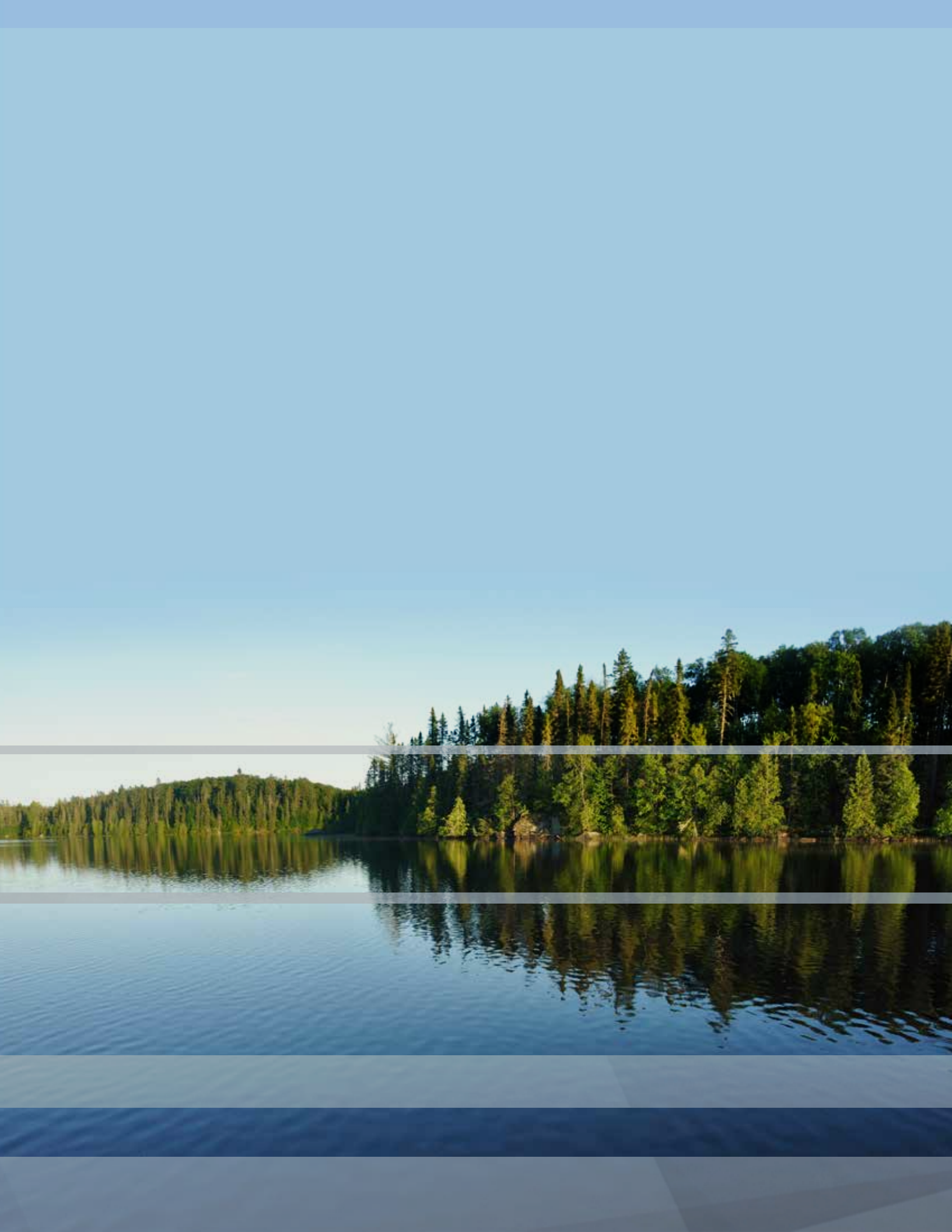
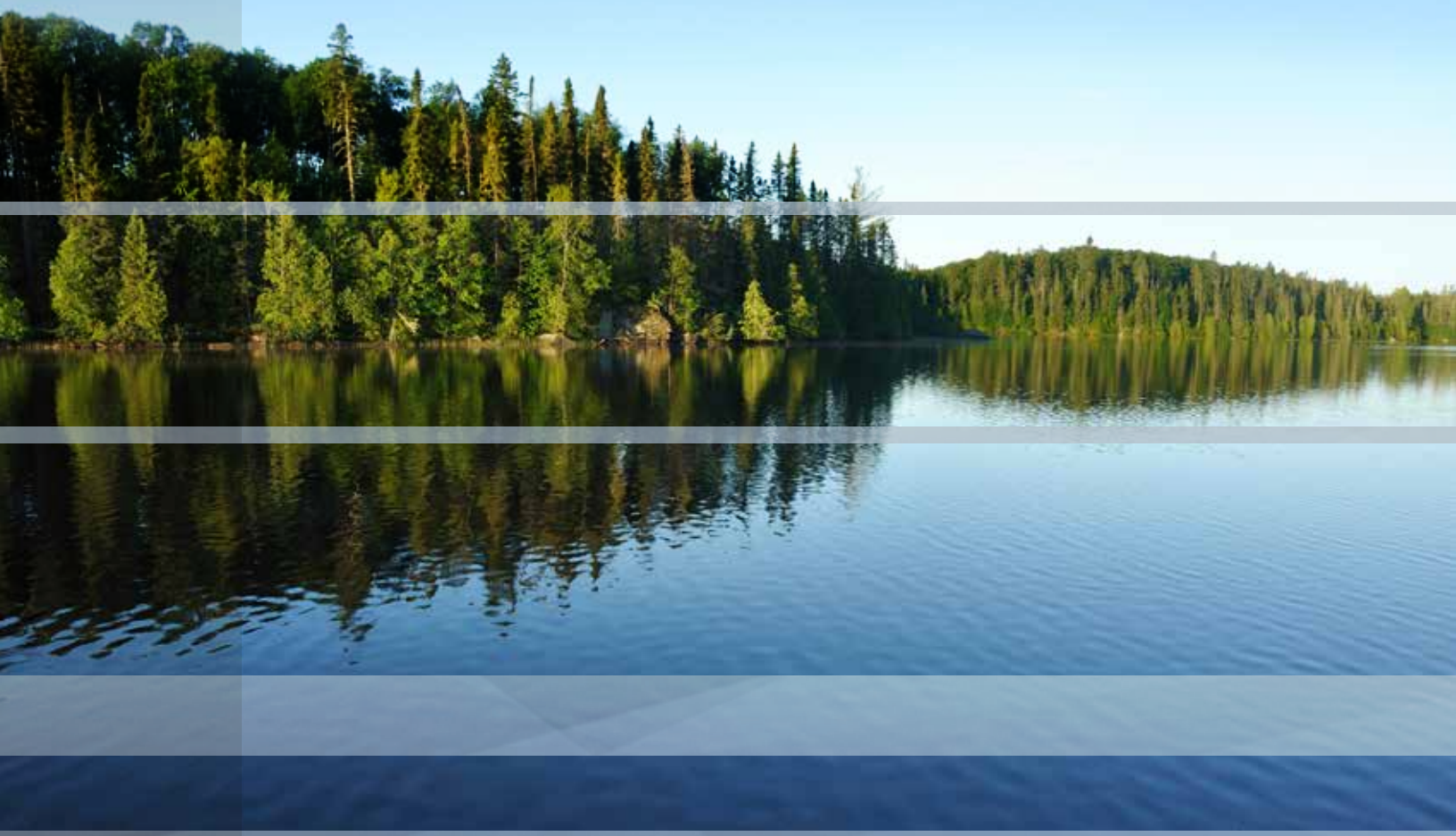


HEADWATERS
Regional Development Commission

Leading the Way

ANNUAL REPORT

2015



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A LETTER FROM THE CHAIRMAN

Steve Newby

I began my service as Chairman of the Headwaters Regional Development Commission in January of this year. Thanks to the leadership provided by Rick Rone and the strong support of the entire Commission, the transition has been very smooth. I really appreciate the opportunity serve such an outstanding organization!

This report highlights a number of activities that the HRDC has undertaken over the past year. Some efforts, such as DevelopMN, Impact 20/20 and lending by the HRFC, were designed to directly enhance the local economy. Other efforts such as housing planning and implementation and Safe Routes to School planning were designed to enhance the desirability of communities as a place to live and work. I'm proud to have been a part of each of these activities.

