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## About ARDC

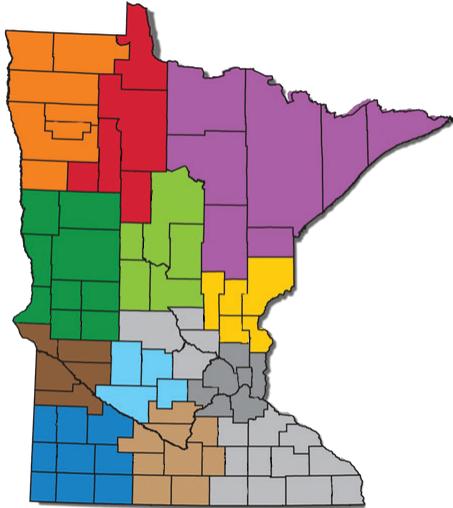
### Serving NE Minnesota for More than 40 Years

ARDC holds a notable place in Minnesota history. It was the first of 11 multi-county regional development organizations created in Minnesota following the Regional Development Act of 1969.

This landmark legislation recognized that challenges related to growth and development transcend county lines. The legislation encouraged local governments to cooperate in finding solutions for everything from transportation and natural resource issues to economic development and delivery of human services.

#### Connecting Public and Private Interests

Regional development commissions are complex relationships of interests from the public and private sectors. ARDC's membership includes both elected officials and citizen representatives



from throughout the region. Programs are funded through the combinations of federal and state dollars, grants, and fees paid for services. This unique structure gives ARDC programming flexibility that other governmental agencies do not share.

The forty member Commission meets quarterly to discuss regional priorities and to set overall policy. The twelve member governing board meets monthly to monitor programs, revise budgets, approve contracts and expenditures and to deal with other policy issues as they arise.

As outlined in the Minnesota statute, ARDC Board and Commission membership ensures representation by a cross section of elected officials and regional interests:

- County commissioners from the seven county region
- Communities over 10,000 in population
- Communities under 10,000 in population
- Township officials
- Tribal councils
- School boards
- At-large positions
- Advisory committees



## ARDC Divisions

### Regional Planning Division

ARDC provides communities with professional planning and development services to meet long-term housing, infrastructure, environmental, economic and human needs.

### Duluth-Superior Metropolitan Interstate Council (MIC)

ARDC administers and staffs the Duluth-Superior Metropolitan Interstate Council (MIC) which is the federally designated Metropolitan Planning Organization (MPO) for the Twin Ports area. The MIC provides guidance and leadership on transportation and planning issues in the metropolitan area.

### Area Agency on Aging (AAA)

As the designated Area Agency on Aging, ARDC promotes efforts and coordinates funding for programs that serve seniors and caregivers. The AAA is the regional agency for the MN Board on Aging.

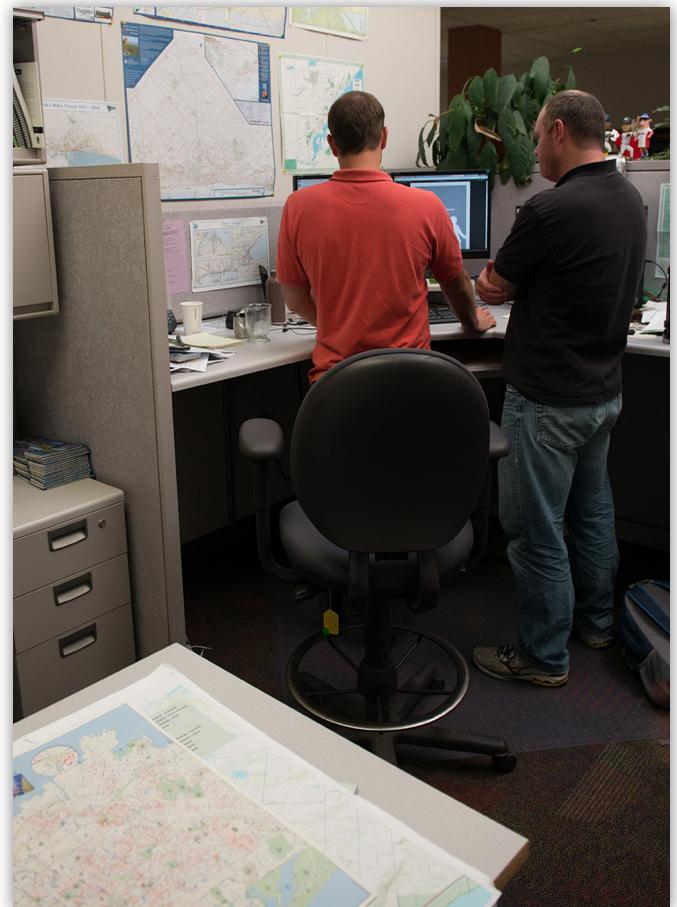
### Additional ARDC Provided Planning Services

- Geographic Information Systems (GIS)
- Federal Economic Development Administration funding and Comprehensive Economic Development Strategy (CEDS)
- Federally funded Revolving Loan Fund administered by ARDC and serviced by The Northspan Group
- Natural resource planning and management
- Livable community programs in the region
- Safe Routes to School programs
- Studies related to regional freight movements
- Wildfire mitigation programs
- Planning for alternative energy in the region

ARDC is the place local governments and community-based groups can turn for programs,

