resources and implementation activities. The SCDP Program provided approximately \$400,000 in housing rehabilitation resources in Hubbard County over a 2 ½ year program period. Program goals include rehabilitation of eighteen owner-occupied single family homes and eight rental units. These resources would not have been made available without the active support of the HRA.
- Finally, the HRA has been approved as an administrator of the Minnesota Housing Rehabilitation Loan Program, and the Emergency Loan Program. Implementation activities are just beginning this summer.

The HRA also provides affordable rental housing through the development and ownership of Cornerstone, an 8-unit transitional housing project located in Park Rapids. This past year the HRA was successful in its efforts to secure funding through the federal Department of Housing and Urban Development to improve the facility and its operations for the benefit of very low income individuals and families. A grant award of \$34,150 will be used by the HRA to support building maintenance, increased services for households, and property management services.

The HRA continues to promote affordable home ownership opportunities through development activities, administering down payment assistance, and providing home ownership education. The HRA purchased a foreclosed property in Park Rapids and is rehabilitating the property for resale to a moderate income family this summer- hopefully the first of several purchase-rehabilitation and resale projects.

The HRA has continued its focus on housing rehabilitation, offering several programs to help households finance improvements to their homes.

“Over the past year the HRA has increased its focus on housing rehabilitation throughout the County and has initiated a purchase-rehabilitation and resale initiative. I really appreciate the role that HRDC has played in helping us increase our effectiveness.”

*- Ray Melander,
Chairman
Hubbard County HRA*



Charly Henry, Kathy Grell, Ray Melander and Daryl Bessler, Hubbard County HRA Commissioners, at a recent Board meeting. Missing were Charlene Christenson, Connie Harsha and Craig Mackey.

HRDC has provided staff assistance to the Hubbard County HRA since April, 2009.

Communities Benefit from Implementation of Small Cities Development Program

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

In 2010 the City of Park Rapids was awarded an SCDP grant in the amount of \$665,208 to complete owner-occupied, rental and commercial rehabilitation activities. The City contracted with the HRDC to administer the grant. The grant provided funding to complete 18 owner occupied rehabilitation projects, 8 commercial rehabilitation projects and 3 rental rehabilitation projects (including 8 units). To date seven homeowners have been assisted through the owner-occupied rehabilitation activity, receiving a total of \$169,919 in SCDP funds leveraged with \$74,309 of other sources, including GMHF, MHFA, USDA Rural Development and Weatherization funds administered by Mahube Community Council. Five commercial properties have received a total of \$99,408 in rehabilitation funds through the SCDP program. Demand for the rental housing rehabilitation activity has been slow, however, there are a few applications pending approval.

The City of Bemidji was also awarded an SCDP grant in 2010 in the amount of \$732,550 to complete commercial rehabilitation downtown and infrastructure development in support of Conifer Estates, the Supportive Housing project being developed by the HHDC. The City of Bemidji contracted with the HRDC to carry out the general administration of the grant while Bi-CAP was contracted with to



oversee the commercial rehabilitation activity (with the exception of the Davis Bacon administration). The infrastructure portion of the project was completed in the spring of this year.

The HRDC assisted the City of Bagley in accessing SCDP funds in the current funding round. The City of Bagley was awarded \$331,200 to complete 12 owner-occupied housing rehabilitation projects. The City of Bagley has contracted with the HRDC to administer their award.



The City of Gonvick also submitted an SCDP application during this funding round to complete a public facilities project. The City of Gonvick was awarded \$600,000 in SCDP funds, which they will pair with an award they received from USDA-Rural Development to bring their waste water treatment facility into compliance. The City of Gonvick intends to contract with the HRDC to administer their SCDP award.

Resiliency in the Face of Hazard

It seems disasters are becoming common-place in our news; from National disasters like the 2011 British Petroleum Gulf of Mexico oil spill, to disasters with more regional impacts like the 2010 tornados in Wadena, to more localized disasters like the recent train-truck collision in Plummer, MN.

Hazard mitigation planning is a way to reduce the likelihood of these types of disasters or reduce the damage they might cause. Simply put, hazard mitigation planning is meant to reduce the life, property, and productivity costs of hazards.