I would like to thank staff for working hard over the past year for the benefit of the Region. I would also like to thank the HRDC Board for demonstrating strong support and leadership this past year. The Region benefits greatly from the leadership and dedication provided by the HRDC Board and staff.

Thank you!

The Region benefits greatly from the leadership and dedication provided by the HRDC Board and staff.

"I really appreciate the opportunity to serve such an outstanding organization!"

FROM THE EXECUTIVE DIRECTOR

Tim Flathers

Thanks to a very dedicated staff team and strong support of the Commission, the HRDC has completed another very successful year. While the specific projects we're involved with vary on a year-to-year basis, the articles contained in this Annual Report showcase, generally, the type of work that we do. The common theme of our work centers on our interest in promoting successful communities throughout the Headwaters Region.

How are we able to succeed in the work that we do? It starts with the strong support and leadership provided by the HRDC Board. Secondly, the commitment and leadership provided by the Directors of our subsidiary corporations and partner organizations has been essential. Finally, alignment with the many partners who share our commitment to a better region can't be overstated. The work of some of these partners will be highlighted in the following pages.

To all who work to make your community a better place to live and work–thank you!

Tim has been with the HRDC since 1983. Prior to becoming Executive Director in 2013, Tim served as Community Development Director for more than 20 years. He continues to be involved in housing, community and economic development activities in addition to his leadership responsibilities.

"Thanks to a very dedicated staff team and strong support of the Commission, the HRDC has completed another very successful year."

RAY MELANDER: SAYING GOODBYE

It was with great sadness that the Headwaters Regional Development Commission said goodbye this past year to Ray Melander. Ray was a longtime public servant who represented Hubbard County well, first as a County Commissioner and later as Mayor of the City of Nevis. Ray served as a member of the Commission for 6 years, and as the organization's Chairman in 2000. He was passionate about serving his constituents and provided leadership for the benefit of the entire region. He passed away peacefully at his home on September 15, 2014.

Ray also represented Hubbard County as an original board member of the Headwaters Housing Development Corporation. He was elected the president of the organization in July 13, 1998 and served in that capacity until his resignation in July, 2014. Ray strongly believed in the mission of the organization and his never ending passion and dedication was an inspiration to all he came in contact with. Through his leadership and direction the organization built and sold 74 homes, developed 20 units of supportive housing, bought, rehabilitated and resold 13 homes and worked in 7 communities. He laid the groundwork for an organization committed to working with low and moderate income households in the Headwaters Region.

In addition to his service to the Commission and HHDC, Ray served for many years as the Chairman of the Hubbard County Housing and Redevelopment Authority. Ray advocated daily for Hubbard County residents, both in his role on the HRA Board and in his private life. Ray worked tirelessly to develop and enhance programs that would best serve the low to moderate income residents of the County. His unwavering dedication was paramount to the Hubbard HRA becoming the robust organization that it is today. From all of your fellow Board members and the staff here at the HRDC- Goodbye Ray, you will be missed!

Ray served for many years as the Chairman of the Hubbard County Housing & Redevelopment Authority, in addition to his service to the Commission & HHDC. His unwavering dedication was paramount to the Hubbard HRA becoming the robust organization that it is today.

TALENT & PROSPERITY

IMPACT 20/20

DEVELOPMN

WHITE EARTH LOCAL FOOD

LAUNCHPAD

HRFC FUNDING

HIGH PERFORMANCE TRAINING

Ryan Zemek, Economic Development Director

For the last few years HRDC staff have talked about a talented workforce being essential to economic prosperity. Our growing need for a highly-skilled workforce has been brought on by an increasingly competitive global economy and rapidly evolving technologies.

As we've emerged from the recession, many of the Region's manufacturer's are growing and are having difficulties finding workers with the skills they require. Nationally the pool of skilled workers had been shrinking for quite some time. This is especially true in the Headwaters Region, which has a small labor pool to begin with. Exacerbating this trend, the oil boom in North Dakota has drawn many of the Region's skilled technical workers away.

To help met the needs of local business the Headwaters RDC has been working with the Northwest Technical College (NTC), Greater Bemidji, and a number of private sector manufacturing companies to seek EDA funding to assist with developing a High Performance Training Center on NTC's Campus. EDA funds will be used to renovate a portion of campus and provide training equipment.

The Headwaters RDC prepared the application to EDA and in May of 2015 we learned that EDA agreed to provide $300,000 in funding for the project. The funding will be used to provide flexible training space, equipment, prototyping labs, and support services required to train and recruit the workforce needed to grow manufacturing in northern Minnesota. With funding in place we expect that the Training Center will build a series of connected educational and training programs that builds a strong pipeline of middle-skilled and high-skilled manufacturing workers through new and expanded training courses in computer numeric controls machining, mechatronics, industrial maintenance, welding, and various trades along the industrial production career pathway.

"We believe the Northwest Technical College High Performance Technical Training Center would provide a mechanism for our Regional employers to have a skilled workforce; we are excited to have an ability to impact our future success through development of a manufacturing workforce pipeline." - Pete Aube, Lumber Manager Potlatch Corp.

IMPACT 20/20

Growing Tomorrow's Economy

Ryan Zemek, Economic Development Director

HRDC has participated with Impact 20/20 for the past several years serving on both the Leadership Council and the Education Task Force. The agenda for Impact 20/20 is set by its Leadership Council, an influential group of northwest Minnesota decision makers representing diverse interests and working together for the region's economic success. Council members gather regularly as a body and also in smaller task forces, each of which is charged with implementing one of Impact 20/20's principal goals. They are assisted on the task forces by support staff of various Council members as well as a number of outside advisors.

In addition to providing leadership, the Council adds value to the work of the taskforces by creating alignment between them, evaluating their progress, and furnishing them with outside resources. Together, the Council members and the task force participants comprise the regional initiative known as Impact 20/20.

IMPACT 20/20 CORE VALUES:

- Collaboration
- Excellence in Education
- Highly Talented Workforce
- Spirit of Entrepreneurship
- Innovation in Business Products and Processes
- Economic Opportunity for all Residents
- Protection of the Region's Unique Assets

"IMPACT 20/20 is an influential group of Northwest Minnesota leaders representing diverse interests and working together for the region's economic success. We're proud of our role convening this leadership group."

Northwest Minnesota Foundation
Developing Community Assets

The Leadership Council has identified a purpose statement, core values, and three initiatives that require collective action to successfully lay the foundation for future economic prosperity in northwest Minnesota.

INITIATIVES

1) Broadband: Support installation of high speed internet access throughout the region and encourage local businesses to adopt a more robust telepresence.

2) Education: Increase career readiness and graduation rates among area high school students.

3) Workforce: Enhance the career-success skills of students preparing to enter the workforce.

EDUCATION TASKFORCE

Over the last year, our work with Impact 20/20 has primarily focused on Education Taskforce's agenda. The education taskforce has chosen to focus on college and career readiness in an effort to develop a pool of talent that is sufficient to meet the Region's needs. To meet this goal, HRDC and partners from across the Region have led a number of initiatives.

The Northern AdvantEdge Career Expo is an educational activity designed for high school students who are beginning to explore career paths related to employment opportunities in North Central Minnesota. Through this event students were not only be exposed to the career opportunities in the Region but also the educational and training programs designed to prepare them for these careers.

Over 1,200 students from 15 high schools participated in the event. In addition, about 50 businesses were on hand to promote their career opportunities through hands-on interactive exhibits.

IMPACT 20/20
Growing Tomorrow's Economy

BLACKDUCK & PARK RAPIDS

Additionally, with financial support from the Northwest Minnesota Foundation, the Headwaters RDC has work on generating school community partnership efforts in Park Rapids and Blackduck. While in various stages of development, each effort is a pilot project crafted to address the unique circumstances and take advantage of the special strengths in each community.

The Blackduck Schools pilot is focused on creating industry based learning communities that combine academic and vocational curriculums into an integrated career theme. The pilot will allow students the opportunity to explore a career pathway and prepare for employment or post-secondary education through programs of study. The program will be developed in partnership with local business and community partners.

