



# HEADWATERS

Regional Development Commission

*Leading the Way*

## ANNUAL REPORT 2025





# HEADWATERS

Regional Development Commission

*Leading the Way*



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## FROM CRAIG GAASVIG

Hello HRDC!

I first want to thank all our Commission members for your hard work and dedication to make HRDC the best. You are the best source of information and understand what our communities need to enhance the quality of life, and you advocate for the work HRDC does. Thank you for your continued support.

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

This past year we have seen many changes to our organization. The Great news is that we have a solid staff and this solid foundation is what guides us in the present and helps move us forward into the future. I am excited to see the new and exciting partnerships with our communities and our Region, as we continue to serve our region in many different ways.

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

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

Craig Gassvig





# FROM CALVIN LARSON

Hello all:

Another year is upon us at HRDC! I first want to thank all our commission members for your hard work and dedication to make HRDC the Region's "GO TO" organization again this year. You are the best source of information and experience for issues affecting our communities, and you advocate for the work HRDC does. We have many new members that have joined following various elections that have taken place in the last year. Welcome!

I wanted to take a moment to reflect on the changes that have taken place in the last year. We had a change in leadership on both the Staff side and the Commission side of our organization. Through this transition, our staff has been exemplary in continuing our mission of "Leading the Way" for our communities.

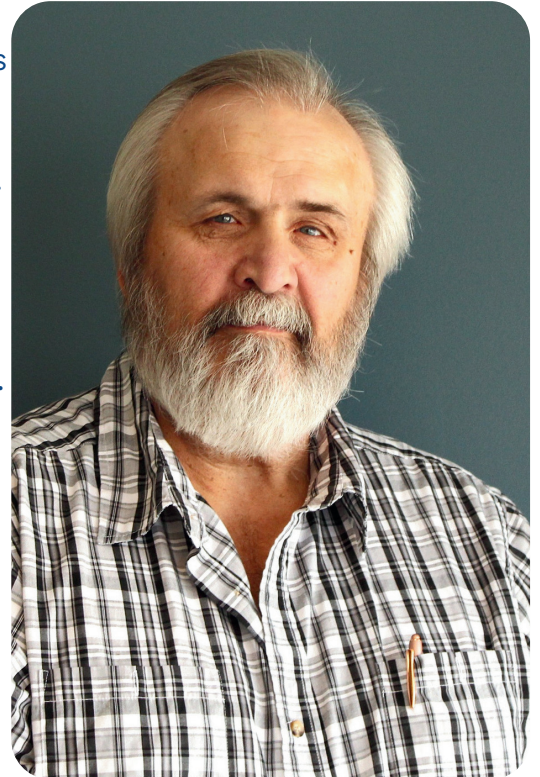
This past year, we partnered with Bemidji State University to assist in the work we do, which allowed staff and students to collaborate on current projects.

HRDC has a dynamic team that is excited about the work they do and passionate about the communities that we serve. I am excited to see the new and blossoming relationship with BSU, our communities, and our region.

As we look forward to the upcoming year, there will be many opportunities for our Commission to embrace and enhance the Region's economic prosperity. I am excited to have our organization "Leading the Way" for our five counties: Beltrami, Clearwater, Hubbard, Mahnomen, and Lake of the Woods. We will continue to identify strategic issues that affect our communities and expand how our HRDC team can collaborate within the region. We will be effective and strive to accomplish all the goals set forth by the needs of our partners.

Again, I thank you all for being part of the HRDC team and look forward to serving as your Executive Director.

Cal Larson







## ABOUT OUR COMMISSION MEMBERS

- 6 - COUNTY COMMISSIONERS
- 5 - MAYORS OR COUNCILPERSONS FROM SMALL CITIES
- 4 - TOWNSHIP BOARD MEMBERS
- 2 - SCHOOL BOARD MEMBERS
- 1 - MAYOR/COUNCILPERSON FROM CITIES OVER 10,000
- 3 - AMERICAN INDIAN TRIBAL COUNCIL REPRESENTATIVES (ONE EACH FROM RED LAKE, WHITE EARTH, AND LEECH LAKE RESERVATIONS)
- 4 - CITIZENS REPRESENTING PUBLIC INTERESTS (BUSINESS, HIGHER EDUCATION, NATURAL RESOURCES, AND LABOR)

### COMMISSION AND STAFF DECEMBER 2024



**The HRDC is governed by a 25 member Commission,**



# OUR MEMBERS

## EXECUTIVE COMMITTEE:

- CRAIG GAASVIG - CHAIR- BELTRAMI COUNTY
- TED VAN KEMPEN - VICE-CHAIR- HUBBARD COUNTY
- TODD TURNER - TREASURER- MAHNOMEN COUNTY TOWNSHIPS
- MAX GULLETTE - SECRETARY- BELTRAMI COUNTY SMALL CITIES
- GRANT FRENZEL - AT-LARGE MEMBER- BUSINESS
- BRIAN MERSCHMAN - AT-LARGE MEMBER- BELTRAMI COUNTY TOWNSHIPS

## THE PRESENT MEMBERS IS AS FOLLOWS:

- ED ARNESON - LAKE OF THE WOODS COUNTY
- ALLEN BEDFORD - HIGHER EDUCATION
- DEL BELLANGER - WHITE EARTH RESERVATION
- PETER BUESSELER - NATURAL RESOURCES
- JOHN CARRIER - HUBBARD COUNTY SMALL CITIES
- BRUCE EMMEL - CLEARWATER COUNTY
- THEORA GOODRICH - HUBBARD COUNTY TOWNSHIPS
- MIKE HARROM - LABOR
- CODY HASBARGEN - LAKE OF THE WOODS COUNTY
- DUANE LEWIS - CLEARWATER COUNTY SMALL CITIES
- DEB MCARTHUR - MAHNOMEN COUNTY SMALL CITIES
- MICHAEL MEUERS - RED LAKE RESERVATION
- COLE NELSON - LAKE OF THE WOODS COUNTY SMALL CITIES
- LARRY OLSON - MAHNOMEN COUNTY
- JAY PIKE - SCHOOL DISTRICTS
- AUDREY THAYER - CITY OF BEMIDJI
- VACANT - SCHOOL DISTRICTS
- VACANT - CLEARWATER COUNTY TOWNSHIPS
- VACANT - LEECH LAKE RESERVATION

**with members consisting of local elected officials.**





# HEADWATERS REGIONAL FINANCE CORPORATION LENDING ACTIVITIES

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## **Over \$1 million in gap financing approved in the five-county region**

Headwaters Regional Finance Corporation (HRFC) is a subsidiary of HRDC charged with providing business financing to start-ups and existing businesses to meet their capital needs from real estate purchases to equipment and working capital. HRFC houses five loan funds within the organization with a total asset base of nearly \$7 million. In addition, our staff provides administrative support and loan underwriting to nine city, county, or utility company revolving loan funds in our five-county region. HRFC staff works closely with local banks and other lending partners to structure loan packages which will provide comprehensive financing terms to start-ups and businesses looking to grow.