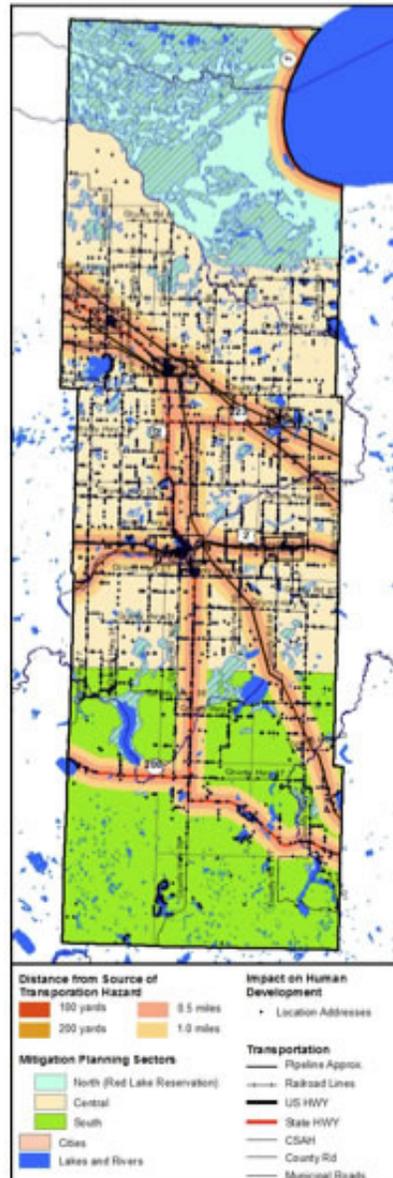
The Livability Team at Headwaters Regional Development Commission is busy with five hazard mitigation plans—in some stage of development—throughout the region. The White Earth All-Hazard Mitigation Plan and Beltrami County Hazard Mitigation Plan are all but wrapped up, currently under review by FEMA and HSEM. Since February, Clearwater County, Mahnommen County, and Lake of the Woods County have all started updates of their Hazard Mitigation Plans.

Hazard mitigation planning is a way to reduce the likelihood of these types of disasters or reduce the damage they might cause. Simply put, hazard mitigation planning is meant to reduce the life, property, and productivity costs of hazards.

The results of each approved plan are improved hazard awareness, and prioritized mitigation strategies to undertake. The image, right, shows areas potentially impacted by a hazardous materials related transportation incident, be it a tractor-trailer spill, train derailment, or pipeline leak.

The strategies for reducing hazard range from improving warning siren coverage in Clearbrook to implementing wildfire hazard reductions in Beltrami through the Firewise program. Headwaters RDC is committed to helping where and when they can to pursue these mitigation strategies.

Hazards from Transportation Related Hazardous Materials, Clearwater Co



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Active Living most visible focus this past year has been on organizing and hosting events in the community, most notable the various events organized as a part of “May as National Bike Month.”

Active Living Bemidji Promotes Health and Wellness

The Active Living group added two new members over the last year. Natalie Gille, who had been active with Active Living group, was hired to help with social media and event planning. She helped manage the website and provided blogging articles promoting events and providing information and updates on Active Living. In February, Josh Pearson was hired to take over as Active Living Coordinator for Matthew Dyrdaahl, who moved on to the Minnesota Department of Health to work on Active Living projects. As we enter the final year of funding from the Blue Cross Blue Shield grant, Active Living has focused on sustainability, promotions, and community events. Group discussions focused on the legacy the Active Living group has left

on Bemidji and what the future holds for Active Living Bemidji. Active Living most visible focus this past year has been on organizing and hosting events in the community, most notable the various events organized as a part of “May as National Bike Month.”

May as National Bike Month

In May of this year, Active Living Bemidji participated in “May as National Bike Month”.

“May as National Bike Month” is a promotional campaign created and coordinated by the League of American Bicyclist, a national bicycle advocacy organization. The



League of American Bicycles and the Bike Alliance of Minnesota, the state bicycle advocacy group, assisted the HRDC with ideas and guidance on creating events to support bicycling. With the assistance of the Active Living Group, Natalie Gille helped organize and coordinate the events of the month. To help promote “May as National Bike Month” a proclamation was signed by Bemidji Mayor Dave Larson proclaiming May as Bemidji Bike Month. In addition, to kick off Bemidji Bike Month a May 1st bike ride in coordination with the Bemidji Bike Club was held which met at the Paul and Babe statues and proceeded on the bike route around Lake Bemidji.

