



Champion Report Template

Theme Area: Changing Populations

Champions: Mary Sam

DeAnn Barry

Date: April 16, 2013

Submit to Champion Facilitator to be compiled, cover highlights in two-minute report

1. What is happening in our region related to our themes goals and/or recommendations?

- Public Transit options do exist in some of our counties and communities but hours of service and the areas covered are not adequate in most areas.
- Classes, activities and a greater variety of meaningful service opportunities related to younger and older seniors are being offered by CLC and other senior centric organizations.
- Discussions and interest in the concept of Life cycle housing seems to be coming back as the housing market improves. Most dramatic improvement is closer to the twin cities so far.
- Discussions around improving preventative health measures and partnerships between the public and private sector are of interest to us as it helps keep seniors independent in their homes longer. Several grants have either been applied for or are in progress.
- CLC is working with counties and school boards around the achievement gap. This gap is not just about race but is truly about poverty no matter the color or the ethnic background of the student. Curriculum and templates are being created to assist communities in having good discussions around this issue and taking action.

2. What are some opportunities for action/alignment and collaboration?

- Working with transportation theme on mapping public transit services currently available in the region and identifying and exploring other transit models that are working in rural areas.
- Opportunity to work more with public and private health care providers on campaigns and services to increase the health of all people in the region. To present a unified message and services around prevention strategies.

- Explore working with education and workforce theme on transportation issues as there may be needs for workforce transportation as well as senior and new Americans.
- Explore working with Education and workforce theme around the achievement gap issue as we will need all of our young people to be productive as older workers retire and more of our potential workforce may have English as a second language.

3. What one or two Key Theme recommendations are you working on?

- Keeping seniors independent and in their homes through better health and more transportation options.
- Addressing the Achievement Gap that exist in our schools. This is not only about people of color and new immigrants, but students in poverty of all colors and races.



Champion Report Template

Theme Area: Changing Populations

Champions: Mary, DeAnn and Dan

Date: April 16, 2013

Submit to Champion Facilitator to be compiled, cover highlights in one-minute report

1. What is happening in our region related to our themes goals and/or recommendations?
 - Presentations to local education leadership teams and school boards
 - Obtain resolutions of support from school board partners
 - Established a Regional Leadership Team of local education leaders to support the Cradle to Career Race Equity and Excellence for ALL in Education initiative
 - Establish local Promise to Act teams and action plans within each cohort group (at Central Lakes College, Brainerd Community, Mille Lacs Community (including Isle, Onamia and Nay Ah Shing Schools)
 - Host a regional Summit on closing the equity gap
 - Host a regional 'Blandin Leadership Leading in Ethnically Diverse Community Leadership Program'
2. What are some opportunities for action/alignment and collaboration?
 - Partner on grant seeking
 - Host a community conversation on the Equity Gap and Excellence for ALL
 - Provide names of stakeholders who are interested in participating in strategy sessions focusing on the equity gap
3. What one or two Key Theme recommendations are you working on?

- Funding
- Organizing community to create Promise to Act Equity and Excellence for ALL Action Plans



Champion Report Template

Theme Area: Efficiency & Effectiveness

Champions: Andrea Lauer & Don Hickman

Date: 4/15/2013

Submit to Champion Facilitator to be compiled, cover highlights in one-minute report

1. What is happening in our region related to our themes goals and/or recommendations?

- Crosslake Zoning – officials are considering shared planning and zoning with Manhattan Beach and Fifty Lakes
- Continuing Conversation with MN Rural Waters regarding potential training for city officials (Building on the Blandin Lightspeed Fire Districts Work).
- League of MN Cities Annual Convention – breakout session on effectiveness/efficiency how cities are collaborating.
- Intern for County Best Management Practices. This project is intended to identify best management practices and efficiencies at the department level for five counties.

2. What are some opportunities for action/alignment and collaboration?

- Aggregate Resource Mapping application to LCCMR being drafted by the following partners, R5DC, Participating Counties, DNR.
- The public-private partnerships that the Connectivity and Healthcare groups are also working on ie. The Virtual Highway project.

3. What one or two Key Theme recommendations are you working on?

- EEI Recommendation EE3
Collaboration between local governments: Encourage partnerships between local governmental units and organizations that will lead to lowered costs and improved services, such as mass transit, police, fire, etc.