A total of six businesses were supported in FY2025 through HRFC's internal revolving loan fund. Staff provided underwriting services for one loan from Lake of the Woods EDA revolving loan fund. In Beltrami County, the former Elk's Club building was renovated and turned into a multi-use space complete with event center, two restaurants, four hotel rooms, and street level retail rentals. The Bagley Local Development Organization (LDO) fund assisted a new coffee shop in the City of Bagley with operating capital in their first year of operations, and also assisted Roma Kawa Coffee Roasters with construction of a new building in the Bagley industrial park. Hubbard County had the Bemidji Steel Company receive a loan to be used to purchase a state-of-the-art Tube Laser cutting machine. This lending activity supported startup businesses, business expansion, high technology/manufacturing, essential services and job creation. These are all focus areas of HRFC lending.

The HRFC team remains committed to serving the businesses of our region with a variety of lending tools and deep partnerships. We strive to be valued advisors for our borrowers and look to maintain trusted relationships with lenders, partners, and businesses throughout the region. For more information check out our website at [www.hrdc.org/business-finance](http://www.hrdc.org/business-finance).



# HEADWATERS

Regional Finance Corporation

*Leading the Way*



# HEADWATERS REGIONAL FINACE CORPORATION LENDING ACTIVITIES

EMPOWERING GROWTH, ONE LOAN AT A TIME

## FUNDS DISBURSED



\$23,266,589 Funds  
Disbursed

## TOTAL LOANS



246 Total Loans

## JOBS CREATED



>3,165 Jobs Created

## JOBS SAVED



>3,425 Jobs Saved

# HRFC BUSINESS SPOTLIGHTS

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## ROMA KAWA COFFEE ROASTERS

The Gerbracht family of Bagley looked to the Bagely LDO revolving loan fund for assistance with building a new coffee roasting building and office in the Bagley Industrial Park. HRFC staff worked closely with 1<sup>st</sup> National Bank of Bagley to assist in the lending package. Kari and David Gerbracht run the business with their adult children Izabell, Benjamin, and Eric. Each of the family members bring unique skills to the business.

While still considered small batch, Roma Kawa utilizes one of the largest coffee roasters in Northern Minnesota to roast their signature coffee. They sell online through their website [romakawa.com/shop](http://romakawa.com/shop), provide wholesale beans to grocery stores and coffee shops, and also do private label work. HRFC loan funding assisted with the business expansion, and helped the company retain and create jobs.

Roma Kawa Coffee Roasters:

**"A COFFEE EXPERIENCE UNMATCHED BY ITS METICULOUS SMALL-BATCH CRAFTSMANSHIP- FROM FARM TO CUP. RESULTING IN UNPARALLELED FRESHNESS, COMPLEXITY AND DEPTH. EVERY SIP TELLS A STORY OF THE LAND IT CAME FROM AND THE PASSION BEHIND ITS CREATION- A DAILY RITUAL THAT IS SURE TO ENRICH YOUR DAY."**



**ROMA KAWA**  
— coffee roasters —



## BEMIDJI STEEL COMPANY

Bemidji Steel Company, from humble roots as a raw steel supplier in the Bemidji Industrial Park has gone through a transformation in the last half decade into a state-of-the-art manufacturer created value added products out of steel utilizing the latest laser technologies.

HRFC has assisted Bemidji Steel through this process over the years. Loan funding was utilized initially to assist with equipment purchases necessary when the company constructed a new manufacturing plant in northern Hubbard County in 2021.

Most recently, Alex Grasdalen from Bemidji Steel reached out to HRFC staff in the fall of 2024 for assistance with their latest equipment purchase, a Trumpf TruLaser Tube machine manufactured in Germany.

Loan funding from HRFC EDA fund helped the company acquire the machine, and it's now installed and manufacturing parts for customers. The TruLaser is capable of cutting intricate shapes in tube steel for a variety of applications, and has allowed the company to create several jobs and has made them competitive on a national level here in Northern Minnesota.



# ECONOMIC DEVELOPMENT ACTIVITIES

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Headwaters Regional Development Commission (HRDC) was designated as the Economic Development District for the region in 1974. HRDC receives annual Partnership Planning assistance from the United States Department of Commerce Economic Development Administration (EDA) to administer the economic development programs for Beltrami, Clearwater, Hubbard, Lake of the Woods, and Mahnommen counties. A new EDA Partnership Planning Grant was submitted in April of 2025.

## **The planning grant's scope of work includes the following:**

- Prepare and maintain the Comprehensive Economic Development Strategy.
  - Collect data relevant to the regional economy
  - Identify opportunities/issues and define vision/goals for the region
  - Create strategies and coordinate activities to accomplish goals.
  - Create a prioritized list of Technical Assistance and Public Works projects
- Aid local economic development related activities and act as a liaison between appropriate state and federal interests.
- Promote growth, development, and retention of businesses and industry within the region.
- Provide economic development support to counties within the region, filling in gaps and providing services for which they lack the capacity or resources to fill.
- Provide technical assistance for grant writing and administration and access to region wide demographic and statistical data.
  - Provide monthly updates on grant resources and statistics to regional partners
  - Maintain resource databases of grant sources
- Work with regional EDA representatives and staff to develop future potential economic development projects.

HRDC staff completed the following activities that gives an overview of major initiatives undertaken this past year.



## BUILDING A SKILLED WORKFORCE FOR THE REGION

HRDC is deeply committed to advancing workforce development across our region, recognizing it as a critical priority for long-term economic resilience and community well-being. In response to local labor shortages and the growing demand for skilled workers, HRDC has partnered with area employers, school districts, and Tribal Nations to pursue funding opportunities and build a collaborative stakeholder group.

These efforts are aimed at developing a sustainable workforce pipeline that meets the needs of both current and future industries. A key part of this vision includes exploring new strategies and infrastructure to support regional career readiness, training, and hands-on learning opportunities.

## ACCELERATING ECONOMIC GROWTH THROUGH STRATEGIC CONNECTIONS

At HRDC, we believe strategic connections drive economic growth. As a regional connector, we build strong relationships to support long-term prosperity. Over the past year, we've focused on uniting partners across sectors to align resources, anticipate challenges, and spark impactful initiatives.

By identifying gaps and opportunities, we help foster innovative ideas that lead to lasting change. To advance this vision, we're focused on workforce development, industry growth, and infrastructure support.

We're expanding training programs to build a skilled, adaptable workforce, strengthening manufacturing to boost local jobs, and enhancing infrastructure to sustain economic vitality and community well-being. These efforts aim to foster inclusive, long-term resilience across our region.



# COMPREHENSIVE ECONOMIC DEVELOPMENT STRATEGY (CEDS)

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As the Federal EDA's designated Development District for the Region, HRDC develops a Comprehensive Economic Development Strategy (CEDS) every five years, with the next edition being due in 2026. The CEDS provides an economic roadmap to strengthen the regional economy. The CEDS analyzes the strengths and weaknesses of the region, establishes a vision for the economy, creates goals, objectives, and offers useful benchmarks for evaluating progress. The primary goal is to create strategies for a dynamic economy that links the assets of the region to generate new knowledge, start new businesses, and transform existing businesses into thriving modern companies.

To ensure public outreach and engagement in the CEDS process, a community stakeholder survey was conducted. HRDC sent the survey to clients, businesses, local government officials, and agency partners. New data software from Chmura Economics was used in the inventory analysis to generate more detailed reports, ultimately creating more informed decisions about our region's economy.

HRDC and the Northwest Regional Development Commission (NWRDC) continue to work with the University of Minnesota Extension to host CEDS related discussions. These meetings provide regional perspective and create meaningful conversations that lead to long term initiatives and planning. The meetings provide collaboration and alignment between NWRDC and HRDC in the development of their respective CEDS, which allows both Commissions to collaboratively streamline efforts.