In fall of 2015 Park Rapids schools redesign their Industrial Technology Center (ITC). The redesigned center will provide students the opportunity to experience state of the art technology in precision manufacturing, explore the many careers available in manufacturing, support real work experience through a registered industry led apprenticeship program, and support career pathways in the manufacturing field. The redesign and implementation of the new ITC will support the Region's need to increase the number of skilled technology workers, support local industry and provide students with the opportunity to make more realistic career decisions.

COLLEGE COLLABORATION

Along with the Northwest Minnesota Foundation, HRDC has also been participating as a partner in an Impact 20/20 college collaboration designed to increase enrollment in regional postsecondary institutions and retail local talent to meet the region's workforce needs. Institutions participating in the collaborative effort are Bemidji State University, Northland Community and Technical College, Northwest Technical College and the University of Minnesota Crookston.

GOALS

- Increase the number of regional students enrolling at regional higher education institutions.
- Increase the college and career readiness of graduating High School students.
- Educate High School students on regional career opportunities.

Collaborating institutions are developing an action plan which includes compiling information on career opportunities in the region, developing a web presence on the Impact 20/20 site, arranging school visits with up to six interested school districts, and presenting at Career Expos in the fall of 2015.

MADO
Minnesota Association of Development Organizations

DEVELOP**MN**

Ryan Zemek, Economic Development Director

The beginning of the 21st century presents a number of challenges and opportunities to rural Minnesota as it charts its economic future. There is no single recipe for prosperity, however, for Greater Minnesota to compete in the global economy it must explicitly address the building blocks of the knowledge-based economy such as; Human Capital, Economic Competitiveness, Community Resources, and Foundational Assets.

There is a fundamental need for a coordinated economic development strategy for Greater Minnesota. Minnesota lacks an overall strategy for rural economic development.

MADO is composed of 10 Regional Development Organizations (RDO's) in the state of Minnesota, each charged with coordinating and strengthening the capabilities of the local governments within their jurisdictions.

In order for rural Minnesota to succeed, there needs to be a strong, collective and credible voice that can create and move forward an economic agenda at the local, Regional, state and federal level. Minnesota RDO's are committed to providing that collective leadership for rural Minnesota by developing an Economic Development Strategy for Greater Minnesota called DevelopMN.

Work on this project is scheduled to be completed by the end of 2015. When completed, the Minnesota Association of Development Organizations hopes that the DevelopMN strategy will move Greater MN forward by:

- Aligning Resources
- Creating strategies based on common challenges and opportunities
- Influence needed Legislative action/policy
- Creating Multi-Regional projects, and;
- Creating alignment around key issues between agencies, funding sources, and others

"In order for rural Minnesota to succeed, there needs to be a strong, collective and credible voice that can create and move forward an economic agenda at the local, Regional, state and federal level."

WHITE EARTH LOCAL FOOD

Ryan Zemek, Economic Development Director

A shift is gaining momentum in the United States towards greater awareness of where food comes from and how it gets to the table. There are a variety of reasons for the increase in demand for local foods, but most revolve around consumers who are not only looking for the lowest priced food but also the best value. Specifically, consumers are finding special value in local food in five ways: nutrition and health, better taste, civic engagement, stronger community economies, and environmental sustainability.

Beginning in January, the HRDC has been assisting the White Earth Nation in a comprehensive exploration of local foods businesses, job creation, and healthy food through a local foods system. Given the health disparities and lack of access to healthy foods, this work is especially important to the White Earth Nation.

Headwaters RDC has been working with the White Earth Nation and other partners to develop a feasibility study and action plan for local food based business opportunities.

Specifically, research has been focused on Commercial Hydroponics/ AquaPonics, High Tunnels, a Mobile Grocery store, and local processing opportunities.

If successful, our hope is that this project and others like it will create a substantial increase in economic transaction between local producers and consumers, the development of effective collection, distribution, and processing systems for local food, and the growth and development of local foods related businesses.

"Local foods are important to White Earth in promoting a healthy lifestyle consistent with cultural traditions. Our emphasis on local foods holds a potential for also restoring community, providing a venue for youth involvement and elder/youth engagement."

- Mike Triplett, White Earth Economic Development Planner

LAUNCHPAD

Ryan Zemek, Economic Development Director

What started as a feasibly study, quickly turned into a pilot. Over the last 6 months, thanks in part to funding from the Blandin Foundation, the Headwaters Regional Development Commission completed an action plan for the development of co-working spaces in the Region.

What is co-working?

Co-working is an answer to the growing need for people to work as part of a community, rather than working in isolation. And it's growing fast. The first co-working space started in 2005. There are now close to 4,000 worldwide. Most co-working spaces include shared professional office space; facilities where freelancers, entrepreneurs, telecommuters, and drop-ins work side-by-side. The benefits of a co-working space come from allowing independent workers and entrepreneurs to bypass logistical barriers such as limited access to secure broadband, video conferencing equipment, and professional meeting space while allowing for the cost-sharing the cost of resources like printers, fax machines and office supplies.

launchpad

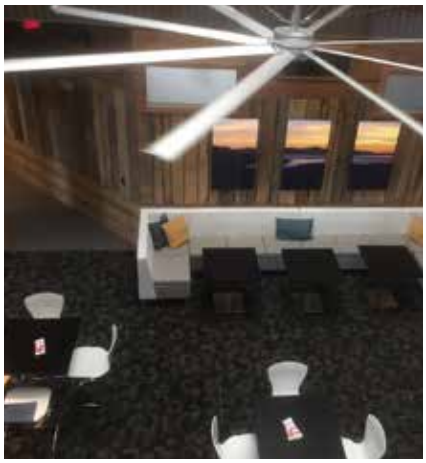
let's meet up

LAUNCHPAD
(continued)

Greater Bemidji, Inc., an economic development group in Beltrami County, acquired a building last fall in downtown Bemidji built in the turn of the 20th century originally used as a grocer warehouse. The building had been underutilized in recent years, but still held much character and charm. Greater Bemidji purchased the building with unprecedented support from the City, County, Neilson Foundation, Blandin Foundation, Paul Bunyan Communications, Sanford Health, and interim financing from the HRFC and Paul Bunyan Communications. Greater Bemidji's vision was to make this building the front door to the Region, more specifically to businesses and entrepreneurs. Along with providing lease space to two growing engineering firms, the building is home to Bemidji State University's Center for Community Partnerships, and Greater Bemidji's home office. The layout of the building, space available, and the mission of Greater Bemidji aligned to provide an opportunity to test run a co-working concept with a twist.

With the feasibility work conducted by HRDC staff and additional funding by the Northwest Minnesota Foundation, Greater Bemidji opened its doors May 1, 2015 to its new co-working and collaborative space called the LaunchPad. The LaunchPad provides entrepreneurs, freelancers, professionals alike an opportunity to work in a flexible, professional, and supportive environment to move their business to the next level. In addition to the traditional co-working amenities (coffee, copier, mail boxes, and Wi-Fi), the LaunchPad offers valuable resources to business owners and start-ups including SBDC consultants on-site, access to the Marketing Assistance and Research Services (MARS) program through BSU, financing resources through various lenders and gap programs, mentoring from retired executives, and trainings that fits the needs of the members. Collaboration and networking opportunities are also integrated. The LaunchPad has been supporting the efforts lead by several local entrepreneurs to run a weekly Entrepreneurs Meet-Up to network, learn from, and support entrepreneurs. It is modeled after the 1 Million Cups initiative formed by the Kauffman Foundation.

It is the hope that over the next 18-24 months the activities being piloted at LaunchPad will grow with the entrepreneur community and foster a supportive start-up culture in the Bemidji Region. It will be challenged with identifying a sustainable funding model and adapting to the ever-changing business environment and needs of the local entrepreneurs.



HRFC FUNDING

Tiffany Fettig, Business Loan Consultant

REVOLVING LOAN FUND ACTIVITY

Headwaters Regional Finance Corporation continues to be a vital part of our economic development efforts providing financing through several loan funds. The primary RLF is funded through the Economic Development Administration. The EDA revolving loan fund currently has $2.3 million in principal outstanding among 24 active loans. This RLF helps to leverage other loan dollars in the region including public and private investments; an impressive $30 million has been leveraged by the current loan portfolio. We have also aided in saving and/or creating 921 jobs through our active loans and 4,180 throughout the fund's history.