- EEI Recommendation EE4

Cost of development: While the role of government includes providing infrastructure, local governments must provide infrastructure that meets strict, long-term financial criterion (i.e. full cost accounting). Communities must be assured that they will not be burdened with rising property taxes to cover infrastructure maintenance and replacement costs. Or the costs to fix potential long term environmental degradation.



Champion Report Template

Theme Area: Connectivity

Champions: Pam Mahling (WTCA), Mark Hanson (WEDC) and Janelle Riley (Syvantis Technologies)

Ex Officio Members: Tad Erickson (R5DC) and Stacey Stockdill (EnSearch, Inc.)

Date: April 16, 2013

Submit to Champion Facilitator to be compiled, cover highlights in one-minute report

1. What is happening in our region related to our themes goals and/or recommendations?

- Connecting health care partners with telcos to explore telemedicine opportunities
- Connecting high-tech companies with additional technical training resources
- Exploring ways to fill in the broadband gaps, learning about what that requires and current obstacles
- Using the internet to get our region's great story/assets out there (Sheila, WCEDA, Region V videos, etc.)

2. What are some opportunities for action/alignment and collaboration?

- Health Care Champions
- Changing Populations Champions (DeAnn Barry)
- (All Resilient Region Champions – as the Resilient Region Plan has at least one recommendation or action step for all 11 theme areas)
- Brainerd Lakes Area Economic Development Corporation (BLAEDC)
- Brainerd Lakes Area High Tech Steering Committee
- M-State
- CTC

3. What one or two Key Theme recommendations are you working on?

- We're working with BLAEDC and the Brainerd Lakes Area Chamber of Commerce on their High Tech Sector steering committee
- We have connected with the local telcos (CTC and WTCA), Health Care Champions and will add to the mix the Changing Populations Champion (DeAnn Barry) and Economic Development Professionals to explore funding opportunities available through:

- Blue Cross Blue Shield Health Impact Assessment (health impacts from virtual connections)
 - FFC's Health Care Connect Fund (to address infrastructure gaps and to create and expand telemedicine networks and increase access to medical specialists)
 - Thune and Klobuchar bill to create pilot projects providing incentives for home health agencies to purchase and utilize remote patient monitoring and communications technologies.
 - Use of Anchor Tenants (hospitals, businesses, schools) to address gaps in infrastructure within the five county region
- Regarding PCs for People:
 - The program is in the tenuous process of transitioning from being grant funded to being self-sustaining and has secured an agreement with the project supervisor to continue work through June 2013.
 - Region Five Staff along with the, ad hoc advisory board will be meeting monthly to discuss the ongoing operations, and future sustainability of this program that provides vulnerable populations with computers that were donated and subsequently refurbished.
 - The program has operating funds through June of this year. Discussions have been started regarding the possibility of CLC taking over operations to train tech students on the donated/refurbished computers.
 - In order to be self-sustaining, the program needs to donate approximately 15-20 computers per month. Currently the program donates a maximum of 5 a month but the program does seem to be gaining some momentum.



Champion Report Template

Theme Area: Health

Champions: Jani Wiebolt, Tim Rice, John Solheim

Date: April 16, 2013

Submit to Champion Facilitator to be compiled, cover highlights in one-minute report

1. What is happening in our region related to our themes goals and/or recommendations?
 - See attached survey response summary

2. What are some opportunities for action/alignment and collaboration?
 - We have identified the expansion of broadband coverage throughout all areas of the five county region as an opportunity which could positively impact all Resilient Region Theme areas.
 - Crow Wing County is piloting a comprehensive care management program which brings together public and private partners to more effectively manage families who consume significant social and health care resources. We believe this program could be expanded to all five counties if the pilot demonstrates positive outcomes

3. What one or two Key Theme recommendations are you working on?
 - We have engaged a team of individuals to brainstorm ways in which we could partner in bringing broadband coverage to areas of the five county region where coverage is inadequate or doesn't exist at all. Members from the health theme participated in a two day training session sponsored by BCBS around the topic of Health Impact Assessment (HIA). BCBS is planning to award three \$100,000 grants to fund HIA's in Minnesota. We have developed a concept called a "Virtual Highway" which we believe meets the criteria for an HIA and focuses on exploring the feasibility for broadband expansion in the region. Stacey Stockdill has created a brief proposal for submission to BCBS. Submission deadline is May 15, 2013 and select proposals will be invited to submit a grant request.