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

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



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

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A thriving modern economy depends on the development and execution of thoughtful, comprehensive strategies that drive sustained growth. Local Economic Development Authorities (EDAs) are central to this effort, working to foster economic vitality in their communities. HRDC is proud to support this mission through strong partnerships with the Mahnomen and Lake of the Woods County EDAs.

HRDC provides staffing services that enable us to lead and manage a variety of local projects and grant initiatives. This allows us to respond directly to the unique economic conditions in each county while also maintaining a regional perspective through our federal EDA contract. Both Mahnomen and Lake of the Woods Counties grapple with challenges ranging from shifting demographics and geographic remoteness to limited housing and aging infrastructure. Working in close coordination with the local EDAs, HRDC addresses these concerns head-on while identifying and pursuing opportunities for growth. Many of these initiatives require external funding, and HRDC has successfully secured numerous state and federal grants to move this work forward.

## KEY HIGHLIGHTS:

### Lake of the Woods EDA

- EV Charging Grant: Secured \$50,000 from the Minnesota Pollution Control Agency for a charging station in Lake of the Woods County.
- Child Care Support: Distributed prior grant funds to assist new child care providers.
- Revolving Loan Fund: Promoted and facilitated business loans through the EDA fund.
- Community Empowerment: Received a University of Minnesota Extension grant for asset mapping, GIS, and surveys.
- Blandin Grant: Awarded \$25,000 for new welcome signs in Baudette, to be installed Summer 2025.

### Mahnomen EDA

- Creation of Mahnomen EDA Website- Completed development of the Mahnomen EDA website using previously secured grant funding.
- Minnesota Community IDEAS Grant Program- Submitted a grant application on behalf of White Earth Nation to support regional child care initiatives.
- Small Cities Development Program- Providing assistance with the SCDP application for the City of Mahnomen. If awarded, the grant will fund forgivable loans for commercial and owner-occupied housing rehabilitation
- AARP Grant- Received \$15,000 to improve the entrance of the Mahnomen County Service Center.



# HEADWATERS

**Housing Development Corporation**

*Leading the Way*

## OUR HISTORY

Headwaters Housing Development Corporation (HHDC) is a non-profit subsidiary of Headwaters Regional Development Commission (HRDC). Created to address the inadequate supply of affordable housing within the region, HHDC works in partnership with local communities to seek solutions.

HHDC has a great deal of experience building and selling affordable single-family houses for low- and moderate-income persons, especially first-time homebuyers. In 1994, they became part of the Beltrami County Affordable Home Construction Partnership along with Beltrami County HRA, Bemidji Area Habitat for Humanity, Bemidji High School, and Northwest Technical College. In 1999, HHDC expanded their work to include all five counties and began to develop relationships with community leaders. Their work has created affordable homeownership opportunities for over 100 families over the years. The construction of these homes has also significantly impacted the local tax base. Between 2013 and 2025, these houses have generated over \$1.5 million in property tax revenue for the region.

## ACCOMPLISHMENTS

Community partnerships have always been a critical component of HHDC's work in the region. One of these partnerships has evolved into an annual build program known as the High School Build in Bemidji. This long-standing partnership with the construction trades programs at Bemidji High School (BHS) and Northwest Technical College (NTC) gives local students the opportunity to gain hands-on experience as part of their coursework by building an actual house.

Students seem to love this program and were excited about "Crane Day" this past fall. In the spring, BHS even had to add a second class since interest in the program increased. Following an open house to showcase the students work to the community, the house will be sold to a qualified homebuyer.



In Fall 2025, the High School Build will be moving into a new neighborhood with plans to expand and build two new affordable homes through the program. As the need for affordable housing continues to grow, options to ramp up construction even further are also being explored. HHDC continues to lead the way as they seek additional solutions to meet local needs throughout the region.

HHDC has historically focused its efforts on the development and sale of new, single-family housing. This changed

in 2007 when HHDC and Beltrami County HRA joined forces again to develop the first of three supportive housing projects in Bemidji. Known as the Conifer Campus, these multi-family developments resulted in the creation of 76 quality rental units. Other partners included BI-CAP, Leech Lake Housing Authority, Red Lake Housing Authority, Housing Matters, and DW Jones Management. Planning efforts are underway for the next phase of development with the hope of obtaining critical funding for a road and other infrastructure improvements in 2026. This will permit future development of much-needed workforce housing in response to community needs.

HHDC has also worked closely with HRDC staff to provide a variety of down payment assistance and rehab loan programs for both qualified new homebuyers and existing homeowners in our communities. All of this work is made possible through grants and other funding awarded through programs offered at the state and local level.



## ONGOING WORK

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**Through fiscal year 2026, HHDC will continue to work on the following:**

- Annual High School Build with BHS & NTC
- Partnering with Blackduck EDA to create a new homeownership opportunity in Blackduck
- Construction of new single-family homes in Mahnomen, Baudette, and Bagley
- Working to develop plans for smaller, energy-efficient houses at a lower price-point
- Collaborating with Beltrami County HRA to plan the next phase of development within the Conifer Campus in Bemidji

Continuing to offer a Down Payment/Closing Cost Assistance Program for low- to moderate-income households purchasing homes throughout the Headwaters Region

HHDC continues to actively seek new funding sources and innovative housing solutions to help meet this ever-growing need for quality, affordable housing options within the region. They connect with local community leaders to determine local needs and identify potential projects. Then, based on project parameters, they work to secure potential funding streams to develop the projects.



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## OUR MISSION

**To promote and ensure affordable and quality housing and to enhance community development through the administration of effective housing programs and redevelopment initiatives in Beltrami County.**

In 2024, the Beltrami Housing and Redevelopment Authority (HRA) remained steadfast in its mission to provide safe, affordable housing and support community development throughout Beltrami County. Amid rising housing costs and increasing demand for services, our team worked diligently to expand access to housing opportunities, foster community partnerships, and ensure that residents across the county have a place to call home. The Beltrami County HRA contracts with HRDC to provide services to meet its mission.

This year's accomplishments would not have been possible without the support of our board, staff, community partners, and the residents we serve. Together, we continue to strengthen the fabric of our communities and build a more equitable future.

### BOARD OF COMMISSIONERS

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- Chair: Orlando Alamano
- Vice Chair: Travis Barnes
- Treasurer: Catie LeMay
- Secretary: Max Cloose
- Commissioner: Joe Gould
- Member: Pat Weerts

### STRATEGIC PARTNERSHIPS

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- Minnesota Housing
- HUD (U.S. Department of Housing and Urban Development)
- Local municipalities and tribal governments
- Nonprofit housing developers and service providers
- For profit housing developers
- Greater Minnesota Housing Finance
- Minnesota Housing Partnership

**Together, these partnerships help us maximize resources and deliver comprehensive housing solutions tailored to our community's unique needs.**



# CONIFER: MULTIFAMILY HOUSING

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The Beltrami County HRA has partnered with Headwaters Housing Development Corporation to complete construction on three supportive housing developments on Conifer Avenue in Bemidji. Supportive housing is crucial for ending and preventing homelessness because it provides permanent, affordable housing alongside supportive services, improving housing stability, health, and overall quality of life. It also demonstrates a cost-effective solution to public resources by reducing the need for crisis services like shelters and hospitals.