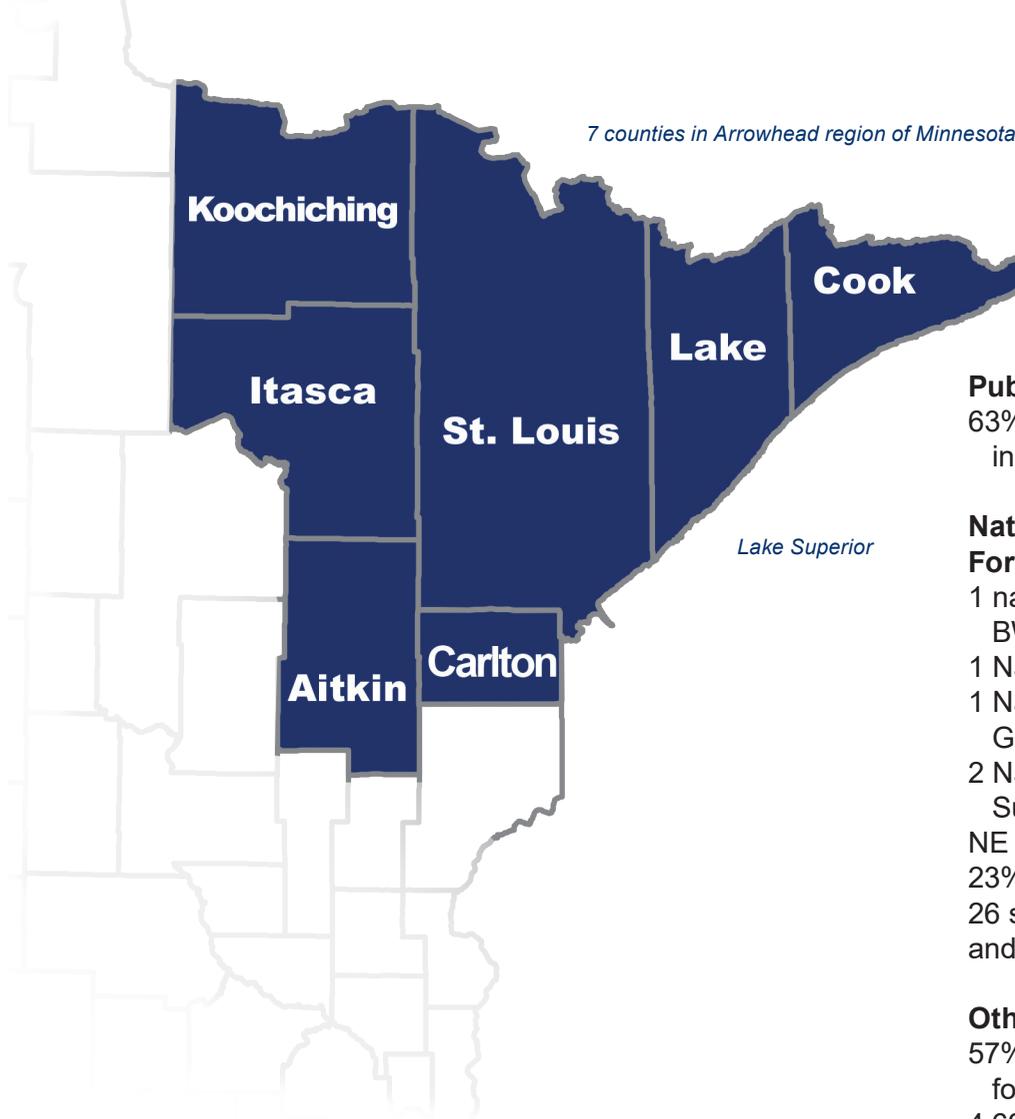
services, and staffing assistance. The professional planners and project coordinators help clients improve their communities by:

- Identifying and providing access to available resources
- Encouraging inter-governmental cooperation
- Providing a forum for issues that cross jurisdictions
- Gathering, analyzing, and disseminating data
- Formulating and implementing regional strategies
- Analyzing and developing regional systems
- Facilitating decision-making and strategic planning
- Identifying and instituting innovative practices
- Assuming a leadership role on regional matters
- Delivering technical assistance



## The Region

The Arrowhead Region is among the most beautiful and diverse areas of Minnesota. Bordered on the east by Lake Superior and Wisconsin, and on the north by Ontario, Canada, the region is blessed with a wealth of scenic beauty and natural resources. The people of the Arrowhead have built a resource-based economy around the three Ts—timber, taconite, and tourism—while also developing high quality education, health care and human services. With a fourth T—Technology—generating exciting opportunities and erasing geographic barriers to growth, northeastern Minnesota is poised to enter a new era of growth.



### Governmental Units

7 counties  
70 cities  
180 townships  
3 reservations

### 2010 Census—Regional Population

326,639 people

### Education

34 school districts  
2 universities:  
University of MN—Duluth,  
University of WI—Superior  
1 private college:  
College of St. Scholastica  
10 community/technical colleges  
2 environmental learning centers

### Public Land Ownership

63% of the region's land is held in public ownership

### National / State Parks and Forests

1 national wilderness area—  
BWCAW  
1 National Park—Voyageurs  
1 National Monument  
Grand Portage  
2 National Forests  
Superior and Chippewa  
NE MN covers 19,946 sq. miles  
23% of state's land area  
26 state forests, 16 state parks,  
and 23 county parks

### Other Facts about the Region:

57% of Minnesota's commercial forest land  
4,621 miles of shoreline  
43% of Minnesota's peat land  
25% of Minnesota's lake and river access  
25% of Minnesota's state resorts  
5 commercial ports  
13,650 miles of highway  
Major regional fiber optics transmission network  
Second largest metropolitan area in state—  
Duluth, MN/Superior, WI

## Executive Director Comments

The role of Arrowhead Regional Development Commission (ARDC), a regional planning commission, and the work of other regional planning commissions across the state of Minnesota prove to be regional and statewide assets. Many citizens may not be aware of the work of the agency but jurisdictions are typically aware that ARDC is their first call for help in planning. Small cities, in particular, often don't have planning staff to work on comprehensive planning, trails development, application for funding for economic development or rezoning. The ARDC Regional Planning staff have helped numerous jurisdictions in the NE region of MN.

In some cases, the planning process is mandated as part of an application for funding. In recent times, Iron Range Resources and Rehabilitation Board (IRRRB) in the NE region required jurisdictions to update comprehensive plans before IRRRB would disperse funding to the jurisdiction. ARDC's phones started ringing when it became known that the jurisdictions would have to update plans.