- A team of individuals led by Gwen Anderson from CWC public Health has been meeting to explore ways in which the comprehensive care program can be expanded. We considered applying for a Medica Foundation grant to support this work however with an April 18 deadline for grant submission agreed we did not have the time to adequately develop our request. Instead we have engaged Stacey Stockdill to assist the team in developing a white paper on the concept and identifying specific resources needed to support the team's work. This white paper will be used to seek funding for program support and outcome measurement going forward. We believe if positive outcomes can be demonstrated that this could form a template for expansion to other counties in the region.



Champion Report Template

Theme Area: ECONOMIC ENGINES

Champion: GREG BERGMAN (gbergman@clcmn.edu)

RICK UTECH (rick.utech@co.todd.mn.us)

EX OFFICIO: JOE SCHULTE (jschulte@regionfive.org)

Date: April 4, 2013

Date: Revised-April 16, 2013

Economic Engines Goals

1. What is happening in our region related to our themes goals and/or recommendations?

Champions and Resources have defined three projects:

1. Long Prairie MN – Rural Minnesota Assistance Program (RMAP-Micro Lending)
2. Wadena MN - Rural Minnesota Assistance Program (RMAP-Micro Lending)
3. Menahga MN - Rural Minnesota Assistance Program (RMAP-Micro Lending)

Economic Engines Issue 1

Financing: This issue involves the availability of capital to new and expanding businesses in the region, in today's credit market, accessing capital can be a challenge for businesses, especially entrepreneurs and companies in research and development stages. Alternative financing mechanisms should be created to fill this void, such as microenterprise loan funds or local venture capital financing.

- Determine specific area (location) to focus on resources recruitment
- Meetings face-to-face with key-shareholders
- Definition of collaborations necessary for the project
- Implementation of ideas into a clearly defined project
- Determining which resources can or will participate in project
- Marketing the project
- Setting benchmarks to evaluate the project

Economic Engines Issue 2

Agriculture CSAs: We must protect our region's agricultural heritage and support smaller-scale efforts like Community Supported Agriculture (CSA). We should focus on developing a land use plan that keeps our prime farmlands in production rather than fragmenting and converting them to subdivisions. CSAs and local farmer's markets are excellent ways to promote local agriculture and affordable local food production.

- Loss of bakery in Wadena
- Value added local food distribution location in Long Prairie
- Expansion of local food distribution in Menahga (adding bakery)

2. What are some opportunities for action/alignment and collaboration?

- Moving the needle from traditional business to a collaborative diversification
- Improving the “Rural Voice” in communities
- Five County Regional Sharing-“Net Five” looking for alternative funding resources
- Laying the foundation for the “Big Picture” a new business format
- Changing Populations - Mary Sam (CLC)
 - Older owners shutting down, retiring, leaving youth without job opportunities
- Education & Workforce Development – Craig Nathan
 - Laid-off workers career change training, NCRC, availability of jobs if re-locate
- Efficiency & Effectiveness – Don Hickman
 - Better business practices, profit/loss, spreadsheets, cost cutting
- Transportation – Tim Houle
 - Customers to store fronts, workers to work, product to merchants
- Collaboration partners thus far on Long Prairie Project:
 - Dan Frank
 - Rick Utech
 - John Flory-Latino Economic Development Ctr MPLS
 - Jaime Villalaz-Latino Economic Development Ctr MPLS
 - Lyle Danielson-Long Prairie Economic Development
 - Dave Venekamp-Long Prairie City Administrator
 - Al Ulbricht-VP Minnesota National Bank Long Prairie
 - Don-Long Prairie Mayor
 - Ron Kresha-House Representative

3. What are the “action steps” moving forward:

- Involve other themes to focus on these three projects
- Define the barriers with commercial lenders and provide solutions to businesses: No collateral, no cash, and no credit.
- Embrace the recommendations of resources: Financing, local foods, cultural differences.
- Inform all collaboration partners of each projects active status.