## LOOKING AHEAD: 2025 GOALS

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### HOUSING NAVIGATOR PROGRAM

to assist clients in finding and keeping housing

### GREEN BUILDING INITIATIVES

to incorporate sustainability and energy-efficiency into all new projects

### STRENGTHEN COMMUNITY ENGAGEMENT

through listening sessions and resident advisory councils

### SECURE ONGOING FUNDING

for down payment assistance, housing development and infrastructure projects

## CONTACT US

Beltrami Housing and Redevelopment Authority

Address: PO 292 Bemidji, MN 56619

Phone: 218-333-6542

Website: [www.hrhc.org](http://www.hrhc.org)

**Beltrami HRA is committed to fair housing and equal opportunity. We do not discriminate on the basis of race, color, religion, sex, national origin, disability, or familial status.**

# HOUSING REHABILITATION

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

## MINNESOTA HOUSING REHABILITATION LOAN PROGRAM



HRDC serves as an administrator of Minnesota Housing's Rehabilitation Loan Program (RLP). The RLP program offers an essential resource for low income households that cannot access traditional forms of financing. HRDC also offers the Emergency/Accessibility Loan Program (ELP) as a sub-program of the RLP. The ELP is a streamlined version of the RLP and is provided specifically to homeowners needing assistance with accessibility improvements or urgent repairs critical to the immediate safety of their homes.

These programs are structured as 10-to-15-year 100% deferred and forgivable loans. With up to \$37,500 available funding, low-income households in need of repairs have access to improve the safety, habitability, and energy efficiency of their homes. To ensure satisfaction and security for the homeowner, HRDC facilitates each project from start to finish, including application, underwriting, origination, rehab management, and completion of construction.

The majority of homes assessed for these projects undergo weatherization improvements, such as:

- Window replacements
- Furnace upgrades
- Siding replacements
- Insulation improvements
- Roof replacements
- In addition to weatherization, the funds also support:
  - Accessibility alterations
  - Rehabilitation of unsatisfactory:
    - Well systems
    - Septic systems
    - Electrical systems



These improvements help low-income and aging homeowners make the necessary repairs to stay and live in their homes. Another benefit of this program is that it extends the lifespan of existing housing stock at risk of becoming uninhabitable if not improved.

# MINNESOTA HOUSING FIX UP LOAN PROGRAM

HRDC also offers the Fix Up Loan Program through Minnesota Housing. This program helps households make permanent home improvements with affordable fixed interest rates and longer terms to keep monthly payments low. It offers secured and unsecured options for repairs to improve energy efficiency and accessibility. The program is available to households with an annual income of \$139,200 or less, with the income limit waived for accessibility improvements or specific energy upgrades.

## Program Impact

In the past 5 years HRDC has disbursed emergency loans totaling \$171,160 and rehabilitation loans totaling \$1,700,782. These programs serve households across the counties of Beltrami, Clearwater, Hubbard, Lake of the Woods, Mahnommen, Kittson, Marshall, Norman, Pennington, Polk, Red Lake, Roseau, and Wadena.

These programs are essential to helping preserve existing owner-occupied housing stock and are a vital tool to help households vulnerable to unsafe living conditions. The population primarily served by both the RLP and ELP includes our community's disabled, elderly, and single-parent/single-income residents. Because of this, the Rehabilitation and Emergency/Accessibility Loan Programs remain very popular and necessary services that HRDC continues to see great demand for in our region.

To access our Owner Occupied Rehab Questionnaire please visit the link below:

<https://hrdc.org/information-form/>





# DEED SMALL CITIES DEVELOPMENT HOME IMPROVEMENT PROGRAMS

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HRDC has proudly participated in the DEED Small Cities Development Program for several years. This federally funded initiative, in partnership with the Department of Education and Economic Development (DEED), provides grant funding that includes but isn't limited to: owner-occupied and rental rehabilitation, commercial rehab, and public infrastructure improvements. We are thrilled to be currently administering Small Cities awards for the following communities:



## CITY OF BAUDETTE

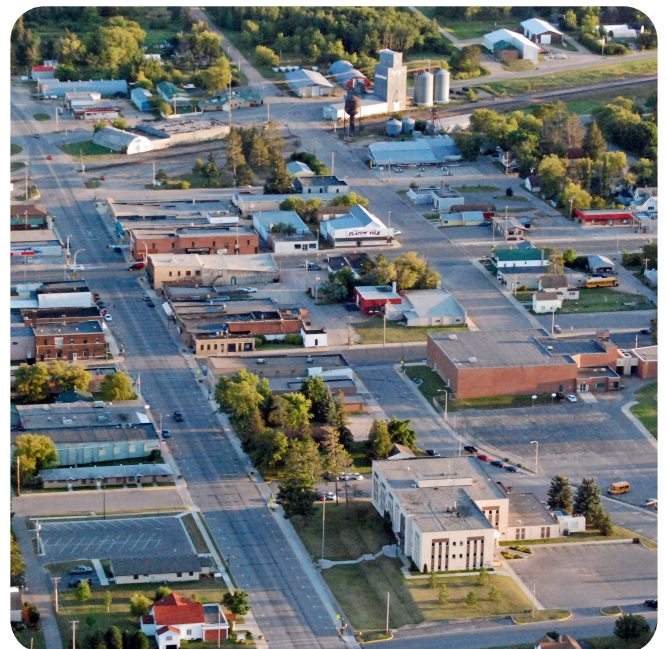
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We are excited to announce that the City of Baudette was awarded \$1.2 million in September 2023 to replace critical water and service infrastructure, including new water mains, lift stations, and storm sewers. In addition to these vital infrastructure repairs, the city will use the funding to rehabilitate 22 single-family rental homes. The project has successfully completed the environmental review stage, and we are eager to begin construction. Applications for the 22 family rental units within the city limits are now open.

## CITY OF BAGLEY

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The City of Bagley was awarded \$345,000 in September 2023 to rehabilitate 12 single-family homes within the city limits. This Small Cities award will help low-to-moderate income households make essential repairs to improve the habitability, safety, and energy efficiency of their homes. Homeowners can apply for up to \$25,000 in deferred financing for repairs. We are currently working on six projects and continue to work the City of Bagley and homeowners to expend the available funding.





# BEMIDJI HOUSING STUDY

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During the past year, staff have worked to complete a Housing Study for the City of Bemidji. This was a new undertaking and has helped HRDC to gain valuable experience that we hope to be able share in our work with other communities throughout the region. The study combined a traditional data analysis element with a community engagement component in order to provide an accurate picture of the current housing environment in Bemidji. The data analysis section included information detailing the demographic make-up and housing characteristics found in Bemidji.

The community engagement section documented information gathered through various meetings with community leaders and other stakeholder groups as well as from the results of two community surveys – one for general community and the other for the unhoused population. This data from these two sections was then utilized to help determine potential recommended actions to address identified community needs and wants. We anticipate that the Housing Study will be utilized by city leaders to help guide their decisions regarding future growth and development in the community.

It will also be used as a resource to help inform the additional work staff will be doing to complete the Bemidji Comprehensive Plan in the coming year.



# ENTRY-COST ASSISTANCE PROGRAMS

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With mortgage rates around their highest levels in the past decade, potential homeowners need additional financial resources to make the home-buying dream a reality. Through Beltrami County HRA and Headwaters Housing Development Corporation (HHDC), HRDC offers two down payment assistance programs designed to support low and moderate-income households in our 5-county region.