Bemidji Bike To Work Week

From May 14th to May 18th, Active Living Bemidji organized and promoted Bemidji Bike To Work Week. Each day a different location hosted an energizer station which provided a snack or beverage all day to bicyclist who rode their bike into work and showed their helmet.



The energizer stations were located at the following organizations and businesses:

With the assistance of the Active Living Group, Natalie Gille helped organize and coordinate the events of the month. To help promote May as National Bike month a proclamation was signed by Bemidji Mayor Dave Larson proclaiming May as Bemidji Bike Month.

- Monday – Cabin Coffeehouse and Café
- Tuesday – Harmony Foods Co-op
- Wednesday – Boys and Girls Club of Bemidji
- Thursday – Bemidji City Hall
- Friday – Bike Guy Bike and Ski Shop and The Home Place



There would also be a daily drawing for a donated prize at the end of the day. Bicyclists were also encouraged to submit their commuting stories and routes to the Active Living website to be shared on the blog.

Bemidji Community Bike Rodeo

During Bemidji Bike Month, Active Living helped organize a Bike Rodeo event which helps teach children to ride safely and practice those skills. The event, organized by Active Living members Natalie Gille, Donna Palevic, and Diane Pittman, was held at the Boys and Girls Club of Bemidji on the afternoon of May 16th. In addition, there were over 25 volunteers who assisted with the event including checking and repairing bikes and running the stations. Over 40 children participated with their parents in the event. As a part of the event children were required to be accompanied by a parent. Parental involvement was important because it allowed the parents to learn along with their child what safe riding looks like and hopefully the parents will reinforce the skill learned at the rodeo at home.



During the Bike Rodeo, if a child did not have a bike or was not riding a safe or properly sized bike they were able to exchange the bike for one of the available refurbished bikes on a first come first serve basis.

The Bike Rodeo was set up with eight stations which teach the children about bike care and safety or a bike riding skill for them to practice. The children start by having their bike inspected using the

ABC Quick Check method to make sure the bike is rideable and safe. Next they make sure they are properly fitted with a helmet. If the child did not have a proper helmet, there were helmets to give away to the children to use for the event and continue to use after the Bike Rodeo. The children moved on to skill stations where they are taught such skills as stopping properly, avoiding obstacles, or making controlled turns. Once the instructor had felt the child demonstrated the ability to use the skill, the child moved on to the next station. Each child had a checklist which the instructors checked off. Once the child completes all the stations successful, they received a prize and could enter a drawing to win additional prizes donated by various sponsoring organizations.



Bicycle Exchange

In April, Active Living and the Boys and Girls Club of Bemidji accepted bike donations from the community to be refurbished and distributed as a part of the Bike Rodeo event. Around 25 bikes were donated and stored at the Boys and Girls Club. A group of volunteers lead by Kirby Harmon of the Bike Guys Bike and Ski Shop, Mark Morrissey from BSU's Outdoor Program Center, and Diane Pittman



from the non-profit Shifting Gears organized the bicycle repair and tune-ups. A grant awarded by the Neilson Foundation helped to cover the repair cost and purchase of helmets. Of the 25 bikes received around 10 bikes were able to be repaired and were ready for distribution.

During the Bike Rodeo, if a child did not have a bike or was not riding a safe or properly sized bike they were able to receive refurbished bikes on a first come first serve basis. The child would be measured to determine what sized bike they needed. If a bike in their size were available, they would receive the bike and donate their current bike to Active Living. Through this process we were able to fit 12 children with refurbished bicycles. In addition, through the donations of the child's bike, Active Living was able to, in a couple of cases, check the bike, provide a tune-up, and supply the bike to a different child during the event. Unfortunately not every child could be placed with a bike, but their name and contact information was recorded and the child would try to be fitted with a bike through Diane Pittman and her non-profit Shifting Gears. Additional bikes which were not able to be repaired in time were donated to Diane Pittman and Shifting Gears and will be repaired and distributed through her organization.