Champion Report Template

Theme Area: Education and Workforce Development

Champions: Craig Nathan, Larry Lundblad, Cheryal Hills

Date: 1/14/2013 – NEW on 4/16/2013

Submit to Champion Facilitator to be compiled, cover highlights in one-minute report

1. **What is happening** in our region related to our themes goals and/or recommendations?

- EW1A- *FastTRAC*** - Implementation of a region FastTRAC program in Manufacturing to engage low skill adults in a career development program. Partners include Brainerd Adult Basic Education (ABE), Central Lakes College (CLC) and Rural Minnesota CEP, Inc. (RMCEP). This is the first part of a two year grant from DEED. 50 adults will participate over a (2) year program. *RMCEP/Brainerd ABE/CLC – Completing training with the first cohort of students in a Manufacturing FastTRAC Career Pathway*
- EW2B- *NCRC*** - Implementation of introduction of the National Career Readiness Certificate (NCRC) at Central Lakes College and area Businesses. Goals to include the NCRC in all Technical Education offerings at CLC. A cumulative total of over 100 businesses in the 5 county region now recognize the NCRC as a valuable tool for recruitment and in employee development. *DEED received a \$78k grant from Otto Bremer Foundation to expand the NCRC training and tracking through their "Talent Community" concept.*
- EW2B- *Career/NCRC Advising*** - Implementation of the Brainerd High School Career/NCRC Advisor. This is a two year project to introduce high school students to careers. This is a collaborative project between ISD 181, the Bremer Foundation, The Initiative Foundation and Rural Minnesota CEP, Inc. (RMCEP). This project will provide the foundation for a better career pathway for high school student to higher education. *Through a Bremer grant, DEED is planning for an additional (5) schools in the (5) county are in the next year.*
- EW2A- *Bridges Career Academies*** championed by Brainerd Lakes Chambers and regional K-12 districts are being expanded and additional high schools are being added \$250,000 Bremer grant obtained by the Chamber to expand Bridges Academies.
- EW3A- *BLADC's Retired Exec Program*** and the CLC Lifelong learning center support the goal to capitalize on experienced professionals to mentor others.

- EW3A- EW4E Central MN Manufacturing Alliance** - A group has stated in Central MN to aid Manufacturers in development of a workforce to aid the local Manufacturing sector. The Brainerd Lakes Chamber has headed up the group, with partners including Central Lakes College, Area Manufactures, and Rural Minnesota CEP, Inc.
- EW4E- The Tech services work** supports the action step of concentration of a specific economic cluster. Lakes Area Chamber/BLADC/CLC and RMCEP working on development of an IT initiative to increase the # of qualified IT professionals in the area.
- EW4I-** IF, NCEDA, SBDC, DEED, EDO's are all offering **business training**, including...technical assistance to prospective and current entrepreneurs on how to apply for loans for new or expanding businesses.
- EW4E-** RMCEP/Lakes Area Chamber/ISD 181 Brainerd High School/Essentia Health – Working on the development of a **“Scrubs Camp”** to be offered as an emersion camp for high school students.
- EW5A-** Area Community Partners and Funders came together to chart **the existing career development programs** and opportunities in the Brainerd Lakes Area Hosted by Bremer Bank.
- EW5A-** **Welding Training** - A Welding Training Course (160 hours) will be developed and offered in the 5 county area. This is a program made possible through a grant from the Minnesota Jobs Skills Partnership (MJSP). Partners include - Rural Minnesota CEP, Inc. (RMCEP), Minnesota State Colleges and Universities. (M-State), and area Manufacturers. This program aid Low Income Families with free training to enter a high demand occupation that is growing in central Minnesota. The training will be held in the Little Falls Development Center.
- EW5C-** **DOL/MFG Grant** – Central Lakes College (CLC) is starting to develop the \$12 million dollar advanced Manufacturing Career Program made possible through a TAA/CCT, Dept of Labor Grant. Plans include curriculum development this year, with enrollment starting next year 2013 – 2014. DOL TAACCCT. Rapid Manufacturing Grant director and various personnel are in place. Customized training representative will begin making business visits immediately to identify training needs. Mediated telepresence equipment will be ordered shortly. This is a collaboration between area Manufactures, Central Lakes College (CLC), Pine Technical College, and St Cloud Technical College. Rural Minnesota CEP is also a partner.
- EW6A-** All of the EDO are focusing efforts on **attracting employers** that will provide a varietiy of jobs that pay livable wages.