The HRFC also manages two small pools of RLF dollars, including the Emerging Entrepreneurs Fund provided by Minnesota Department of Employment and Economic Development targeting assistance to women and minority-owned businesses. This fund has three active loans. Also, managed by the HRFC is the Federal monies previously lent out to businesses for flood recovery efforts in the early 2000's. The funds have fully revolved and are now designated for economic and community development/housing projects with a balance of $350,000 available.

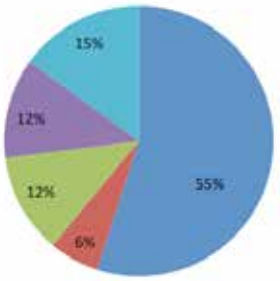
LOANS FUNDED AND/OR COMMITTED IN FISCAL YEAR 2015:

Borrower/applicant	*Location*	*Purpose*	*Loan amount*
LaValley Industries, LLC	Bemidji	Product Development	$100,000 (EDA)
Triple T. Farms	Solway	Purchase real estate	$35,000 (EEF)
Greater Bemidji, Inc.	Bemidji	Building purchase for a business accelerator	$100,000 (EDA)
Quello Investments, LLC	Bemidji	Purchase of real estate	150,000 (EDA)
Baudette Floral & Gifts, LLC	Baudette	Purchase real estate	18,000 (EDA)
Baudette Floral & Gifts, LLC	Baudette	Start-up cost	49,000 (EDA)
Black Swan Cooperage, LLC	Park Rapids	Working Capital	75,000 (EDA) Partial funded

EDA – Revolving loan fund capitalized by the Federal Economic Development Administration

EEF – Revolving loan fund capitalized by the Minnesota Department of Employment and Economic Development

RLF FUNDS PER COUNTY



Beltrami $1.9million

Lake of the Woods $438K

Hubbard $201K

Mahnomen $516K

Clearwater $432K

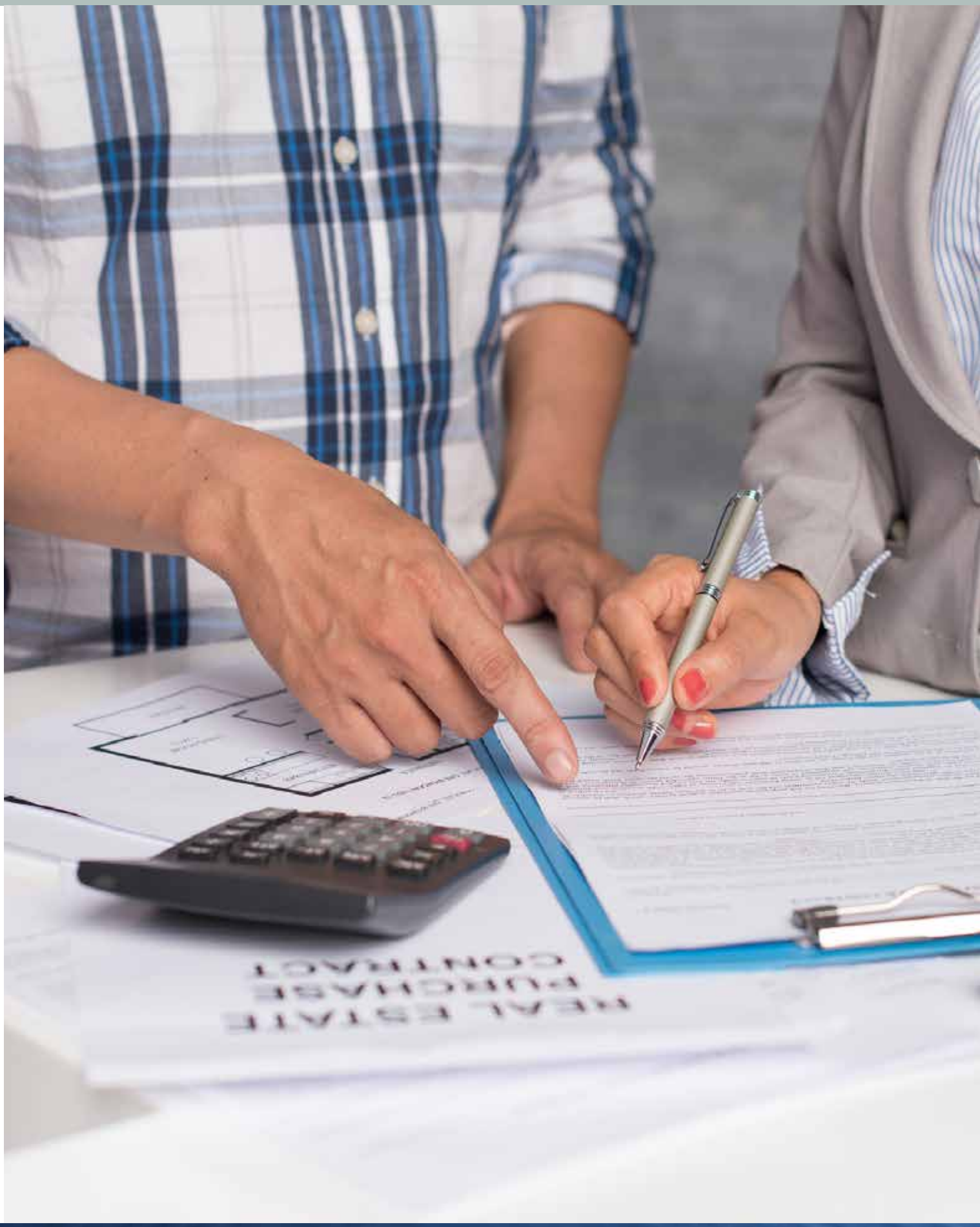
HIGHLIGHTED BORROWER

Baudette Floral & Gifts, LLC – funded with EDA funds

Vickie Hasbargen had a dream for quite some time to own and operate a floral shop. Growing up with family members in the business, she developed a passion for flowers and plants. A building in a prime location in Baudette came available and Vickie and her husband Robyn seized the opportunity. The popular Outdoors Again Sports store was in the process of building a new larger building down the road and vacated their old building at 211 Main Street in Baudette. On the main thoroughfare through town and close to the downtown the site provided great visibility. The Hasbargens worked with Grant Oppegaard from the SBDC to prepare a business plan and projections. A local bank was happy to partner on this project with the HRFC to finance the real estate and start-up expenses. The HRFC provided a total of $67,000 to the project. In addition to floral products Vickie has a unique collection of gifts and t-shirt printing services. Bringing back a full-time florist to the Baudette area has been very welcomed by the community.

It has been a great experience and so much to learn! Every day brings something new. The beauty of the business we are in is there are always beautiful flowers around, and there is simply never a bad smell.
We are so fortunate to be able to help in celebrations, provide comfort in difficult times, and enjoy so many wonderful people as they travel along life's journey.

Vickie Hasbargen, Owner of Baudette Floral & Gifts


REAL ESTATE
PURCHASE
CONTRACT

LIVABLE COMMUNITIES

BAUDETTE HOUSING PLAN

SCDP PROGRAM ACTIVITIES

SINGLE FAMILY HOUSING REHABILITATION

HOME OWNER EDUCATION AND COUNSELING

HHDC

BELTRAMI COUNTY HRA

HUBBARD COUNTY HRA

COMMUNITY WILDFIRE PROTECTION PLANS

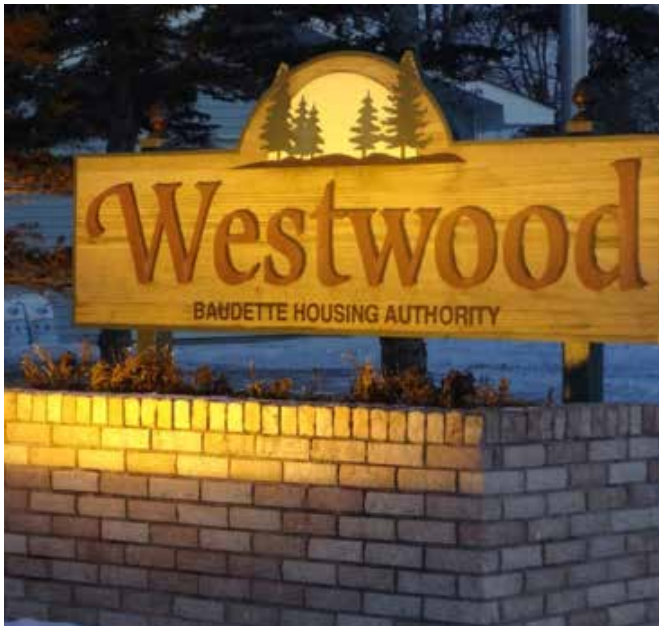
NWRECB

BAUDETTE HOUSING PLAN

Tim Flathers, Executive Director

In 2013 Lake of the Woods County EDA completed a housing study. The housing study identified and documented several housing needs in the County, primarily in and around the City of Baudette. Following completion of the housing study the City of Baudette contracted with the HRDC for completion of a housing plan to identify several strategies designed to address high priority needs and opportunities. The planning effort was financially supported by the Northwest Minnesota Foundation.