I am quite certain that citizens are not even remotely aware of the sources of Federal funding that come through ARDC to meet the needs of seniors in the region. If a senior gets a delivery of a Meals on Wheels home delivered meal, it is likely the Federal dollars for that meal flowed via ARDC's Area Agency on Aging from the Federal Older Americans Act to another partner organization, Arrowhead Economic Opportunity Agency (AEOA). AEOA has a network of volunteers and paid employees who are responsible for the nutrition programs in the region for seniors, including meal sites and Meals on Wheels. If Seniors in the region or their family members have sought reliable, objective information related to nursing home services from the Senior Linkage Line®, those citizens know the value of ARDC's Area Agency on Aging staff who deal with questions and issues that concern seniors. If a volunteer caregiver steps in to offer respite care to a family member who is caring for a terminally person, it is likely the funding for the training and deployment of the volunteer came through the ARDC Area Agency on Aging from Federal dollars in the Older Americans Act. It should be obvious that the members and staff of ARDC are vitally interested in the future of the Older Americans Act in Congress.

Staff in the Metropolitan Interstate Council (MIC) often serve behind the scenes to assist Duluth and Superior area jurisdictions in transportation planning. It is likely that the involvement of MIC staff has provided technical input and valuable information in a public input process about highly debated public infrastructure in Duluth/Superior and the surrounding area. The MIC staff often manages public input processes as well as offering technical expertise and best practices. The MIC staff have brought together a diverse collection of people and organizations interested in the Duluth and Superior harbors into what is called the Harbor Technical Advisory Committee (HTAC). These members get together on a regular basis and it is likely the members' paths would not have crossed but for the opportunity to participate in the HTAC.

It is rewarding to be a part of an organization whose skilled staff meet the planning and direct service needs of the jurisdictions and citizens in this large and diverse seven county Arrowhead region in the Great State of Minnesota.

**Pat Henderson, Executive Director, ARDC**

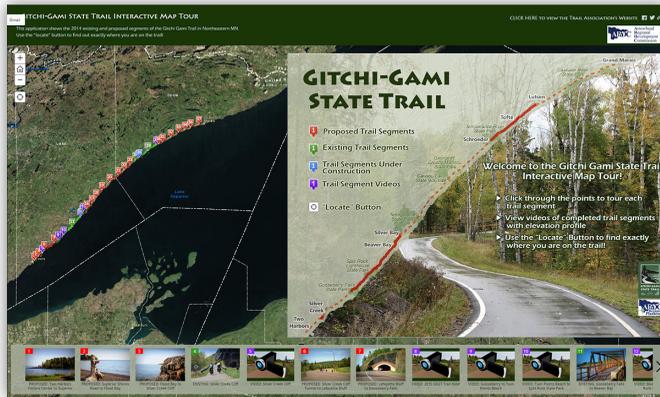
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# Regional Planning - cont'd

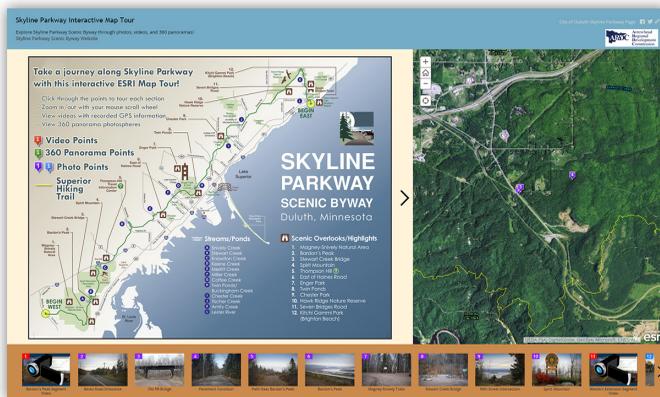
## New Mapping Technology and Planning



Regional Planning has seen great value in using interactive mapping applications to display information for various projects throughout the Region via online Story Maps. This creates a fun, interactive, and compelling way to present information to members of the community.

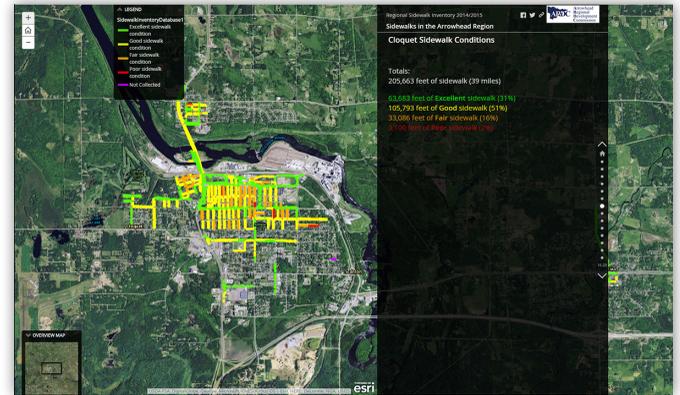
### What is a Story Map?

Story Maps are developed by using online mapping tools developed by the Environmental Systems Research Institute (ESRI). Story maps use geography to present and organize information. These mapping applications can tell the story of a place, issue, event, trend or pattern employing geographic context. Interactive mapping elements such as text, photos, video and audio are woven together to give the user a comprehensive picture.



## Our Story Maps

Over the past year, Regional Planning has been seeking out new ways to develop and incorporate Story Maps into existing projects and planning processes. Three Story Map projects of note developed thus far include the Gitchi-Gami State Trail Interactive Map Tour, the Skyline Parkway Scenic Byway: Photo/Video Tour, and the Regional Sidewalk Inventory Map.



Presenting information through these interactive maps can allow for:

- Improved outreach
- Web based interactive maps are accessible to anyone with an internet connection
- Community engagement
- Proper promotion of an online Story Map can increase the viewership of a project and provide a useful tool to gain community support and involvement
- More interaction
- Story Maps are fun to use! Users can explore more information within the map which can boost interest in the project

To explore some of Regional Planning's Story Maps visit : <http://arrowheadplanning.org/storymaps>

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# Arrowhead Area Agency on Aging

The Arrowhead Regional Development Commission (ARDC) is designated by the Minnesota Board on Aging as the Area Agency on Aging (AAA) for the Planning and Service Area of the Arrowhead Region under authority of Title III of the Older Americans Act. Area Agencies on Aging (AAAs) were established under the Older Americans Act in 1973 to respond to the needs of Americans age 60 and over in every local community. By supporting a range of options that allow older adults to choose the home and community-based services and living arrangements that suit them best, the Arrowhead AAA helps make it possible for older adults to “age in place” in their homes and communities.