## BELTRAMI COUNTY HRA ENTRY COST ASSISTANCE PROGRAM

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- Loans up to \$7,500, deferred with no interest for five years; repayment begins after 5 years
- Household income cannot exceed 80% of the state median income, adjusted for family size
- Borrowers must be first-time homeowners and take the Homestretch or Framework Workshop



## HEADWATERS HOUSING DEVELOPMENT CORPORATION ENTRY COST ASSISTANCE PROGRAM

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IN 2024, HRDC  
HAS HELPED  
**21 FAMILIES**  
PURCHASE HOMES  
WITH OVER  
**\$124,000**  
IN ASSISTANCE.

- Up to \$5,000 for down payment and/or closing costs.
- Interest-only payments for the first year; principal and interest payments for the following 9 years.
- Applicants must meet HUD's 110% income guidelines.
- Borrowers must be first-time homeowners and take the Homestretch or Framework Workshop.



# 1ST GENERATION COMMUNITY DOWN PAYMENT ASSISTANCE FUND



In the Fall of 2024, HRDC was elected as only 1 of only 8 lenders in the state to administer the 1<sup>st</sup> Generation Community Down Payment Assistance Fund. This fund is dedicated to closing Minnesota's racial homeownership gap by supporting first-time buyers whose parents or guardians never owned a home or have been subject to foreclosure. This initiative not only provides financial assistance but also fosters equity, stability, and generational opportunity.

## Terms:

- 10% of the purchase price, with a maximum of \$32,000 for down payment or closing costs.
- \$0 monthly payments with 0% interest.
- 5-year forgivable loan.

Qualified buyers can receive up to 10% of the purchase price (max \$32,000) for down payment or closing costs. The loan is 0% interest, with no monthly payments, and is forgiven after 5 years of living in the home

**AS OF JUNE 1, 2025 HRDC HAS ADMINISTERED A TOTAL OF \$1,245,480 IN ASSISTANCE  
THROUGH THIS PROGRAM**





# MNDOT ACTIVITIES

The Headwaters Regional Development Commission (HRDC) continues to maintain a strong partnership with the Minnesota Department of Transportation (MnDOT), providing ongoing support to the region. MnDOT contracts with HRDC to assist with transportation-related activities and targeted projects aimed at enhancing and improving the overall health and well-being of the communities in the Headwaters Region. HRDC staff supports MnDOT Districts 2 and 4 by offering technical assistance for active living initiatives.

## ACTIVE LIVING INITIATIVES



Walkable Community Workshops



Statewide Health Improvement Partnership (SHIP)



Active Transportation Grant Solicitations



Local Human Service Transportation Plans



Safe Routes to School Planning



Broader community outreach



HRDC also collaborates annually with MnDOT to facilitate solicitations for Transportation Alternatives Program (TAP) projects, which provide funding for construction initiatives in local communities. This year, a successful application secured funding for a multi-use trail in Rice Lake, with construction scheduled for 2029. Additionally, HRDC supports MnDOT's Carbon Reduction and PROTECT programs, working closely with local stakeholders to develop and submit applications for projects that aim to reduce carbon emissions and enhance the resiliency of community infrastructure.

## ACTIVE TRANSPORTATION INFRASTRUCTURE GRANT

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HRDC continues to work with community stakeholders to bring awareness to active transportation opportunities in the community. Over the last year, HRDC staff worked with city, county, and tribal partners on projects that were previously identified in planning documents to apply for Active Transportation Infrastructure funding. Projects that were submitted were a multi-use trail project for White Earth in the City of Mahanomen, a multi-use trail in the City of Shevlin that would provide pedestrian infrastructure around the city playground, and a multi-use trail in Bemidji that would complete the final phase to connect downtown to Gene Dillon Elementary School. These applications are currently in the review stage of the process, and if selected, construction would take place in 2027.

## SAFE ROUTES TO SCHOOL INFRASTRUCTURE GRANT

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HRDC also worked with Beltrami County on a Safe Routes to School Infrastructure Grant application. This application was a result of a previous Safe Routes Engineer Study identifying a need for a multi-use trail from the roundabout on Adams Ave. to Gene Dillon Elementary. This project is still in the review process but if selected construction would begin in 2027.





# SAFE ROUTES TO SCHOOLS

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The Headwaters Regional Development Commission (HRDC) has emerged as a leader in Safe Routes to School (SRTS) planning throughout the five-county region. SRTS aims to increase student physical activity by promoting safe, active transportation options—such as walking and biking—to and from school. These efforts help students and their families build lifelong healthy habits.

In 2024, HRDC facilitated a Safe Routes to School Planning Grant for Laporte Schools. This plan enables Laporte Schools to pursue future SRTS Boost Grant funding for programming that enhances students' ability to walk and bike to school, as well as SRTS Infrastructure Funding to support physical improvements to the routes.



Additionally, HRDC collaborated with Red Lake Schools to submit a SRTS Planning Grant application for the 2025–2026 school year. The application was successful, and the planning process will begin in July 2025. This initiative will support efforts to make walking and biking to school safer and more accessible for Red Lake students.

HRDC staff also provided support to Aurora Charter Schools and Lake of the Woods Schools through SRTS Design Assistance. Both schools were awarded, allowing them to work with consultants who will provide design and engineering estimates for projects outlined in their SRTS Plans. This design phase is underway and will offer valuable information to be used in future infrastructure funding applications.



# HEADWATERS REGIONAL TRANSPORTATION COORDINATING COUNCIL (RTCC)

The Headwaters Regional Development Commission (HRDC) is a key partner in the Minnesota Department of Transportation's (MnDOT) Regional Transportation Coordinating Council (RTCC) program. The RTCC advisory group includes representatives from social services, non-profits, transportation agencies, and other organizations. This group works together to improve accessibility for disadvantaged populations such as the elderly, veterans, low-income individuals, and those with disabilities. A mobility manager supports the RTCC, acting as the liaison between MnDOT, local agencies, and the community.

Transportation remains a significant barrier for many in the region, making it difficult to access essential services and destinations like healthcare, employment, social events, banking, and shopping. The mobility manager collaborates with various stakeholders to address these accessibility challenges. The RTCC contract was awarded to HRDC in July 2023 after a year-long gap.



For the 2025-2026 period, the RTCC will operate under a one-year contract with MnDOT, rather than the previous two-year arrangement. The primary focus will be on scaling Conifer Transit to enhance transportation equity and mobility for underserved populations. Secondary priorities include volunteer driver recruitment and education, stakeholder engagement, grant writing, technical assistance through ILT Academy, and collaborating with other mobility managers. Strengthening shared mobility partnerships within the region is crucial to effectively address these concerns. Ongoing public forums will be held to gather input from community members.



## CONIFER TRANSIT

Conifer Transit is an exclusive transportation service for residents of the Conifer Community affordable housing campus. As a pilot project, Conifer Transit has successfully complemented Paul Bunyan Transit, provided 1,374 rides and enabled 2,044 individuals to access essential services. Plans are underway to expand Conifer Transit to include the Ridgeway affordable housing community and extend service to other counties. This expansion will require 3-4 additional drivers and one more vehicle.





# LOCAL FOOD SYSTEMS: BUILDING RESILIENCE AND COMMUNITY THROUGH CONNECTION

HRDC has made meaningful strides in strengthening the local food system across our region. By building partnerships with growers, schools, and community leaders, we are advancing food system resilience, creating economic opportunities, and supporting healthy communities.