Mayor Judy Humeniuk summed it up as follows: "Like many communities in northwest Minnesota, Baudette is facing a shortage of affordable housing units. The housing plan will help us focus our efforts to effectively respond to this shortage, as well as other housing needs". The City designated the Housing and Redevelopment Authority (HRA) of Baudette to serve as a local task force to make planning recommendations to the City Council. The HRA of Baudette has included discussion on housing plan activities since November, 2014. Several strategies have been discussed within each of these areas:



- *Development of new housing units*
- *Rehabilitation of existing housing units*
- *Increasing opportunities for successful home ownership*
- *Responding to homelessness*
- *Increasing capacity to address housing issues*

Several strategies will be selected this fall for inclusion in the final plan, with a couple designated as high priority for early implementation. HRDC intends to help Baudette begin implementation activities in order to get traction on some housing activities as part of the planning process.

"Like many communities in northwest Minnesota, Baudette is facing a shortage of affordable housing units. The housing plan will help us focus our efforts to effectively respond to this shortage, as well as other housing needs." -Judy Humeniuk

SCDP HAS BIG IMPACT

Jackie Meixner, Financial Analyst

The Small Cities Development Program is administered by the Minnesota Department of Employment and Economic Development (DEED). DEED awards HUD community development block grant 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. We are pleased to report on four active SCDP initiatives as well as provide some insight on potential future initiatives.

CITY OF BEMIDJI

We are thrilled to report that in June 2015 the City of Bemidji was awarded $337,500 to complete 15 owner occupied rehabilitation projects in a target neighborhood of Nymore! At this time Headwaters RDC staff are working through the initial environmental phase of the program and anticipate being able to start accepting applications from homeowners in September.

CITY OF MAHNOMEN

The City of Mahnomen was awarded $552,000 in SCDP funds in 2014. The funds are to be used to rehabilitate 6 commercial buildings and 12 owner occupied homes. The City of Mahnomen has contracted with the Headwaters RDC to administer their SCDP award. HRDC staff also developed the grant application for the City of Mahnomen. A total of seven commercial applications have been received and seven homeowner applications have been received to date. At this time we are not accepting additional applications for the commercial activity; however, we are still soliciting additional owner occupied rehabilitation applications.

CITY OF AKELEY

The City of Akeley was awarded $345,000 in SCDP funds in 2014. The funds are to be used to rehabilitate 15 owner occupied homes. The City of Akeley has contracted with the Headwaters RDC to administer their award. To date 10 applications have been received for this program and we are still soliciting additional applications.

CITY OF BAGLEY

In 2012 the City of Bagley was awarded $331,200 to complete 12 owner-occupied housing rehabilitation projects in a target area within the City. HRDC staff prepared the application for the City of Bagley. The City of Bagley has also contracted with the Headwaters RDC to administer their award. This program was fully utilized during the 2014 calendar year. A total of 14 households received funding from this program!

FUTURE INITIATIVES

As always, we are here to help you identify your needs and find solutions! If you have a community need that you feel might benefit from SCDP resources, please let us know!

SINGLE FAMILY HOUSING REHABILITATION

Jackie Meixner, Financial Analyst

Owner Occupied Rehabilitation Crucial to Preserving Affordable Housing

While various communities throughout the Region are experiencing a housing shortage and are working to develop new housing units, we need to take steps to also preserve the existing housing stock. Owner occupied rehabilitation is a vehicle by which we can maintain affordable housing throughout the Region and keep the homes safe and healthy for habitation. The Headwaters RDC has a large array of owner occupied rehabilitation programs. Funding sources for owner occupied rehabilitation ebb and flow, some new ones come along and some older ones fade away. Highlighted below are some of the most active programs.

Headwaters RDC Reaches Silver Level for MN Housing Fix-Up Program

The Headwaters RDC received the Silver Level Annual Achievement Award for 2014 for MN Housing's Fix-Up Program! This award is given to Fix-Up lenders who produce between 7 and 11.49% of their Region's loan production. The Fix-Up program provides rehabilitation funds to households with a higher income than the Rehabilitation Loan Program serves. There are a variety of loan options available through the Fix-Up Fund that borrowers have the ability to choose from depending on their individual circumstances. In 2014 the HRDC received an Impact Fund award from MN Housing that allows us to write down the interest rate on Fix-Up loans to very low income households to as low as 1%. Since becoming a Fix-Up Lender in early 2014, the Headwaters RDC has funded nine Fix-Up loans for a total of $120,032.

Headwaters RDC Expands the Impact of its Housing Rehabilitation Activities

Since becoming an approved lender for Minnesota Housing's Rehabilitation Loan Program in 2012, the Headwaters RDC has expanded their service territory to a total of 18 counties for this program! MN Housing's goal is to have statewide coverage for this particular program. In 2013 MN Housing approached the Headwaters RDC requesting that we serve Grant, Wilkin and Traverse counties, in addition to the five counties within the Headwaters Region. That same year we agreed to serve Becker County at the request of the Becker County Housing & Economic Development Authority. In early 2015, the NW MN Multi-County HRA began discussions with the Headwaters RDC. The goal of the discussions was to find a way to better deliver the RLP program to the seven counties in northwest Minnesota served by the HRA. In April 2015 a partnership was developed whereby the Headwaters RDC now administers the RLP program in those seven counties and contracts back to the HRA some of the "on the ground" inspection work. One month after this partnership was formed MN Housing contacted us once more requesting that we also administer the program in Todd and Wadena counties! This program is such a vital resource for low income households and provides such a tremendous investment in northern Minnesota!

Very Low Income Households Benefit from Rehabilitation Loan Program

The Headwaters RDC has been a lender of MN Housing's Rehabilitation Loan Program (RLP) since 2012. This program provides up to $27,000 in deferred financing to make necessary improvements to owner-occupied homes. This

program reaches the extremely low income households. To date, the Headwaters RDC has funded 17 loans for a total of $392,633.62 through this program. The Headwaters RDC has also funded eight emergency loans through the Emergency Loan Program for a total of $53,749.62. RLP is an ongoing program and we are continually accepting applications for both the regular RLP and the Emergency Loan Program.

"The rehab programs offered by the HRDC were our saving grace. We had major repairs that needed to be addressed, including a leaking roof and a rotting floor, but we just didn't have the funds available to fix anything. With the help of the HRDC, we were able to get all of our repairs done!"

– Owner Occupied Rehab Participant

Headwaters RDC Responds to 2014 Flooding Disaster

Due to significant rainfall in May and June 2014, several counties throughout Minnesota were included in a Presidential Disaster Declaration. MN Housing responded to the Declaration by providing resources to homeowners affected by the flooding through local approved lenders. The Quick Start program offered eligible households up to $20,000 in grant funds to repair their flood damaged homes. In addition the grant program, MN Housing created a special Community Fix Up Loan (CFUL) program that provided up to $50,000 at a reduced interest rate to affected households. MN Housing called on the Headwaters RDC to be the approved lender of these two programs in seven counties throughout Northern Minnesota. We were able to provide 4 households with $33,818.62 in Quick Start funding and 1 household with $32,422.34 in CFUL funds.