## FUNDING AWARDS 2014

The Arrowhead Area Agency provided grants and contracts to community partners totaling over \$1.8 million in Title III Federal Older Americans Act and other federal and state funds for services to assist older adults living independently at home and to support their family caregivers. The following lists the funding amount, the persons served by service and provider partners.

### Assisted Transportation Services

*Funding Amount: \$106,504*

Rides for medical appointments, grocery shopping, social and recreational activities and other appointments.

*Persons Served: 423*

Aitkin County CARE, Community Partners, ElderCircle, North Shore Health Care Foundation, Northwoods Partners, Volunteer Services of Carlton County

### Chore Services

*Funding Amount: \$26,444*

Services provided by volunteers include yard work, sidewalk maintenance or heavy housework for a senior.

*Persons Served: 152*

Aitkin County CARE, Floodwood Services and Training, Volunteer Services of Carlton County

### Consultation Services

*Funding Amount: \$19,084*

Assistance provided to an individual who is seeking support services to enable them to live independently in their own home.

*Persons Served: 89*

Aitkin County CARE, Volunteer Services of Carlton County

### Evidence-Based Health Promotion Programs

*Funding Amount: \$28,945*

Matter of Balance and Chronic Disease Self-Management Program are evidence-based health promotion programs proven to produce positive outcomes through rigorous research and extensive real-world testing.

*Persons Served: 227*

Aitkin County CARE, Arrowhead Area Agency on Aging, Northwoods Partners

## Arrowhead Area Agency on Aging - cont'd

### Information and Assistance/Senior LinkAge Line®

*Funding Amount:* \$100,000

The Senior LinkAge Line®: A One Stop Shop for Minnesota Seniors is a statewide service of the Minnesota Board on Aging and Minnesota's Area Agencies on Aging. The Senior LinkAge Line® helps connect callers to local services and help with any Medicare question, prescription drug help, future planning including long-term care options and much more.

*Persons Served:* 9,645  
Arrowhead Area Agency on Aging

### Legal Assistance Services

*Funding Amount:* \$65,583

Legal representation, advice, information and referral on a variety of legal issues: housing, health and income benefits, citizenship and consumer credit.

*Persons Served:* 727  
Legal Aid Service of Northeast Minnesota

### Legal Education Services

*Funding Amount:* \$1,290

Community presentations to inform older persons of their rights/benefits and how to access the legal system.

*Persons Served:* 2,587  
Legal Aid Service of Northeast Minnesota

### Medication Management Services

*Funding Amount:* \$10,000

Services to prevent incorrect medication and adverse drug reactions.

*Persons Served:* 317  
Community Memorial Hospital

### Senior Nutrition Services

*Funding Amount:* \$1,422,731

Healthy nutritious meals provided to older adults in groups settings and in their homes.

*Persons Served:* 7,153  
Arrowhead Economic Opportunity Agency

### Caregiver Support Services

*Funding Amount:* \$180,000

Services and resources focused on life-balance support of caregivers who care for a family member, friend, or neighbor, including coaching/consultation, respite, education, and support groups.

*Persons Served:* 444  
Aitkin County CARE, Community Partners, Consumer Directions, Inc., ElderCircle, Floodwood Services and Training, Koochiching Aging Options, Lutheran Social Services, North Shore Health Care Foundation, Range Respite, Volunteer Services of Carlton County

### Title III-B Self-Directed Services

*Funding Amount:* \$30,000

Services and supports directly chosen and purchased by an individual to meet their identified supportive service needs.

*Persons Served:* 15  
Consumer Directions, Inc.

### Homemaker/Grocery Delivery Services

*Funding Amount:* \$15,360

Volunteers provide grocery delivery services to homebound and frail seniors.

*Persons Served:* 45  
Elder Services Network

**Community by Community, as awareness of Alzheimer's grows, we can take action to create dementia friendly environments.**



**In 2014, the Arrowhead AAA (AAAA) supported several innovative approaches to building communities where people can live well as they age.**

**ACT on Alzheimer's** – The AAAA assisted groups in the communities of Aurora, Cloquet and International Falls to utilize a Dementia Capable Communities Toolkit designed to help communities prepare for the growing numbers of people with Alzheimer's disease and related dementias. The Alzheimer's Association estimates there are 89,000 Minnesotans age 65 and older with the disease and thousands more with other dementias. The disease also touches nearly 250,000 family members and friends who are caregivers.

In Aurora, Cloquet and International Falls, the assessment and analysis process outlined in the toolkit quickly resulted in tangible outcomes, as awareness about dementia and its impacts was heightened throughout the communities. This occurred through:

- the formation of ACT on Alzheimer's community action teams,
- public meetings where members of the

community were educated about dementia and invited to participate on action teams.

- a survey of many sectors of the community – to identify dementia assets and challenges in each community.
- action planning meetings to address priority areas determined through the survey and assessment process.

Each community action team identified projects unique to their community needs. These projects will be implemented in 2015.

The Dementia Capable Communities Toolkit is a product of Minnesota ACT on Alzheimer's, a voluntary, state-wide collaboration of medical, academic, community, government, business and non-profit stakeholders across Minnesota seeking to implement system change. The collaborative involves over 50 public and private organizations. It is gaining national and international attention for its grassroots, proactive approach to this issue. For more information about ACT on Alzheimer's contact the Arrowhead Area Agency on Aging or visit the ACT on Alzheimer's website at [www.ACTonALZ.org](http://www.ACTonALZ.org).

## Arrowhead Area Agency on Aging - cont'd

### Care Integration – Building Bridges Between Health Care and Community Services

Elders with health conditions often benefit not only from medical services, but also community support services such as home delivered meals, adult day care or assisted transportation programs. Exploring ways to systematically integrate medical care with community supports was a focus of work by the AAAA in 2014.

Essentia Health's Dementia Capable Health Care Home Project – In this project, the AAAA served on a work group with Essentia Health medical personnel and community service providers to develop and implement protocols that link persons diagnosed with dementia and their family caregivers to the services of the Alzheimer's Association, the Senior LinkAge Line® and community care consultants. These protocols were tested in 2014 at two Essentia clinics – in Ely and West Duluth - where patients were successfully connected to community services.