Program Areas : Talent & Prosperity

Talent & Prosperity

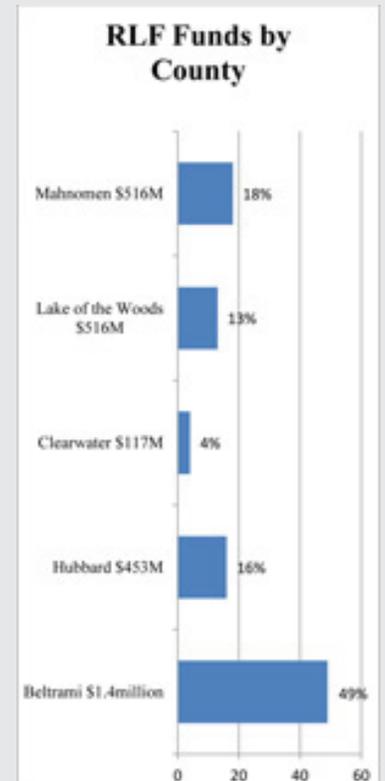
Headwaters Regional Finance Corporation – Loan activity spreading outside of Bemidji

Headwaters Regional Finance Corporation consists of an asset base of \$3.7 million with active 28 loans amounting to nearly \$2.2 million in principal outstanding. Since Headwaters RLFs inception in 1979, 159 loans have been funded for a total of \$12.8 million. These loans have contributed to 3,848 jobs created and/or retained in our region to-date. Our RLF has helped to leverage \$63.8 million in additional financing and equity contributions over its history. Our current portfolio alone has created 755 jobs and leveraged \$15.5 million in other financing.

Fiscal year 2012 appeared to build upon the momentum we witnessed the prior year as loan activity continued to show signs of positive recovery. Total dollars funded this year amounted to \$502,000. Although the dollar volume was down slightly from fiscal year 2011, it was encouraging

to see business activity outside of the Bemidji area, which had been very quiet during the recession. This year we also brought to resolution several problem loans in the portfolio, include the sale of a property the HRFC acquired through foreclosure.

NEW LOANS:	
Armory Square Management Corp.	\$100,000
Alice's Family Restaurant, LLC	\$50,000
Advanced Machining Solutions, LLC	\$50,000
Hometown Hardware, Inc.	\$42,000
RJB, LLC	\$60,000
Headwaters Regional Housing Corp.	\$150,000
Kelliher Forest Products	\$50,000



In addition to our RLF, HRDC staff continues to serve 7 cities in

our region, including Bemidji, Blackduck, Bagley, Mahanomen, Park Rapids, Baudette, and newly added Kelliher with their RLF administration. Similar services are also provided to Paul Bunyan Communications for a RLF they house. Five new loans were made among these funds this year totaling \$418,000.

Optimism Shines in Businesses in Baudette

Alice's Family Restaurant, LLC



The Ranch House, a long standing restaurant in the heart of Baudette closed down the fall of 2011 leaving the community with limited options for dining, especially breakfast. Tom and Ann Dawson and Janice and Robert McGregor saw this as an opportunity to make a fresh start for them in a business they have many years of experience in. Tom and Janice have 40 years of restaurant experience between them. Funding for the purchase and renovation of the building was sought from their local lender and the HRFC. With much sweat equity on their part the couples spruced up the old restaurant with new



lighting and appliances, remodeled bathrooms, new countertops and upholstery on booths and chairs, and a thorough cleaning of the kitchen. They opened in January 2012 to overwhelming demand. Future plans include renovating the downstairs to allow for space for hosting meetings and larger gatherings.

Hometown Hardware, Inc.



Rick and Joyce Blodgett seized an opportunity to grow their hardware store this spring with a move to the former Ben Franklin building on the busy Highway 11 in Baudette. The Blodgetts acquired Hometown Hardware in 2008 and have successfully turned the business around so much so that they were bursting at the seams of their 4,000 square foot downtown location. Due to their space restrictions, Rick had to limit inventory in the larger items such as

lawn and garden, although his research showed the demand was there. With help from their bank and the HRFC, the Blodgetts acquired the old Ben Franklin building housing over 22,000 square feet. Now with more than enough room for expanded hardware inventory they added a variety section, which was virtually lost from the community with the Ben Franklin closing. The synergy of the two inventories Rick believes will be very successful and provide the community of Baudette and its visitors with essential items that they would otherwise travel to nearby communities to purchase. This also revives a large vacated building in a very accessible and well traveled location.