Impact Fund Benefits throughout Headwaters Region

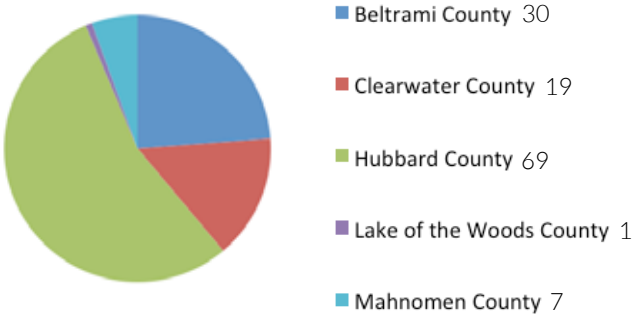
In 2014 the Headwaters RDC competed against other organizations statewide for funding through the Impact Fund (formerly known as the Community Revitalization Program, or CRV). We received $80,000 in owner occupied rehabilitation funds to be utilized within a 20 month period of time. We assisted nine households in three counties, utilizing the entire funding award within the first five months! Due to the great response to this funding source, the Headwaters RDC has submitted another application for the 2015 Impact Fund funding cycle. Awards will be announced in November 2015.

Impact of Owner Occupied Rehab Throughout Headwaters Region

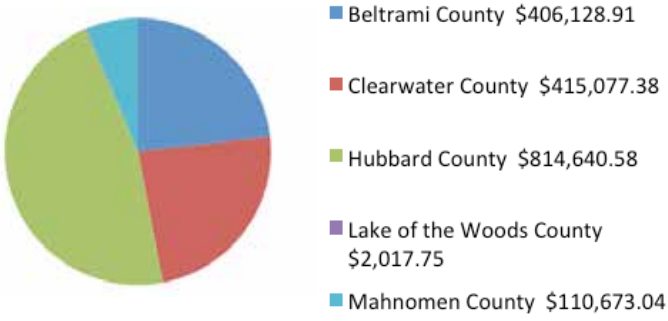
Program	*Households Served*	*Financing Provided*
Rehabilitation Loan Program (RLP)*	17	$392,633.62
Emergency Loan Program (ELP)*	8	$53,749.62
Fix Up*	9	$120,032.65
2014 Disaster Relief Programs	5	$66,240.96
2014 Impact Fund	8	$80,000.00
Bagley SCDP Award	14	$285,971.00
Mahnomen SCDP Award	3	$38,443.04
Akeley SCDP Award	5	$120,883
Beltrami HRA In-House Rehab	4	$37,478.02
Hubbard HRA RLP**	12	$283,556.88
Hubbard HRA ELP**	9	$92,165.35
Hubbard HRA GMHF	35	$242,842.33
Hubbard HRA MHFA CRV	4	$40,000.00
Grand Total	***125***	***$1,694,670.43***

*Includes numbers served since 2012 **Includes numbers served since 2010

Units Per County



Funds Per County



HRDC PROMOTES SUCCESSFUL HOME OWNERSHIP

Nikki Clancy, Housing Support Specialist

Pre-Purchase Coaching

Studies have shown that individuals who participate in pre-purchase education and/or coaching are 37% 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 the Beltrami County HRA and the Hubbard County HRA. The Headwaters RDC is also a sub-recipient of HUD funds received by the Minnesota Homeownership Center. HRDC offers pre-purchase coaching throughout the Region. Coaching consists of one-on-one sessions with a certified professional to help individuals prepare for the home buying process. Topics include budgeting, reviewing credit reports, correcting potential errors in those reports and mortgage qualification. Nikki Clancy is available to assist through the entire process of buying a home. This service is available during regular business hours and by special appointment early mornings or evenings in person or by phone. The HRDC provided pre-purchase coaching to 56 individuals in this past year.

*"**T**his family thought that it would never be possible to own a home. After 8 months of working with Nikki on homebuyer education and pre-purchase counseling, their dream of home ownership came true!"*

Homestretch

Utilizing the same funding source as Pre-Purchase Coaching, we are also able to provide a fun interactive class called Homestretch. Homestretch is a seven step process that is designed to assist individuals throughout the home buying process. Those steps are titled: Becoming a Homeowner, Money Management, Credit, Mortgage Loan, Real Estate 101, Loan Closing and Life as a Homeowner. The HRDC offers classes on a monthly basis. Individuals who are unable to attend the class in person can take it from the comfort of their own homes through Framework, which is offered online. You can sign up for Framework through our website www.hrdc.org. Forty-five households completed Homestretch classes offered by the HRDC this past year, a slight increase from the previous year.

HHDC: A RENEWED FOCUS

Mary Thompson, Operations Director

The Headwaters Housing Development Corporation is passionate about quality affordable housing options for all residents of the Region. We show this passion by displaying leadership, being intentional and strategic about setting a course of action, being effective, and using open, honest and candid conversations to achieve success for ourselves, our partners and our customers.

Over the last year the Headwaters Housing Development Corporation has been having discussions about the strategic direction of the organization. Those discussions have acknowledged the desire to focus more precisely on its mission of ensuring quality, affordable housing options for low and moderate income households throughout the entire Headwaters Region, either independently or through strategic partnerships. At the present time the organization is continuing its strong partnership with Bemidji Schools, which provides two new construction homes in Bemidji each year. But over the next year the HHDC will be doing work under a grant provided by Minnesota Housing Finance Agency for a capacity building initiative, which will allow the organization to explore and build staff resources to allow it to expand the types of activities it undertakes and the communities in which it works. The key will be that a clear and compelling case must be made for each project that it will further the mission of the Corporation. The case must include rationale that the activity will cash flow, will at least break even, and that there is significant local commitment to the project. If these three criteria are met then the HHDC will move forward on a project. The funding from Minnesota Housing will provide staff time to explore various alternative projects and develop the staff capacity to be able to undertake them with the expectation that the overall activities of the corporation will increase, thereby ensuring the long term viability of the organization.

"Bemidji Area Schools are proud of their long time partnership with HHDC and the long term benefits to our students and community. Through this partnership we have been able to create a number of well-trained craftsmen who enter the workforce with highly employable skills and relevant experiences in the home construction industry. Home buyers in our area are able to purchase quality homes that are often priced well below their value due to the skillful construction and upgrades such as ceramic tile and hard surface flooring. Everyone wins in this partnership and it all starts with HHDC."

James A. Hess, Ed.D.
Superintendent of Schools
Bemidji Area Schools

BELTRAMI COUNTY HRA ACTIVITIES

Mary Thompson, Operations Director

With the continued staff support from the HRDC, Beltrami County HRA has been working on several projects to further its mission of actively promoting the development and preservation of quality affordable housing for all County residents. Several years ago, the organization acquired a parcel of property located in Bemidji. Some of this land was used to support construction of Conifer Estates. Several parcels were also recently was sold to a private developer to create three multi – family housing projects. The HRA still holds property that will be useful in the future for additional housing development.

Affordable New Construction

This past year, the Beltrami County HRA reinstituted its affordable new construction program. This initiative started with the purchase of a lot in Bemidji. The HRA reached agreement with a private contractor to construct a single family home that has since been sold to an eligible household. The HRA is now looking to add a pre – purchase new construction model in which an eligible household would have the ability to provide more input into the design and finishing for the home prior to its completion. The goal would be that the completed home will still stay in the $145,000 range for the purchase price. The advantage of this model is that the household would not be responsible for making many of the decisions necessary during the construction process they would need to make if they were serving as the general contractor. This would make the construction process much easier for the household, while maintaining the ability to weigh in on some details in order to ensure the home would have more of a personal feel.

A Partner for Development

Beltrami County HRA is pursuing ways to work with communities in Beltrami County to further their housing development goals. Currently staff is attending meetings in Blackduck and Kelliher. Both communities have unique needs and the HRA is hoping to be able to help them get traction on solving their highest priority issues. Blackduck is hoping to solve a housing shortage and address the needs of a local employer that wants to add workers, but is unable to find housing for them. In Kelliher they are looking to find ways to sell lots the City owns to private individuals to increase the vitality of the area. The HRA is looking forward to working with both of these communities in response to these needs.

HUBBARD COUNTY HRA ADDRESSES VARIETY OF HOUSING NEEDS

Jackie Meixner, Financial Analyst

HRDC has provided staff support to the Hubbard County HRA since 2009. The Hubbard County HRA has implemented a wide variety of activities designed to meet housing needs throughout the County. HRA activities include purchase, rehabilitation and resale of foreclosed homes; rehabilitation of single family homes; down payment assistance, and management of affordable rental housing, including an eight-unit transitional housing facility, and home ownership education. Additional detail on these activities follows:

Purchase-Rehabilitation and Resale

The Hubbard County HRA continues to work to stabilize the home sale market in a post housing bubble environment. In fiscal year 2014, the Hubbard HRA purchased two properties in the City of Park Rapids under this initiative. Both houses were rehabilitated and were sold to low-to-moderate income home buyers. The HRA continues to search for viable prospects for purchase-rehabilitation and resale; however, it does appear that the housing market in Hubbard County is stabilizing and foreclosed properties are harder to come by.