The AAAA continued to train community providers on the use of the Live Well at Home<sup>SM</sup> practice to assist elders and their caregivers to identify the risks that may cause a permanent move from their home. Risks include memory loss, having a stressed family caregiver, having no family caregiver, having injurious falls, living alone, thinking of moving and needing help with activities of daily living. Providers are also trained to help elders make a risk action plan to address the risks found as a result of completing the Live Well at Home Rapid Screen®. More information and the screening tool can be found at [www.mnlivewellathome.org](http://www.mnlivewellathome.org).



### In 2014, the Senior LinkAge Line® (SLL) was Recognized for 20 Years of Service in Minnesota

The Senior LinkAge Line®: A One Stop Shop for Minnesota Seniors is a statewide service of the Minnesota Board on Aging and delivered locally through Minnesota's Area Agencies on Aging, including the Arrowhead AAA. By calling 1-800-333-2433 – consumers across Minnesota are able to find information and answers on a variety of topics, from Medicare to transportation to comprehensive long term care options counseling.

The Arrowhead SLL provided services to 9,645 callers and answered 20,316 calls. 83 educational presentations were made on such topics as Long Term Care, Medicare Fraud and Abuse, Medicare/Health Care Coverage and Home and Community-based Services. 48 trained and certified volunteers provided 1,800 volunteer hours meeting with people 1:1, staffing exhibit booths, and providing educational presentations.

**Catherine Sampson, Director, Area Agency on Aging**

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# Duluth-Superior Metropolitan Interstate Council (MIC)



## Duluth-Superior Metropolitan Interstate Council



*Guiding the future of transportation for the Twin Ports area*

**T**he MIC has for many years conducted plans and studies aimed at improving the multimodal transportation environment throughout the greater Duluth-Superior region. Throughout 2014 we worked to ensure that these plans do not sit on the proverbial shelf, gathering the proverbial dust!

A surge of interest in active transportation options (bicycle, pedestrian and transit) enabled us to partner with a number of stakeholder groups, committees, organizations and consultants, and bring forward recommendations from prior MIC plans and studies to inform new transportation initiatives.

In addition, the MIC's updated 25-year Long Range Transportation Plan incorporates prior planning initiatives along with new stakeholder input.

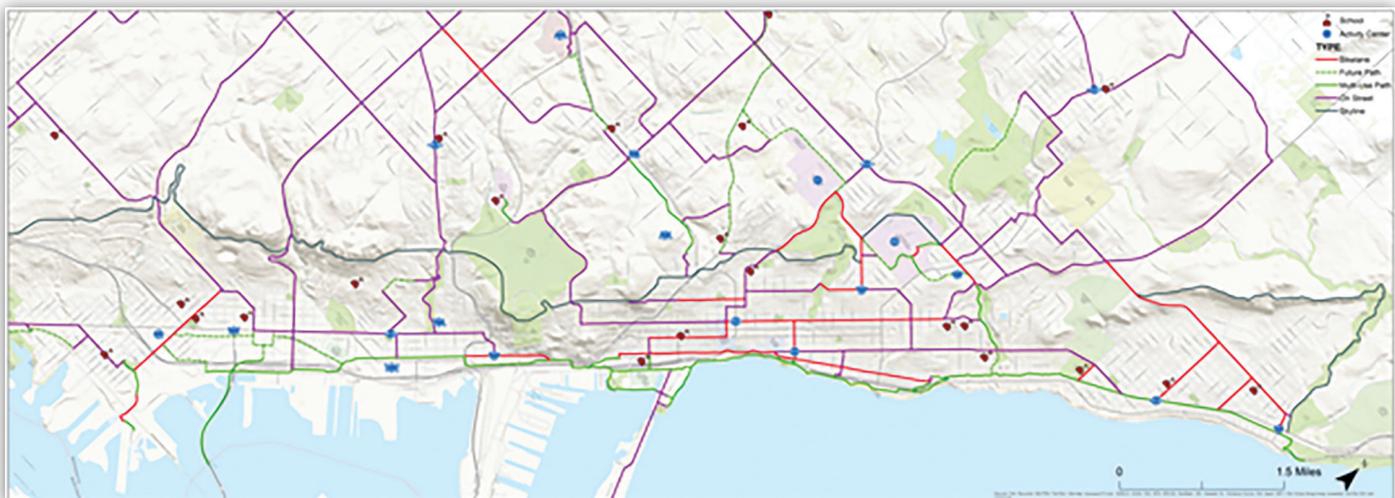
## Bicycle and Pedestrian Plan Implementation

### Duluth Bikeway System Planning

With the goal of serving people's everyday commuter needs, the MIC partnered with the Duluth engineering department to gain community input into a system of on-street designated bike lanes. We also conducted field work to identify the preferred location for a designated bikeway to specifically serve the downtown area. An online survey was developed and a series of stakeholder meetings were held to give the public a meaningful opportunity to weigh in.



*MIC staff assisted in organizing, promoting and facilitating a series of community participation workshops and mapping exercises to gain input from area bicyclists into a new Duluth Bikeway System.*



*The Duluth Bikeway System map displays a city-wide network of designated bike lanes that will serve people's everyday travel needs and connect to existing bike infrastructure*

## Duluth-Superior Metropolitan Interstate Council (MIC) - cont'd

The MIC's resulting Duluth Bikeway System Plan map displays a city-wide network of bike facilities that connects existing and planned off-street trails, including the downtown Lakewalk, the Munger, Cross-City and the Lowell-to-Lakewalk trails.

### Bike Lane Implementation

Implementation began in 2014 by the City of Duluth with the striping of new bike lanes from 12th Avenue East to 21st Avenue East on London Road as well as from Kenwood Ave to Junction/19th Ave East on College Street.

### MIC Area Safe Routes to School (SRTS) Planning

The MIC has been instrumental in obtaining state SRTS planning grants to develop Safe Routes to School plans for nine schools in the MIC planning area.