This year, our work focused on connecting people, places, and ideas to grow a more resilient, accessible, and supportive local foods network.

## GOALS



Strengthen the local food supply chain



Increase access to healthy, locally produced foods



Engage and educate the community



Empower local food producers and organizations



Support sustainable farming practices



Support small- to mid-sized food business owners





# KEY HIGHLIGHTS:

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## **GRANT WRITING & TECHNICAL ASSISTANCE**

We supported schools in applying for and securing Farm to School grants—making it easier to purchase fresh, local produce while teaching students about agriculture, healthy eating, and where their food comes from.

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## **REGIONAL LOCAL FOODS DIRECTORY & ASSET MAP**

Development began on a comprehensive directory and asset map to connect producers, consumers, and institutions across our five-county region—making it easier to find, support, and grow the local food economy.

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## **CAREER PATHWAYS IN LOCAL FOOD SYSTEMS**

In collaboration with local grower, chef, and business owner Amber Lynne Cooper, we explored career pathways that link food production, culinary arts, and entrepreneurship—especially for youth and emerging farmers.

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## **BEMIDJI AREA YOUNG FARMERS NETWORK**

We convene monthly gatherings hosted by Amber Lynne Cooper, that create a welcoming space for young and aspiring farmers to learn, network, and build community in agriculture.

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## **LOCAL FOODS STEERING COMMITTEE**

A newly convened cross-sector steering committee is helping guide long-term strategies to improve food access, strengthen school partnerships, enhance economic development, and support the next generation of growers.

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## **CONIFER COMMUNITY GARDEN REVITALIZATION**

With support from our placemaking program and an Urban Agriculture grant from the Minnesota Department of Agriculture, we restored the community garden at Conifer, a supportive housing community. The revitalized garden is once again a hands-on, inclusive space where residents can grow food, learn together, and build community.



# STATEWIDE HEALTH IMPROVEMENT PARTNERSHIP (SHIP)

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

Over the past year, HRDC has prioritized expanding active living opportunities both in schools and in the broader community. The SHIP school strategy aligns closely with HRDC's Safe Routes to School (SRTS) planning efforts. HRDC's unique ability to work collaboratively with MnDOT, SHIP, and local public health organizations increases the effectiveness of each initiative and helps build healthier, more active communities across the region.

HRDC staff are continuously exploring innovative ways to collaborate with school Wellness Committees on initiatives that promote active living and healthy eating. The Commission remains committed to providing resources that support and enhance each school's wellness goals. HRDC strives to empower school Wellness Committees as they set and achieve goals focused on maintaining physical and mental well-being throughout the school year.

## PLACEMAKING

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Placemaking is a strategic, multi-faceted approach to creating communities where people want to live, work, and thrive. It is a highly collaborative, people-centered process that involves the active participation of community members in shaping their neighborhoods.

At its heart, placemaking is about more than physical space—it's about building trust, creating opportunity, and helping neighborhoods thrive. Through events like neighborhood picnics and listening sessions, as well as partnerships with local resource

agencies, we help create spaces where people feel safe, connected, and valued.

By building relationships and helping neighbors feel more included and comfortable, placemaking boosts community satisfaction, improves access to resources, and supports long-term well-being.





# MANY PLACEMAKING EVENTS WERE HELD IN OUR CONIFER AND RIDGEWAY NEIGHBORHOODS:



Summer Picnics



St. Patrick's Day Scavenger Hunt



Nation Night Out



Easter Egg Hunt



Movie Night



Craft Sessions



Fall Festival



Cooking Class



Christmas Store



Valentine's Party



Community Garden

If you are interested in how placemaking can work in your community contact:

Sandy Hennum: [shennum@hrdc.org](mailto:shennum@hrdc.org)

Christmas Store



Before

Conifer Garden before Update



Movie Night





# ADVANCING CLIMATE AND ENERGY RESILIENCE ACROSS THE REGION

Over the past year, HRDC has strengthened its leadership in regional climate and energy planning through strategic partnerships, community engagement, and cross-sector collaboration. These efforts aim to build a more sustainable and resilient future for northern Minnesota. It is our mission is to empower individuals, organizations, and communities through knowledge, skill, and capacity building to increase community resilience across the region.

## KEY HIGHLIGHTS:

<b>COMPREHENSIVE PLAN</b>	Supported the cities of Bemidji and Baudette's plan updates by integrating sustainability and climate resilience as core priorities, helping guide long-term planning decisions.
<b>BEMIDJI CLIMATE ACTION PLANNING</b>	Facilitated a community-driven process to identify actionable strategies that reduce greenhouse gas emissions, improve energy efficiency, and enhance environmental stewardship
<b>REGIONAL CLIMATE ACTION PLAN</b>	Advanced development of a regional framework to address climate challenges across our five-county service area, promoting collaboration among local governments, tribal nations, and stakeholders.
<b>PARTNERSHIP WITH BEMIDJI STATE UNIVERSITY</b>	Collaborated with BSU's Centers for Empowering Communities team to support applied research, graduate student internships, and community-engaged learning focused on climate and energy solutions.
<b>QUARTERLY REGIONAL ENERGY STAKEHOLDER MEETINGS</b>	Hosted meetings that bring together local leaders, utilities, nonprofits, and community members to share updates, align regional goals, and identify joint opportunities for action.
<b>STORYTELLING AND OUTREACH</b>	Produced a podcast series and published local success stories that highlight innovative projects and amplify the voices of climate and energy champions across the region.
<b>SMALL BUSINESS ENERGY GRANT</b>	Awarded five \$2,000 grants to local business owners who had made energy efficiency upgrades to their businesses.

# HRDC APPROACH TO ENGAGE WITH PLANNING EFFORTS

At HRDC, we take pride in being a consistent partner throughout every planning effort—from the initial scope to final delivery and beyond. Our diverse team brings a wide range of skills to support our regional partners with long-term guidance and collaboration.

This year, we had the privilege of working on Comprehensive Plans for both the City of Baudette and the City of Bemidji. Contributing to a community's vision for the future is an honor, and we're proud to help shape narratives that will impact generations to come.

## OUR APPROACH

### Local & Regional Partnerships



At the heart of our organization, we build strong and effective relationships with our partners. HRDC provides community outreach and engagement through a variety of strategies to ensure all voices are heard. HRDC has a depth of expertise within our organization to pull from as well as community partners that collaborate and work together to meet shared goals.

### Equity



We are committed to building a community that works well for everybody regardless of income, race, gender, use of public assistance or any other category that could and often do leave some people in our community behind.

### Stewardship



We feel a deep responsibility to be good stewards of this community we call our home. We work to bring our time and talents to serve the most pressing needs of our community. We ensure that the resources put towards community planning efforts are used responsibly and in ways the best meet the needs of the community.

### Leading the Way



We aspire to be the first to take action, set a positive example, and inspire others to follow by demonstrating initiative, strong decision-making, and positive behaviors in a given situation, essentially paving the path for others to follow.

# BEMIDJI COMPREHENSIVE PLAN UPDATE

HRDC partnered with the City of Bemidji in January 2025 to complete their Comprehensive Plan. There has been a tremendous alignment towards creating a unified vision for the City and we are committed to making sure that the planning process involves a high level of public engagement.