Owner-Occupied Housing Rehabilitation

The Hubbard County HRA continues to rehabilitate owner-occupied single family homes through a variety of funding programs. The HRA is an approved lender for the MN Housing Rehabilitation Loan Program. This program provides up to $27,000 in deferred financing to make necessary improvements to owner-occupied homes. The Hubbard HRA has funded 12 loans through this program since 2010 at a total cost of over $283,556. The HRA is also an approved lender for the MN Housing Emergency Loan Program, which provides up to $15,000 for emergency repairs with the same repayment terms as the Rehabilitation Loan Program. Since 2010, the HRA has funded 9 emergency loans with over $92,165.

In 2008 the Greater Minnesota Housing Fund (GMHF) provided the Hubbard HRA with $197,000 to complete owner-occupied rehabilitation. The HRA fully expended this initial award in 2014 and received an additional $60,000 award from GMHF. Through these two awards, 35 households have been served with a total of over $242,842!

In the fall of 2013, MN Housing awarded the Hubbard HRA $40,000 to complete owner-occupied rehabilitation through their Impact Fund (formerly CRV). Four households were assisted with this award. The Hubbard County HRA has submitted another application to MN Housing for additional funds in this current funding cycle. Funding awards are announced in November.

The HRA also provides owner-occupied rehabilitation funds through their tax levy. These funds are provided as revolving loan funds with a 3% interest rate. The intent is to recycle funds in order to support additional lending activity in the long term.

Housing Management

The Hubbard County HRA owns and manages an 8-unit apartment complex, Cornerstone, designed to serve homeless families in preparation for moving into

Photo: Hubbard County HRA Board: Matt Dotta, Daryl Bessler, Craig Mackey, Charlene Christensen and Charly Henry. Not pictured: Kathy Grell

permanent affordable housing. Cornerstone tenants are allowed to stay at these apartments for up to two years. The goal is for them to get into stable housing within that time frame. The HRA has helped many families achieve great success along the way. Over the past few years the HRA has been making a variety of upgrades to the property, including the installation of security cameras, new windows and converting the flooring to hard surfaces. The largest improvement made this past year is the conversion of the former office into a one bedroom apartment, which now houses a resident caretaker. The HRA is committed to making many additional physical and programmatic improvements over the coming year!

In addition to Cornerstone, the Hubbard HRA manages two rental properties connected to supportive services. The first property is a single family 3 bedroom home and the second property is a 3 bedroom home rented to a maximum of three adult males. These properties require that the tenants receive supportive services through a case worker or an ARMS worker. This helps ensure successful tenants and helps them improve their lives.

"Helping people makes me feel good." – *Mike Kovich, Cornerstone Resident Caretaker*

Down Payment Assistance

In 2011, the Hubbard County HRA created their Entry Cost Assistance Program. The program is designed to assist low income households in purchasing a home by providing funds to put towards their down payment and/or closing costs. Five loans have been closed to date with a total assistance of just under $30,000. We continue to market the program to local lenders and realtors.

Homebuyer Education

Hubbard County HRA supports the Homebuyer Education and Pre-Purchase Coaching programs provided by the HRDC. HomeStretch provides information that helps households make informed decisions on when and if home ownership is the right decision, helping to ensure success for those who choose to take that step. Pre-purchase coaching helps individuals and families create a sustainable household budget, review credit and help them find the best mortgage product for their family.

Section 8 Program

The Section 8 Program for Hubbard County is administered by the Cass County HRA. Funded by HUD, the administration funds provided to administer the Section 8 Program have steadily decreased over the past few years. As a result, the Cass County HRA needed some local commitment in order to operate an effective program in Hubbard County. Without the local commitment, there was a risk that Section 8 vouchers may not be available in Hubbard County. The Hubbard County HRA, recognizing how important the Section 8 Program is to Hubbard County, has committed to providing some additional administration funds to Cass County HRA on a per voucher basis for those vouchers issued in Hubbard County.

"The partnership with the Commission has allowed our HRA to obtain the administrative/program expertise we could not afford if we were not contracting for these services." - *Daryl Bessler, Hubbard County HRA Board Chair*

COMMUNITY WILDFIRE PROTECTION PLANS

Megan FitzGerald, Development Specialist

Many residents of the Headwaters Region cherish living among the lakes and forests. While there are many benefits to living in a natural area, there is also an inherent wildfire risk in this wildland-urban interface. The potential risk of loss of life and property as a result of wildfire is a very real concern. As such, wildfire mitigation planning is an important process that can reduce this risk to our communities.

HRDC staff recently participated with tribal, state, federal, and local agencies to complete Community Wildfire Protection Plans for both the Northwest Angle and Leech Lake Reservation. The planning teams examined several factors to identify the communities with the highest risk and vulnerability within these jurisdictions, and using this information, identified five common objectives:

- *Educate and raise awareness about fire risk and vulnerability*
- *Further assess fire risk*
- *Reduce fuels*
- *Reduce ignitability of structures and other assets*
- *Increase suppression capacity*

These research and planning processes resulted in the identification and prioritization of several mitigation strategies, including fuel treatment (timber thinning/salvage), community education, home assessments, and installation of fire-resistant materials. The Leech Lake Reservation and Northwest Angle CWPPs exist as resources and plans of action to improve resiliency to wildfire within our Region.

NORTHWEST REGIONAL EMERGENCY COMMUNICATIONS BOARD

Megan FitzGerald, Development Specialist

The Northwest Regional Emergency Communications Board (NWRECB) and their Advisory Committee (RAC) work to improve the function and reliability of emergency communications systems throughout Northwest Minnesota. Their regional membership consists of 14 counties, two tribal nations, and one large city. RAC and Board members are instrumental in guiding Minnesota's public safety agencies toward improved communications technologies.

Within the last year, the NWRECB saw many achievements toward the goal of improved radio systems:

- *ARMER system transitions of Becker and Pennington Counties*
- *Completed participation plans for Lake of the Woods, Roseau, and Clay Counties*
- *Continued training in new communications technologies*

The NWRECB and RAC continue to secure funding for and implement infrastructure improvements and updated equipment as well as training and exercises, with the ultimate goal of improving emergency response capabilities and ensuring the safety of Northwest Minnesota residents.

TRANSPORTATION & ACTIVE LIVING

MN/DOT ACTIVITIES

SAFE ROUTES TO SCHOOL

STATEWIDE HEALTH IMPROVEMENT PROGRAM

SCENIC BYWAYS

MINNESOTA DEPARTMENT OF TRANSPORTATION

Kurt Wayne, Development Specialist

The 2014-15 year has been busy in transportation. HRDC staff utilized the Minnesota Department of Transportation (MNDOT) contract to accomplish many things in the past year, both regionally and statewide. In addition to this work, Kurt Wayne was elected co-chair of the Statewide RDC Transportation Planners group for a 2-year term. This means that Kurt and the HRDC will coordinate transportation topics for future meetings that help direct RDC work in all of Greater MN.

Statewide projects:

- Functional classification update – The HRDC led the regional effort between county engineers and MNDOT on updating the functional classification of all public roadways. This effort keeps our state and Federal maps updated on the uses and needs of our local roads.
- Bicycle and pedestrian counts – As an agency, MNDOT is pushing for better data on bike and pedestrian usage in Minnesota to build better streets and intersections for all users. HRDC staff coordinated bike and pedestrian counts at 12 locations in Bemidji for fall of 2014, so that we can all improve safety on our roads and trails.
- A voice in statewide planning and studies – HRDC staff participated in several statewide planning efforts, so that the Greater MN transportation voice is heard. Such planning efforts included the School Siting and Construction Study (an analysis on how school location affects health and transportation decisions) and the Bicycle Law Advisory Task Force (a revision of some bike-related statutes that have not changed since the 1970s).
- Analysis on freight networks – MNDOT and the University of Minnesota compiled a study on the needs of freight operators and end users in the west-central part of the state. In Mahnomen County, the HRDC helped these partners connect to businesses to get a better perspective on freight needs in the region.
- Develop MN – Working on both transportation and economic development, HRDC staff is producing the Develop MN framework for all RDCs statewide, providing shared goals and direction for better economic development and transportation.