In 2014, MIC staff partnered with ARDC Regional Planning, St. Louis County Public Health, the cities of Duluth, Hermantown and Proctor and school staff members to assist in developing new plans or to review and update existing ones. MIC contributions included background data collection, school site observations and meetings with school officials and parents.

### Bike and Pedestrian Advisory Committee (BPAC)

MIC staff facilitates quarterly BPAC meetings to provide a forum for bike and pedestrian issues specific to the Duluth-Superior area. The committee addressed numerous bike and pedestrian related projects including the Cross City Trail, Superior Street, Fourth Street and the Lowell to Lakewalk Trail. The BPAC will continue to be key to implementing bike and pedestrian elements of the Long Range Transportation Plan.



Quarterly BPAC meetings provide a stakeholder forum for bike and pedestrian issues specific to the Duluth-Superior area



School site observations provide data for developing recommendations to provide safe passage to school by bike or on foot for students, teachers, parents, staff, visitors and the surrounding community'

## Duluth-Superior Metropolitan Interstate Council (MIC) - cont'd

### Transit Route Comprehensive Operational Analysis

*An assessment of existing conditions, trends and performance of Duluth Transit Authority bus service to and within Superior, WI*

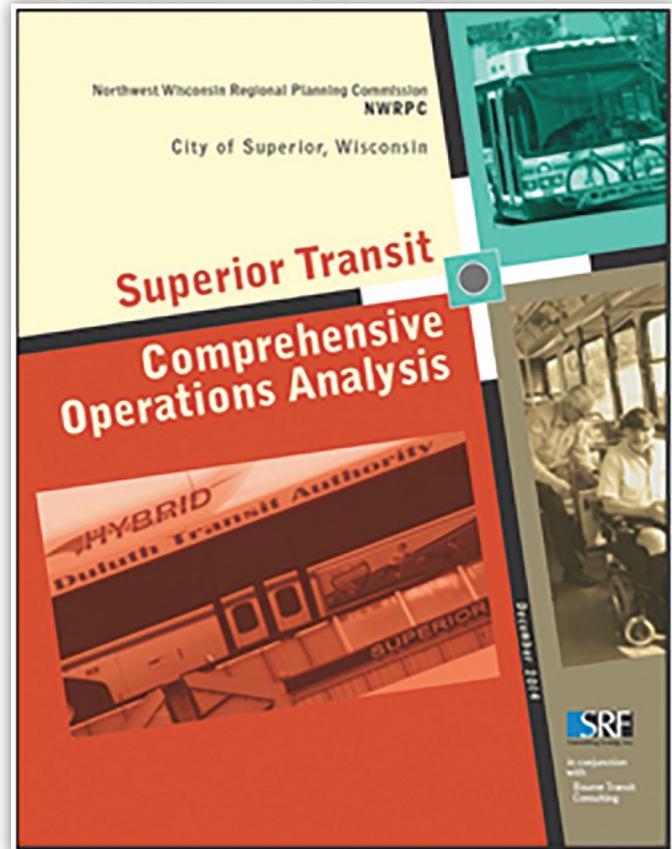
Given the Duluth Transit Authority's constraints in the cost of providing service both within Superior and between Superior and Duluth, a specialized study was needed to fully document current transit use patterns as well as the performance of current transit routes.

A Comprehensive Operational Analysis (COA) was conducted by a consultant, working closely with staff from the City of Superior, the MIC and the DTA, to determine ridership demands and recommend actions to best provide service for work and school commuters, shoppers, and other transit users.

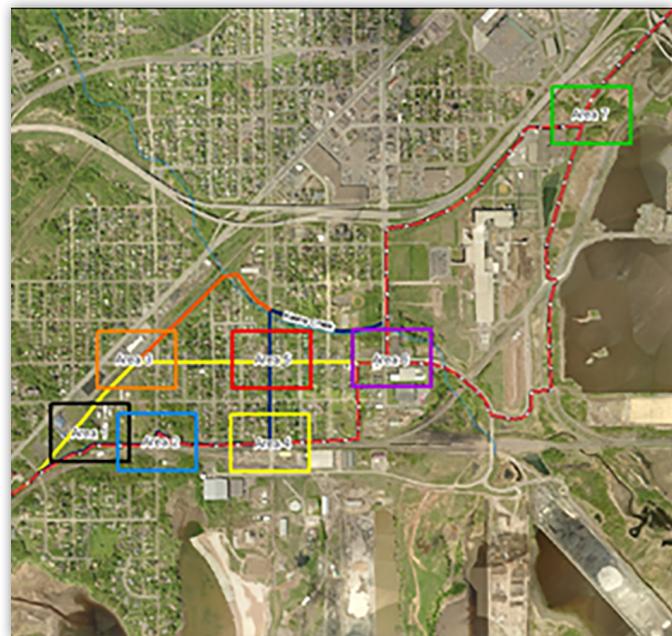
The proposed five year plan for improved transit services in Superior focuses on reliability, improved frequency, and eventually, an expanded route network. Recommendations honed in on the intra-city route to improve the timing and to tweak the route to provide service for the highest concentration of residents in the city. These could include a reconfiguration of the route, with possible elimination of some route segments and adjustments to bus stop placement.

### Cross City Trail Planning

Planning for this project (formerly known as the Munger Trail Extension) was initiated several years ago by the MIC, to identify a trail alignment to connect the Munger Trail from its current terminus at 75th Avenue West to the Lakewalk in the Canal Park area. The project is now being led by the City of Duluth for its implementation. MIC staff met regularly with citizens, city staff and community and neighborhood leaders to determine alternative alignments as well as identify bikeway and trail improvements that will meet the vision for the trail.



*Primary issues identified difficulties traveling within Superior, a lack of midday frequency, missed connections and inconsistent on-time performance*



*The MIC has been conducting field work and public involvement to assist the City in finding a route that connects the Munger Trail, where it terminates in West Duluth, to the popular Lakewalk in Canal Park*

## Duluth-Superior Metropolitan Interstate Council (MIC) - cont'd

### Connections 2040: MIC Long Range Transportation Plan

Planning initiatives and policy directives for all modes of transportation in the Duluth-Superior area for the next twenty-five years.