## Bemidji Comprehensive Plan Core Team



**Naomi Carlson**  
**Team Lead**  
ncarlson@hrdc.org  
315-552-8700



**Jamin Carlson**  
**City Liaison**  
jamin.carlson@ci.bemidji.mn.us  
218-759-3582



**Dr. Anna Carlson**  
**Senior Consultant**  
anna.carlson@bemidjistate.edu  
218-760-5676



HRDC is collaborating with Bemidji State University's Center for Empowered Communities (BSU CEC) throughout the comprehensive plan update. HRDC believes in the power of "Leading the Way" and knows that collaborating with community is essential.

Staff have finished the one-on-one discussions with city council members, city department heads, and city personnel. They are now in the process of engaging with the local community through different events. These events allow stakeholder groups, organizations, businesses, residents, and city and county departments to lean into the vision they have for Bemidji.

This planning process brings together key goals, benchmarks, and strategies from all city departments. Over the summer, we aim to align our efforts and develop a unified approach to meet community needs. Listening together and sharing insights on Bemidji's strengths, challenges, and opportunities has been impactful. Humanizing the process and building community throughout the comprehensive plan has been essential.



## KEY COMMUNITY PARTNERS



**The goal of our community engagement and planning processes is to lead with appreciative inquiry to build and strengthen relationships and networks in the Bemidji community.**

Summer outreach began in June and runs throughout the fall, featuring events like community picnics in each of Bemidji's five wards, in partnership with the city, council, and local organizations. Our team is focused on meaningful engagement for the Comprehensive Plan update through conversations, surveys, visioning games, and mapping tools. We're exploring neighborhood hubs that support walkability and local economic growth. This ongoing, collaborative process includes data analysis, GIS mapping, and technical support, all grounded in trust and community relationships to ensure a strong, inclusive plan.

# Bemidji Comprehensive Plan Timeline

Project Initiative	Tasks	Key Deliverables	Time Frame
<b>Departmental Inventory &amp; Plan Reviews</b>	1. Interviews 2. Document Reviews 3. Data Discovery & Analysis	<ul style="list-style-type: none"> <li>Summary of City Interviews</li> <li>Inventory of Departmental Plans &amp; Data Needs</li> <li>Updated Workplan</li> </ul>	Jan – April
<b>Community Outreach &amp; Engagement</b>	4. Engagement with key business, non-profit, education, tribal partners etc. (See next page) <ul style="list-style-type: none"> <li>One-on-ones, Group Surveys, Focus Groups etc</li> </ul>	<ul style="list-style-type: none"> <li>Summary of Survey &amp; Focus Group Results</li> <li>Summary of Partner Interviews</li> </ul>	Feb – June
	5. Draft Community Survey 6. Draft Community Presentations 7. Presence at Community Events <ul style="list-style-type: none"> <li>Music @ the Waterfront, Watermark Arts Festival, Home Sport &amp; Travel Show, Powwows, Dragon Boat, Etc.</li> </ul>	<ul style="list-style-type: none"> <li>Community Meeting Presentations</li> <li>Summary of Survey Results</li> </ul>	May – Sept
<b>Draft, Revise, Adopt Plan</b>	8. Draft Content, Layout & Design 9. Present Draft to Partners 10. Review & Revise 12. Finalize & Submit for Approval	<ul style="list-style-type: none"> <li>Draft Updated Departmental Plans</li> <li>Draft Comprehensive Plan Update</li> <li>Presentation to City Council</li> </ul>	Sept – Dec
<b>Neighborhood &amp; Downtown Planning</b>	13. Gather input on Neighborhood Designation & Design 14. Develop Scenarios for Improved Economic Opportunity 15. Present Scenarios & Refine Design Options	<ul style="list-style-type: none"> <li>Summary of Community</li> <li>Draft NOD Scenarios</li> <li>Presentation of Scenarios</li> </ul>	Throughout
<b>GIS &amp; Technical Support</b>	16. Gather existing data and documentation 17. Identify and gather updated data 18. Update City Maps	<ul style="list-style-type: none"> <li>Database of updated GIS data</li> <li>Updated City Maps</li> </ul>	Throughout
<b>Marketing &amp; Communication</b>	19. Create Content for multiple audiences 20. Create & Execute Marketing Strategy	<ul style="list-style-type: none"> <li>Quarterly Updates @ City Hall and Public Library</li> <li>Website, Videos, Radio Spotlights, Press Releases, Social Media, Flyers distributed with help from community partners</li> </ul>	Throughout



# BAUDETTE COMPREHENSIVE PLAN UPDATE

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A Comprehensive Plan is an integral document that contains a blueprint for a city's future land uses, as well as the built environment of its communities. It is used to keep consistent messaging and vision across a City.

The City of Baudette's original comprehensive plan, created in the 1970s, needed a crucial reformation. HRDC was approached by the City to prepare a new plan, and the work began in January 2025.

HRDC staff held interviews with several City department heads and other essential staff in order to identify the strengths, weaknesses, challenges, and opportunities in Baudette. These interviews also helped to pinpoint shovel-ready projects across the community, and they were focused on several topic areas: Housing, Transportation, Community Resilience, Tourism, and Natural Resources.

The timeline for this plan consists of not only department interviews, but community engagement as well which will begin Summer of 2025. The plan will then be drafted and completed by Summer 2026.







## BEMIDJI STATE UNIVERSITY



### Partnership with Bemidji State University's

One of the highlights of our efforts in this area is our ongoing partnership with the Centers for Empowered Community (CEC) at Bemidji State University.

In July 2024, HRDC and CEC were given authorization from HRDC's Commission and Bemidji State University to formalize their collaboration under a contract.

This contract seeks to serve our community partners by empowering individuals, organizations, and communities through collaborative projects aimed at building knowledge, skills, and capacity to increase community resilience.

HRDC and BSU CEC are working on three main projects/programs this year:

- 1) Regional Energy Stakeholder Leadership and Regional Climate Action Planning
- 2) Bemidji Comprehensive Plan Update
- 3) Internship program with BSU students and Regional Projects



**Stakeholder Survey:**

- Climate Change
- Energy Affordability
- Reliability

**Project 2023-2026**

Identify Energy Projects and Ideas

Funding Opportunities

Technical Assistance

Share Your Stories

## Core Principle: Building Relationships

At HRDC, we firmly believe that the foundation of all our important work is built on strong, meaningful relationships. Everything we do stems from this core principle, and it is through these relationships that we can truly make a difference in our community and “lead the way.”

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### EXPANDING IMPACT AND REACH

Our collaboration with BSU CEC aims to expand the impact and reach throughout the Region and state of Minnesota through the strategic alignment of knowledge and services to support community needs. This partnership helps secure financial resources from federal and state governments and foundations, as well as local collaborations for foundation resources.

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### CUSTOMIZED TRAINING SOLUTIONS

CEC is also working with us to providing customized training solutions to meet our regional partners where they are and to expand regional workforce development needs. HRDC's partnership with CEC has bolstered the resources we can provide to our regional partners, including expertise in energy efficiency, sustainability and resilience work, creative comprehensive planning process along with interactive GIS tools and services. This collaboration represents a significant opportunity and a win-win for both HRDC and Bemidji State University.