The Village at South Shore: Where Opportunity Meets Challenge, and Awesome is Born

It has been a very exciting year working on behalf of the City of Bemidji to market and facilitate development for the South Shore property. The site is truly a once-in-a-generation opportunity to shape the character of the Bemidji area. With this opportunity comes great responsibility. The greatest challenge over the past year has been pairing the ultimate vision for the site with the current realities of our economy. This dynamic tension is a healthy one because it makes our team work hard to find the right balance.



Aerial View of the Site and Sanford Center

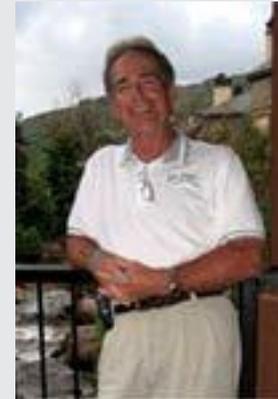
One perfect example of finding the right balance is with the upcoming Country Inn and Suites Hotel project that has become a reality during the past year. Bay Ridge Properties International is set to break ground on a 120 room hotel with attached restaurant in the summer of 2012. The complex will be connected directly to the Sanford Center via an enclosed and heated walkway. This project is the next crucial step for the site as it will provide the necessary hotel space to serve the needs of the event center. In addition, the project will be a major traffic generator for the South Shore and serve as a catalyst for future development.



Front Elevation of the Country Inn and Suites at South Shore

“We are very excited to be part of the Village at South Shore. We feel that our hotel and restaurant will be a powerful addition to the site, and our project will generate momentum for future development.”

*- Tripp Snyder, CEO
Bay Ridge Properties
International*



This project will be the culmination of a very exciting journey that began in October of 2011 when the HRDC hosted an event for prospective developers at a BSU hockey game. Developers were treated to seats in a private suite and given the opportunity to interact with local stakeholders. This is where the team from Bay Ridge Properties International was introduced to the site. From that night onward development plans moved swiftly as the Bay Ridge group wasted no time in creating a viable concept for the site. Throughout the winter, staff from the HRDC, City of Bemidji, and Bay Ridge worked to iron out the details of an acceptable development agreement. The end result will be the creation of an amazing facility that has been specifically designed to fit in its chosen location. The hotel will create a synergy between the Sanford Center, Lake Bemidji, and attached restaurant and serve as the next critical piece of the puzzle when developing for the Village at South Shore.

Other prominent South Shore projects have also gained traction this year. In 2011 Lakeland Public Television purchased one of the non lakeshore lots with the vision of building a new state of the art facility adjacent to the Sanford Center. Their dream is now about to become a reality. Lakeland has secured \$3 million in state bonding funds this year to construct their new home. They will have to raise additional funds for the facility as the overall project cost will be around \$4.2 million. Bill Sanford, CEO of LPTV is confident they can raise the additional money and break ground on the project in the spring of 2013. The move for Lakeland is one of necessity as they have outgrown their current home on the campus of Bemidji State University. BSU has hosted LPTV for 32 years, and space has always been in short supply. The new location will afford LPTV the opportunity to grow and better serve the needs of our region.



Architectural Rendering of the Upcoming LPTV Studios

Downtown Mahanomen: Heart of the Community



Most of us can remember a time when our downtowns were like a scene out of a Norman Rockwell painting. Ask the longtime residents of Northern Minnesota and they will share stories of locally owned businesses that served the community and brought people together. They'll recall the movie theatre, the café, or the clothing store. Downtown was the heart and soul of the community, a source of pride and happy memories.

But a lot has changed. Due to economic distress, population decline, and customers shopping at big box retailers in nearby regional centers, downtown has experienced physical, economic and social decline. As stores became empty, people began to lose faith in their downtowns. Building owners either stopped maintaining their buildings or tried to modernize the storefronts to compete with the malls. Instead of the center of economic activity and heart of citizen life, our Main Streets are fast becoming places where businesses struggle to survive.

The decline of rural downtowns has been a national trend, but the City of Mahanomen has taken a proactive stance and is seeking to reinvent downtown as the civic, social, and entertainment hub of the community. Seeking to reverse years of decline, the HRDC has been working with a group of community members in the City of Mahanomen. This group plans to address these issues by identifying opportunities for the revitalization of downtown Mahanomen. The primary goal of the revitalization effort is to improve the livability and quality of life in a community by expanding and attracting employment, shopping and social activities. If successful revitalization can result in a spill-over effect, which will help revitalize other aspects of the community.