*The Long Range Transportation Plan identifies priorities for the Duluth-Superior multimodal transportation system for the next 25 years*

Connections 2040 is the most recent update of the Long Range Transportation Plan (LRTP) for the Duluth, MN-Superior, WI urbanized area. Connections 2040 presents a long-range (2015-2040) strategy to guide the effective investment of public funds for multi-modal transportation infrastructure throughout the Duluth-Superior area. The LRTP is updated every five years in accordance with federal and state requirements, and reflects local planning initiatives and incorporates public input.

Connections 2040 also provides the foundation for the annual development of the Duluth and Superior Transportation Improvement Programs (TIPs), short-range capital improvement programs that implement some of the needed highway, transit, and bikeway projects identified in the project lists in Chapter 5, as well as for the MIC's annual work program activities.

#### It's Official: Duluth Has Clean Air

In 1994 the City of Duluth was designated an air quality 'Maintenance' area for carbon monoxide and since then the MIC has complied with additional federal Air Quality Conformity regulations, to demonstrate that emissions created by its transportation programs, policies and projects were consistent with Clean Air Act air quality objectives.

In August 2014, a joint conclusion was made through the state interagency consultation process that air quality has been sufficiently improved to re-designate the City of Duluth an 'Attainment' area.

Therefore the additional air quality monitoring requirements no longer apply, effective with this year's update of the Long Range Transportation Plan as well as for future Transportation Improvement Programs.

**Ron Chicka, Director, Metropolitan Interstate Council**

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# Economic Development Administration Revolving Loan Fund

In 2014, ARDC's Economic Development Administration's Revolving Loan Fund approved and/or disbursed on 6 new loans totaling \$707,500 to businesses in the seven county region of Northeast Minnesota.

New loans were disbursed to a Duluth craft distillery and a new hotel in Babbitt. New loan approvals included loans to a Duluth area assisted living facility, a Grand Marais craft brewery, financed a new commercial building for a Duluth Area mechanical contractor and a Two Harbors bike shop and pack manufacturer.

## Purpose

The purpose of the ARDC's Economic Development Administration Revolving Loan Fund (ARDC/RLF) is to support business activities for which credit is not otherwise available on terms and conditions which would permit completion and/or the successful operation or accomplishment of the project in the seven county region of Northeast Minnesota.

The primary objective of the program is the stimulation of private investment in order to create and maintain productive, permanent employment through the establishment of new businesses or the expansion of existing businesses.

Financing provided in conjunction with this program is intended to complement, not compete with, private lending institutions. As such, securing private sector involvement is a critical factor in qualifying for this program. The RLF provides gap financing and loans will generally be subordinated to the interests of private sector lenders to encourage their involvement.

## Eligible Businesses

Priority economic sectors that are eligible for assistance through this program include:

- Aviation/Aerospace
- Manufacturing
- Renewable Resources
- Technology
- Energy
- Other

Businesses must be located in Aitkin, Carlton, Cook, Itasca, Koochiching, Lake or St. Louis counties.

## Leveraging Requirements

### Jobs

- Applicants must demonstrate that they will create or retain a minimum of one job per \$10,000 in ARDC/RLF Assistance.

### Private Sector Investment

- Applicants must demonstrate that they will leverage a minimum ratio of two private sector dollars to one ARDC/RLF dollar (2 to 1).
- Applicants must demonstrate the minimum leveraging ratio, exclusive of owner's equity investment is one private sector dollar to one ARDC/RLF dollar (1 to 1).

## Financing Policies

### Allowable Use of Proceeds

- Minimum loan size—\$10,000
- Maximum loan size—\$250,000
- Fixed assets, including land and building purchases, building construction, leasehold improvements, and renovations (twenty year term max); and/or
- Acquisition, renovation or moving machinery and equipment (ten year term max); and/or
- Working capital (term loans only, five year max)

## Application Process

- Pre-applications are available from the Northspan Group, Inc., contracted agent of ARDC for purposes of administering the RLF. Prepare and submit pre-application to the Northspan Group. Northspan will notify applicant of project eligibility.

## Economic Development Administration Revolving Loan Fund - cont'd

- Northspan staff will discuss full details of application preparation with applicant and advise if a full application is warranted.
- Prepare full application with all applicable and required exhibits and submit.
- Completed full applications received no later than the 15th day of each month will be acted upon during the following month.
- Technical Advisory Committee reviews application and make recommendations to the Loan Review Board.
- Loan Review Board reviews and makes final decision on application.
- At any point in the review process, the application may be denied or sent back for further information.

### Loans Approved and/or Disbursed in 2014:

<b>Business</b>	<b>City</b>	<b>Approved</b>	<b>Disbursed</b>
K&L Buck Properties	Duluth	*\$250,000	\$137,545
Vikre Distillery	Duluth	\$75,000	\$75,000
Junction Properties	Babbitt	\$200,000	\$200,000
Lutsen Mountain Corp	Lutsen	*\$250,000	\$83,330
Northern Healthcare	Duluth	\$172,500	0
Three Families Brewing	Grand Marais	\$100,000	0
TAJ Properties of Duluth	Duluth	\$80,000	\$80,000
SpokeNGear	Two Harbors	\$80,000	0
<b>Total</b>	(Net of previously approved loans)	<b>\$707,500</b>	<b>\$575,875</b>

\*Previously approved in 2013.