"The HRDC can do its best work in transportation by planning and coordinating with others on multi-modal safety in our communities."

Regional projects:

- Safe Routes strategy follow-up – Several regional communities have Safe Routes to School plans in place that the HRDC used to pursue further strategies. In Bagley, we coordinated between the city, county, and MNDOT to fund a trail between the high school and downtown. In Blackduck, we utilized our SHIP partnership to try a remote bus pick-up as a safe physical activity promotional strategy.
- Bike Encouragement though Bike Bemidji Loop the Lake – The HRDC helped coordinate year 2 of the Bike Bemidji: Loop the Lake Festival, promoting bicycling as a safe and convenient activity for all in our region.
- Linked four communities with TAP funds for their trails – This year, HRDC staff led 4 communities (Bagley, Baudette, Blackduck, & Red Lake) through the TAP funding process to get trail and safety projects funded. A fifth town (Manhomen) did not receive a TAP grant this year, but is in good position to be funded next year.
- Bemidji Bike Plan & wayfinding – With the help of the city, county, and Nice Ride MN, the HRDC coordinated a successful bike wayfinding project in Bemidji. Guidance signs are now up on trails and roads around Lake Bemidji. Our agency also assisted in developing the new Bemidji Bike Plan, which can be used for further trail, street, and wayfinding improvements for bicyclists.
- Baudette downtown transportation work – In response to a community request, HRDC staff followed up with MNDOT on a highway realignment request. After getting input from MNDOT, Baudette city staff, and business owners, the project became one of downtown rebranding and revitalization. An analysis on parking or other transportation aspects may be forthcoming as the project develops.

Finally, the past year has been successful with the partnerships between our engineers, HRDC commissioners, and our Transportation Advisory Committee. With feedback from all of these groups, we have rededicated our best role and core purpose in the region. The HRDC can do its best work in transportation by planning and coordinating with others on multi-modal safety in our communities, as well as connect MNDOT to all of our local transportation issues in freight, bike/ped, transit, and other areas.

SAFE ROUTES TO SCHOOL, SHIP & SCENIC BYWAYS

Kurt Wayne, Development Specialist

In the past year, the HRDC has helped both the Bemidji and Park Rapids School districts through Safe Routes to School planning processes. In Park Rapids, the plans focused on the possibility of extending the Heartland Trail through town as a means of getting children safely and conveniently to Century School. Other strategies discussed include crossing guards and better traffic and speed treatments along Helton Ave and MN 34, as well as expanding bike education for all children. Century School staff, SHIP, Community Education, and others participated in our plan.

In Bemidji, the HRDC's focus was to create a planning update for Central and JW Smith Elementary Schools. Unlike our previous SRTS planning in 2010, this update focused on details that the school district, city, Boys and Girls Club, and others can do to keep walking and bicycling safe in Bemidji's core neighborhoods. Our plan focuses on improving crossings on Irvine Ave, creating walking school buses to promote supervised walking to school, and simple treatments that can calm traffic around schools.

As part of our Safe Routes planning work, city and JPB staff asked HRDC staff to weigh in on Bemidji's proposed new school site, pertaining to walking and biking issues in the proposal. Our brief letter or recommendation stressed the need for a safe walking connection between the new school and current middle school, including a clear and well-marked crosswalk at a key location across Middle School Rd. Our letter of recommendation to the JPB is included as part of our Bemidji SRTS plan.

"Unlike our previous SRTS planning in 2010, this update focused on details that the school district, city, Boys and Girls Club, and others can do to keep walking and bicycling safe in Bemidji's core neighborhoods."

Safe Routes to School and MNDOT in Bagley

This past year, the HRDC reconnected with Safe Routes proponents in Bagley, utilizing our previous plan and current partnership with MNDOT to obtain state and federal funding for a bike and pedestrian trail along MN 92 in town.

STATEWIDE HEALTH IMPROVEMENT PROGRAM (SHIP)

The HRDC's role with SHIP has been productive in the past year. HRDC staff played a role in connecting new ideas in promoting active living with both the regional and statewide goals in health, as well as allocating funding available through the SHIP system. In Hubbard County, we were able to fund and participate in a Heartland Trail Extension engineering study thanks to our partnership with SHIP. In Beltrami County, the SHIP grant and partnership created the Bemidji Rides program for Nice Ride, where local residents can rent a Nice Ride bike for $1 on Monday through Thursday. Also in Beltrami County, SHIP supported the new Bike Bemidji: Loop the Lake Festival and future bike events by paying for portable bicycle signage and racks. There are only several months left on this SHIP cycle, and the HRDC will be looking to fund further projects in Lake of the Woods and Clearwater Counties.

Scenic Byways

The HRDC took on an additional role this year, helping three scenic byways plan for the future of scenic byway funding and prioritizing their projects. Two of the byways we supported, the Lake Country and Lady Slipper Scenic Byways, are mostly within our HRDC region. A third, the Avenue of Pines Scenic Byway, exists outside the region. For each, the goal was to realign the goals and strategies of each byway group to reorganized and/or new sources of funding.

The Lady Slipper Scenic Byway planning effort focused on updating mapping on byway assets and projects, as well as finding larger support for a Mississippi River pedestrian bridge project. For Lake Country Scenic Byway, our planning focused on how to align new funding with their ongoing work, including Jefferson Highway restoration, Heartland Trail promotion, and beautification & marketing. The Avenue of Pines is still not a fully-formed byway, so the planning emphasis was on deciding on common byway assets and picking small and large fundable projects. All three byways now have plans in place that will help them compete for new ways to fund better infrastructure along the routes.

THE HRDC STAFF TEAM!

TIM FLATHERS

Executive Director

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218-333-6532

Tim has been with the HRDC since 1983. Prior to becoming Executive Director in 2013, Tim served as Community Development Director for more than 20 years. Tim continues to be involved in housing and community/economic development activities in addition to his leadership responsibilities.

MARY THOMPSON

Operations Director

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Mary has been with the HRDC since 1992. She is responsible for the ensuring organizational effectiveness by providing leadership for the operational and financial functions, as well as partnering with the Executive Director to develop and implement the organizational strategies, policies and practices. Mary also provides the lead staff services to the Beltrami County HRA and oversees the housing education and counseling program and assists in housing development.

NIKKI CLANCY

Housing Support Specialist

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Nikki joined the HRDC in May 2010. She provides homebuyer education and counseling services as well as manages the Hubbard HRA rental properties. Nikki also conducts payroll and various clerical duties.

TIFFANY FETTIG

Business Loan Consultant

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Tiffany joined the HRDC as a consultant in early 2006. Tiffany manages the Headwaters Regional Finance Corporation (HRFC) and its Revolving Loan Fund. She also manages several additional loan funds on behalf of local customers.

MEGAN FITZGERALD

Development Specialist

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Megan joined the HRDC in November 2014. She primarily focuses on Community Development and Natural Resource Planning and well as assisting with Transportation Planning activities. Megan also provides the lead staff services for the Northwest Regional Emergency Communications Board.

JACKIE MEIXNER

Financial Analyst

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Jackie has been with the HRDC since 2006. Jackie primarily focuses her time on marketing and processing applications for our owner-occupied rehabilitation programs throughout the Region as well as a number of additional loan pools we have available. Jackie also packages loan financing for our home sales and manages our external contracts as well as provides loan servicing for our various loan pools.

ASHLEY SHONGO

Administrative Support Specialist

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Ashley joined the HRDC in May 2014. She focuses her time on receptionist and secretarial work as well as assisting with contract management and marketing.

KURT WAYNE

Development Specialist

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Kurt joined the HRDC in December of 2012. He has a background in many community planning topics, but his highest interests are developing complete transportation networks and improving community design.

RYAN ZEMEK

Economic Development Director

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Ryan has been with HRDC since 2008. Ryan primarily focuses his time on economic development projects, but also provides development assistance on a number of functional areas including leadership development, natural resource, community development, and transportation planning.

HUNTER EDBERG

Planning Technician

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Hunter joined the HRDC as an intern in May 2015. He primarily focuses his time on Economic Development, Community Development, and Transportation Activities. Hunter also has a strong interest in Renewable Energy initiatives.