The primary goal of the revitalization effort is to improve the livability and quality of life in a community by expanding and attracting employment, shopping and social activities.

The City of Mahanomen has taken a proactive stance and is seeking to reinvent downtown as the civic, social, and entertainment hub of the community.



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Program Areas : Community & Organizational Leadership

Community & Organizational Leadership

Community Stewardship Efforts: A Year of Transition.

The Headwaters RDC feels as strongly as ever that a key to community success lies in the ability to agree on a singular vision for the future, and the ability to align resources and work together across sectors. While our commitment to these principles is enduring, the way we deliver on our commitment is in transition.

The Director of our Center for Community Stewardship (CCS), Dave Hengel, left to direct the local Bemidji area economic development organization. Dave's special talents and passion fueled the CCS's services over the last several years.

Dave's departure has created an opportunity for the Headwaters RDC and the CCS to step back and rethink its approach to spreading and sustaining stewardship principles. Our traditional delivery model (see specific efforts below) was staff intensive and staff dependent. Our old question was: "*How do we refine our service delivery model to serve more communities?*" Our new, reframed question is, "*How do we spread stewardship **principles** to more communities?*" The latter question, in many ways, has freed us from the constraints and limitations of our old delivery model.

What we were finding, even before Dave's departure, was that dedicating part of one or two staffs' time to the CCS was never going to allow us to reach as many communities as we'd like. With the help of the [Otto Bremer Foundation](#), and with new opportunities supported by the [Northwest Minnesota Foundation \(NMF\)](#), we are in the middle of our investigation of new approaches.

What are the results, and how will they affect our new efforts? It's too soon to tell – stayed tuned!

In the meantime, we are as busy as ever serving our communities. Following is a summary of the work done in our two local "legacy" efforts, and the progress in 6 new communities.

A key to community success lies in the ability to agree on a singular vision for the future, and the ability to align resources and work together across sectors. While our commitment to these principles is enduring, the way we deliver on our commitment is in transition.

Legacy Stewardship Initiatives. Park Rapids and Bemidji continue to live their commitment to work together for a better future. Each is in its 3rd generation, allowing us to gain insights on how to sustain efforts that have a beginning and a middle, but no end.



Bemidji Leads! has focused over the past year on getting traction on 3 major initiatives. Two – the Bemidji Institute and BSU Water Research

Initiative – strive to jump-start innovation by linking BSU and other local organizations. The third – the Students First initiative – focuses on enhancing the talent base of the community by linking every Middle School student with a community mentor. The goal of the last effort is to increase both the 4 year on-time high school graduation rate, and the post-secondary attendance and completion rate. Both efforts are described below.

Bemidji Institute. How can the region’s communities prosper in a rapidly changing and increasingly open global economy?

With constant shifts in the global economy, it is imperative that businesses in the Headwaters Region adapt to changing markets and technologies by continually introducing new products, services, and production processes. To this end over the last 18 months the HRDC has worked with private, public, and academic partners on a project called the “Bemidji Institute.” The goal is to tap into the knowledge assets at Bemidji State University, Northwest Technical College and other regional institutions and bring them to bear on the challenges and opportunities facing local business.

It’s our hope that these relationships will create an environment that fosters collaboration, innovation and the development, transfer and commercialization of new ideas, ultimately leading to quality jobs and increased private sector expansion. The HRDC is very excited about the potential of this project. The initiative has already identified new opportunities for the region’s manufacturing and health care industries and work has begun on a planning effort for a new water testing and research facility. Stay tuned next year for a full update on this exciting project.

Students First. The Beltrami Area Service Collaborative and the Bemidji School District has successfully begun the initiative called Students First. The Students First Initiative is a two-fold commitment by the Bemidji community to its students:

1. Every student will have the opportunity to discover their strengths and lay out a personal success plan; and

2. Every student will have an opportunity to have a caring, adult success coach in their life.

Why is this project important to Bemidji Leads! and the Bemidji community? The ability of communities to grow talent and retain them will be a key driver for future economic development success. The hope is that the Student First Initiative will...