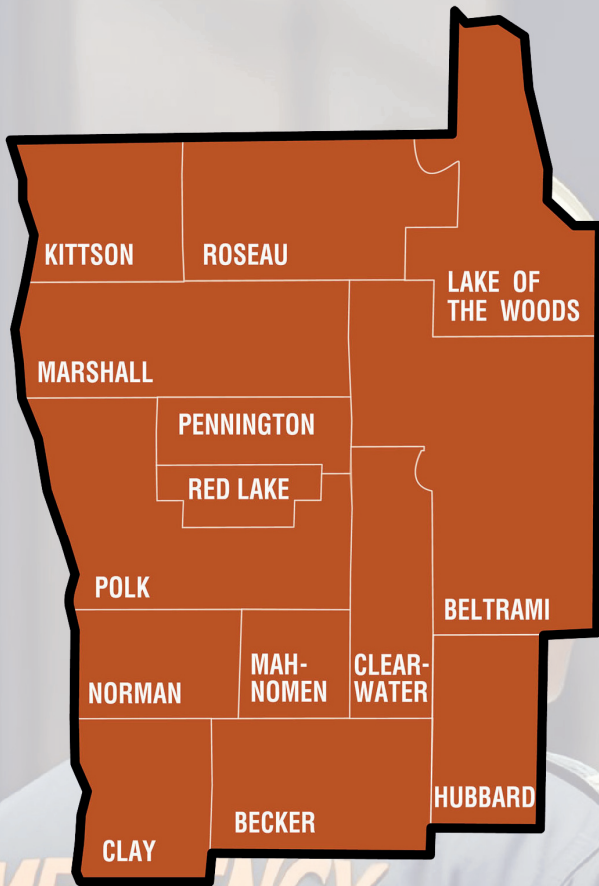
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### INTERNSHIP PROGRAM

This partnership allows HRDC to be a host site for a robust internship program with BSU CEC students. This program has already brought talented individuals into our organization, providing them with valuable experience and contributing to our mission. Moreover, it serves as a vital pipeline for local talent, helping to retain skilled professionals within our region and connecting graduating students to different career pathways. As an organization we are really choosing to lead the way “in” community. This quote sums up the way we want to do our work with our partners. Our collaboration with BSU has showed that this is possible and we look forward to future opportunities and ways to continue to grow together.



# THE NORTHWEST REGIONAL EMERGENCY COMMUNICATIONS BOARD



The Northwest Regional Emergency Communications Board (NW ECB) and their Advisory Committee (RAC) has a mission to improve emergency communications systems throughout the northwest region on Minnesota. Membership consists of 14 counties, 2 tribal nations, and 1 large city and is one of seven Emergency Communications Boards in the Minnesota.

The NW ECB contracts with HRDC to provide staffing services in three main areas by functioning as fiscal agent, grant coordinator, and as their meeting administrator. HRDC staff also helps with grant management, strategic planning, organizational development, and workgroup management for the board.

In 2025, the region purchased a mobile remote console that will travel throughout the Northwest Region, allowing emergency communication officers to dispatch from any location, enhancing operational flexibility. The NW ECB also established a PSAP 911 Committee to support the transition to NextGen 911 and facilitate the process.

Additionally, the NW ECB is working with other emergency communication boards across the state on an Indoor School Mapping Grant, which will fund the mapping of public and private schools to equip first responders and law enforcement with detailed layouts, improving their ability to respond effectively during school emergencies.

## HEADWATERS COMMUNITY CONNECT

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In January 2025, the Headwaters Regional Development Commission launched a new podcast to shine a spotlight on the incredible resources, partnerships, and success stories throughout the five-county region we serve. This initiative gives voice to the people and projects driving positive change in our communities.

Each episode features inspiring stories, expert insights, and timely updates that reflect our role as a trusted leader in regional development. From housing to transportation to small business support, we're proud to highlight the work being done—and the people behind it.

With this podcast, we aim to inform, engage, and celebrate the vibrant communities and innovative partners that make our region thrive. Whether you're a resident, local leader, or simply interested in learning more, we invite you to tune in and join the conversation.

Headwaters

Community Connect

**SCAN ME**



## WELCOME EMMY PRINCE

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Emmy joined the staff team in September 2024. She has lived in the area for 16 years and went to Bemidji State University for Environmental Science. She is passionate about finding ways to best work with the community regarding its needs. She hopes to help create positive core memories for the families here, creating meaningful connections along the way.



Emmy has focused on:

- Clean Energy:
  - Formation of the Regional Energy Stakeholder Group
  - Deployment of Small Business Energy Grant
  - Capturing Energy Efficiency stories from local businesses
- Community Development:
  - Monthly Placemaking activities
  - Baudette Comprehensive Plan
- Housing:
  - Assisting with Bemidji's Housing Study

## WELCOME OUR INTERNS

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Elise Monson joined the HRDC team as an intern in March 2025. Elise's hometown of Grygla, MN is only an hour and a half drive away, so she is very familiar with our beautiful Headwaters region. She graduated from Bemidji State University in May of 2024 with a Bachelor's degree in Political Science and Environmental Studies. She is currently working on her Master's degree in Environmental Studies at BSU. Elise is passionate about climate strategies and solutions and hopes to help the region become more resilient to any challenges it may face. Recently, she has been developing her skills in GIS and its related tools. In her spare time, she enjoys being outside and being with her friends and family.



Projects she's worked on:

- Regional Climate Action Plan
- Bemidji Comprehensive Plan
- Northwest Cities Energy Planning

**"Turn your lights on"**





Ivan Tavarez joined HRDC as an intern in May of 2025. Originally from the Dominican Republic, Ivan moved to Bemidji to pursue his education and is currently earning his bachelor's degree in Economics with a minor in Project Management at Bemidji State University. Ivan is passionate about economic development, entrepreneurship, and creating opportunities that uplift communities.

Outside of work and school, he enjoys playing baseball, staying active, and exploring personal growth through reading and investing. He is excited to be part of the HRDC team and looks forward to learning from others who are committed to making a positive impact across the region.

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John Cleven joined HRDC as an intern in May of 2025. Born and raised in Bemidji, John is starting his senior year of college in the fall. He is currently working on his bachelor's degree in Marketing with a minor in Communications at Bemidji State University. He is expecting to work on and assist with various transportation projects and will be supporting the recently awarded Age Friendly Grant. He hopes to be able to implement his skills and contribute every way he can while gaining great experience for after graduation.

John has a passion for new experiences, overall wellness, and an active lifestyle and is looking forward to implementing that passion into the surrounding communities. He is also excited to have this opportunity to learn with such a strong and enthusiastic team!



# MEET OUR TEAM



**Calvin Larson**  
Executive Director



**Dan Anderson**  
Economic  
Development  
Specialist



**Naomi Carlson**  
Community  
Development Planner



**Judy Grundy**  
Finance Officer



**Levi Haar**  
Operations Manager



**Tammi Hagen**  
Mobility Manager,  
CMM



**Sandy Hennum**  
Community  
Development  
Specialist



**Vicki Ilstrup**  
Administrative  
Support Specialist



**Brooke Jenkins**  
Lending and  
Accounting  
Specialist



**Tony Klaers**  
Community  
Development Planner



**Sean Moran**  
Loan Officer



**Jackie Pierson**  
Business Lending  
Administrative Specialist



**Emmy Prince**  
Community  
Development Specialist



**Sami Trana**  
Community  
Development Specialist



**Rhonda Walters**  
Housing Development  
Planner



**Taylor VanBuskirk**  
Community Development  
Specialist







# **THANK YOU!**

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