**Bob Palmquist, ARDC Revolving Loan Fund Agent**

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## Summary of Revenue, Expenditures & Changes in Fund Balance

### Summary of Revenue, Expenditures & Changes in Fund Balance - Unaudited Year End December 31, 2014

	General Fund	Revolving Loan Fund	Grants & Contracts	Total
Tax Levy	\$ 552,962	\$ -	\$ -	\$ 552,962
Grants and Contracts		131,127	4,401,083	4,532,210
Program Income	-	489,428	476,724	966,152
Interest Earned	93	197,790	-	197,883
Miscellaneous	16,151	-	17,209	33,360
<b>Total Revenue</b>	<b>569,206</b>	<b>818,345</b>	<b>4,895,016</b>	<b>6,282,567</b>
<b>Expenditures</b>	<b>252,808</b>	<b>842,445</b>	<b>4,852,936</b>	<b>5,948,189</b>
Revenue Expenditures Over (Under)	316,398	(24,100)	42,080	334,378
Other Financing Sources (Uses) Local Match	(129,918)	56,913	70,169	(2,836)
Revenue and Other Sources (Uses) Local Match	186,480	32,813	112,249	331,542
Fund Balance 1/1/2014	833,934	383,410	(1,884)	1,215,460
Fund Balance 12/31/2014	\$ 1,020,414	\$416,223	\$110,365	\$ 1,547,002

**Sister Mary Matthew, Finance Director**

Phone: 218-491-1841 Email: mmatthew@northspan.org www.ardc.org



# 2014 ARDC Board and Commission Membership

## OFFICERS 2014-2016

Wade Pavleck	Chair
Steve Raukar	Vice Chair
Allen Rasmussen	Treasurer
Margaret Sherman	Secretary
Pat Henderson	Executive Director

## County Commissioners

Don Niemi*	Aitkin County
Dick Brenner*	Carlton County
Sue Hakes*	Cook County
Terry Snyder*	Itasca County
Wade Pavleck*	Koochiching County
Jeremy Hurd*	Lake County
Frank Jewell*	St. Louis County
Patrick Boyle	St. Louis County

## Communities Over 10,000

Roger Maki	Cloquet
Emily Larson	Duluth
Dale Adams	Grand Rapids
Darby Sater	Hibbing

## Communities Under 10,000

Pat Oman	Barnum
Bill Lenz	Grand Marais
Cynthia Jaksa	International Falls
Edward Bolf	Nashwauk
Pam Nordstrom	Palisade
Carlene Perfetto	Silver Bay
Charles Baribeau	Virginia

## Township Officials

(Vacant)	Aitkin County
Clayton Kauppila	Carlton County
Ginny Storlie	Cook County
Tarry Edington	Itasca County
Michael Hoops	Lake County
Kevin Adee	Koochiching County
Earl Grano	St. Louis County

## Native American Tribal Council (NATC)

Sidra Starkovich	Bois Forte Reservation
Jason Holliday*	Fond Du Lac Reservation
Tony Swader	Grand Portage Reservation

## School Boards

Ted Peterson	ISD #704
Julie Peterson	ISD #097

## At Large Members

Lars Kuehnw*	Duluth
Paul Nevanen*	International Falls
Margaret Sherman*	Palisade
Heather Rand	Duluth
Allen Rasmussen*	International Falls
Susan Zmyslony	Moose Lake
Amy Wyant	Aitkin
(Vacant)	

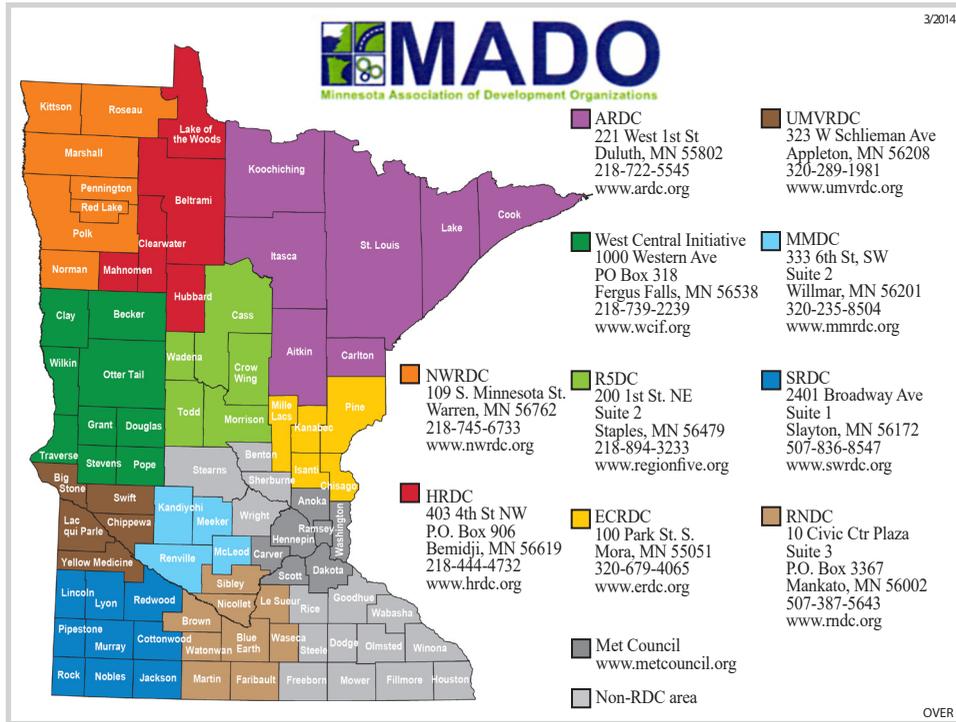
## Advisory Committees

Earl Eide*	MIC
David Leaf*	AAA

\* Denotes ARDC Board Members



# Minnesota Association of Development Organizations



## What is a Regional Development Commission?

There are 9 Regional Development Commissions (RDCs) in Minnesota covering 63 counties. The West Central Initiative covers an additional 9 counties and performs some of the same functions as an RDC.

RDCs were established in MN statute in 1969 to provide technical assistance to the local units of government in their region.

RDCs perform a variety of unique services based on the needs of their region.

RDCs partner with numerous state and federal agencies, obtaining and administering grants for programs and projects at the local level.

RDCs are governed by volunteer board of directors composed of elected officials and business and community leaders.

RDCs are recognized for their fiscal responsibility and capabilities in professional program management.

## Services Provided by RDCs include:

- Community Development
- Comprehensive Planning
- Grant Writing and Administration
- Economic Development Technical Services
- Environmental Services
- Transportation Planning
- Housing Services
- Business Loans
- Entrepreneurial Training Programs
- Business Marketing and Retention Planning
- Energy Efficiency Planning and Development
- Services for Seniors
- Geographic Information Systems (GIS)
- Tourism Planning

**Call your local RDC about their services today!**





**Arrowhead Regional Development Commission  
221 West First Street  
Duluth, Minnesota 55802**

**[www.ARDC.org](http://www.ARDC.org)**