1. Increase the number of students going on to post-secondary education
2. Increase student connections to community life
3. Retain talent in Bemidji
4. Increase high school graduation rates
5. Increase students' awareness of their individual strengths, goal-setting, career options, post-secondary planning and options

As of May, 2012, 80 students have been linked with mentors from the community.



Progress Park Rapids has spent the past year focused on those initiatives that were started previously –

helping at-risk students in middle school, making sure the new presence of MState in the community is successful, and helping a local entrepreneur with the repurposing of the old Armory so it can be a showcase for the arts and culture of the area.

New Efforts. Two major regional efforts are now completing their planning stage, and moving rapidly into the action stage. Crookston InMotion has crafted a bold destiny, and agenda for the future that builds on its special assets, including the presence of UMC and the entrepreneurial culture of the community. For a peek at both the destiny, and the destiny drivers, click [here](#). For more information, contact [Lisa Peterson](#) at NMF.

Advance Hermantown is in almost the same position, For this community's view of its future, and what they're going to do about it, click [here](#). For more information, you can contact [Randy Lasky](#) of Northspan, out of Duluth.

Both communities are making us proud!

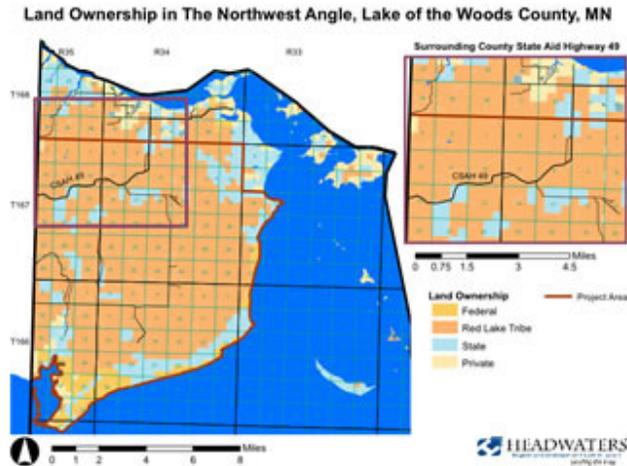
In addition to these efforts, the HRDC, along with NMF staff, are completing, or have completed, efforts in Fertile, Stephen, Warren and Fisher. For each community's perspective on its future, contact [Dawn Ganje](#) at NMF.

NW Angle Road and Land Ownership Issues Still being Negotiated

How does one solve a decades old road trespass issue that involves a county, Indian nation, state and federal government, not to mention local citizens? Apparently, slo-o-o-o-owly. That is the experience of Headwaters RDC staff, as they facilitate conversations among the representatives of the interests listed above.

To be fair, this is a tough issue, and the participants are bringing a very high level of discipline and commitment to a very challenging issue. County State Aid Highway (CSAH) 49 has been in trespass over Red Lake Tribal Nation land for decades.

The negotiations are trying to resolve the trespass issue through several strategies, including permits, conveyance of state lands, and agreements on continued access and use of public and private lands. A map of the area in question can be seen by clicking [here](#) or on the image above.



At the present time, a draft agreement is completed except for a couple issues. Of course, the type of change that is being proposed will meet with vigorous discussion, so the final resolution is still not predictable.

The good news is, the Headwaters RDC would like to be involved in the most important issues of the day in the Region. We are certainly having that opportunity with this issue!

For a local perspective, one can contact [Todd Beckel](#) or [Ed Arneson](#), Lake of the Woods County Commissioners, or [Don May](#) and [Harlan Beaulieu](#) of the Red Lake Nation.



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Governing the HRDC : Commission & Committees

Commission & Committees

HRDC Stewards: Board

Nancy Carroll – Hubbard County Small Cities
 Joann Fredrickson – Higher Education
 Gary Gauldin – School Districts
 Dan Godin – Clearwater County Small Cities
 Kathy Grell – Business
 Tom Hanson – Lake of the Woods County
 Dave Jaeger – Mahnomen County Small Cities
 Cal Johannsen – Hubbard County
 Ron Johnson – City of Bemidji
 James Kochmann – Mahnomen County
 Daryl Lundberg – Beltrami County Small Cities

Michael Meuers – Red Lake Reservation
 Kenneth Moorman – Lake of the Woods County
 Greg Nelson – Natural Resources
 Jean Nelson – Mahnomen County Townships
 John Nelson – Clearwater County
 Steve Newby – Labor
 John Plugeasa – School Districts
 Rick Rone – Lake of the Woods County Small Cities
 Duane Splittstoesser – Hubbard County Townships
 Joe Vene – Beltrami County
 Dennis Zeto – Beltrami County Townships

Transportation Advisory Committee

Craig Collison
 Kent Ehrenstrom
 Tim Erickson

Craig Gray
 Bruce Hasbargen
 Jonathan Large
 Greg Larson

Joe McKinnon
 Ken Moorman
 David Olsonawski
 John Peterick

Dan Suave'
 Shiloh Wahl
 Dan Walker

Headwaters Housing Development Corporation

Ray Melander, President
 David Jaeger, VP
 Joe Vene, Secretary

Rick Rone, Treasurer
 John Nelson

Headwaters Regional Finance Corporation

Louella Fraser*
 Joann Fredrickson
 Bruce Meade*
 Ken Raw, Treasurer*

Rick Rone, Chair*
 Roger Stewart*
 Cliff Tweedale*
 Joe Vene, Secretary
 Dennis Zeto

*Loan Committee



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Governing the HRDC : Staff

Our Staff Team

The HRDC staff team consists of twelve 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.



Nikki Clancy
Administrative Support Specialist
nclancy@hrdc.org

Nikki joined the HRDC in May 2010 as a full-time permanent position. Nikki conducts bookkeeping services for the organization. She also provides receptionist and secretarial work.



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.



Marcus Grubbs
Development Specialist
mgrubbs@hrdc.org

Marcus joined the HRDC staff in January 2012. He works on a variety of community development and planning activities. Marcus's professional passion is to help communities encourage long-term vitality.



Jackie Meixner
Financial Analyst
jmeixner@hrdc.org

Jackie has been with the HRDC since early 2006. Jackie packages loan financing for our home sales as well as markets and processes a number of additional loan pools we have available. Jackie also manages our external contracts and provides financial counseling to individuals throughout our Region.



Josh Pearson
Development Specialist
jpearson@hrdc.org

Josh joined the HRDC staff in February 2012. Josh provides a variety of assistance in transportation planning, community development, and active living programs. His interests include sustainable development and smart growth.



Dan Schueppert
Development Specialist
dschueppert@hrdc.org

Dan joined the HRDC in January 2012. Dan focuses much of his time on Hazard Mitigation and is currently pursuing grants from the Minnesota DNR aimed at improving wildfire prevention within our service area. He is also involved in a number of other activities within the Region.



Mary Thompson
Accounting & Administrative Director
mthompson@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 Tweedale
Executive Director
ctweedale@hrdc.org

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 stewardship activities.



April Wedin

Administrative Support Specialist

awedin@hrdc.org

April joined the HRDC in 2009. April focuses her time on receptionist and secretarial work.



Ryan Zemek

Development Specialist

rzemek@hrdc.org

Ryan started working for the HRDC as an intern during the summer of 2008. Ryan began full-time status in September 2008. Ryan provides a range of development assistance, focusing most heavily on economic development.



Governing the HRDC : Finances

Finances

Operational Budget

Revenues	2012 Actual	2013 Budget	Expenditures	2011 Actual	2012 Budget
Tax Levy	\$ - - -	\$ - - -	Personal/Staffing Capacity	\$ - - -	\$ - - -
Long Term Contracts	- - -	- - -	Operating Expenditures	- - -	- - -
Short Term Contracts	- - -	- - -	Investment Expenditures	- - -	- - -
Beltrami HRA Services	- - -	- - -	Successful Communities Challenge Fund	- - -	- - -
Hubbard HRA Services	- - -	- - -	Fund Balance Revenues	- - -	- - -
HHDC	- - -	- - -	Total Expenditures	\$ - - -	\$ - - -
HRFC	- - -	- - -	<i>The latest audit, covering Fiscal Year 2010 finances, was performed by Miller, McDonald, Inc., Certified Public Accountants, and dated February 4, 2011. An unqualified report was issued.</i>		
Center for Com. Stew.	- - -	- - -			
Other Sources	- - -	- - -			
Other Contracts	- - -	- - -			
Total Revenues	\$ - - -	\$ - - -			