What are some opportunities for action/alignment and collaboration?

What more can be done?

- **New Jobs Programs**- Create the WPA workforce training effort for transitional jobs
- **STEM Training** – Develop additional STEM training in High schools
- **Broad Band** – Develop additional Broad Band capabilities in the rural areas for jobs & business expansion.
- **Distance Learning** - Develop additional Distance Learning opportunities for workers to skill up that live in rural areas.
- **Internship Program** - Develop an Internship Program for Higher Education Grads and Dislocated Workers.
- **Soft Skills Training** – Develop and implement a soft skills training program to aid employers.
- **Green/Agriculture Jobs** – Need additional emphasis on Green/& Ag Jobs at CLC.

PRIORITY PROJECs GOING FORWARD

- EW2C- Application to EDA for workforce internship coordination. (DEED, Rural MN CEP, CLC, BLADC)
- EW2A- An application being submitted to RDF for a solar schools grant that will have a renewable energy education component.
- EW5B Several applications have been recently funded that include an educational component for the agricultural producers. (local foods)
- EW1C- Beginning work around an Innovation Center that will have a strong educational (& R/D) component. The Innovation Center may be linked to the renewable energy proof of concept center.

OPPORTUNITIES FOR COLLABORATION W/OTHER THEME CHAMPIONS & RESOURCE

- (Economic Engines) New Extension Economic Educator
- (Economic Engines) Potentially an RLF recapitalization application to EDA
- (Economic Engines) Federal Reserve, Minneapolis - Explore connections with Fed to educate region on banking and Economic Development. Develop some type of education conference to be held on a regular basis about the economy in our Region. Get more involvement with Federal Reserve & local Businesses.

Remember:

- EW2E- CLC does have articulation agreements that allow for 4 year degrees. Some discussions of Little Falls teachers obtaining workforce training. NCRC does teach soft skills. A new idea of a Brainerd area Science and Technology Center is in conception.



Champion Report Template

Theme Area: Transportation

Champions: Tim Houle, Jarrett Leas, Jake Huebsch

Date: 1/14/2013 – NEW on 4/16/2013

Submit to Champion Facilitator to be compiled, cover highlights in one-minute report

1. What is happening in our region related to our themes goals and/or recommendations?

- T1-** Public transit network - Establish a connected region-wide public transportation network
T1C CLC completed a student survey on ride sharing/shuttle service.
- T2-** Rail and economic development: Consider additional rail spurs and light rail passenger trains as economic tools that could link major economic centers in the region.
T2 Construction of a K-line rail spur in Wadena is anticipated to begin this summer.
- T6-** Alternative Transportation: Increase opportunities for residents to choose alternative transportation to provide efficiently, increase safety and cost savings, support economic development, and reduce environmental impacts.
T6A Region Five Active Transportation Grant Program provided 3 grants to communities in the Region.
T6A Establishments of Brainerd Baxter cyclist advisory committee
T6C Region Five offering bicycling 101 training program.
- T8-** Plan for multi modes: Plan multi-modal options (biking, walking, and autos on projects where it makes sense.
T8B Region Five Active Transportation Grant Program provided 3 Grants to communities in the Region to increase opportunities for active transportation.

2. What are some opportunities for action/alignment and collaboration? What more can be done?

- Aggregate Resource Mapping project as economic engine tie along with efficiency and effectiveness. Regional LCCMR application will be submitted.
- Connectivity Group around the Virtual Highway. Increasing broadband to reduce VMTs

3. What one or two Key Theme recommendations are you working on?

- Mapping of transit providers/routes and their area in the region.
- Increasing opportunities for active living transportation options



Champion Report Template

Theme Area: Energy

Champions: Bob Schafer

Jason Edens

Date: April 16, 2013

Submit to Champion Facilitator to be compiled, cover highlights in one-minute report

1. What is happening in our region related to our themes goals and/or recommendations?

- Renewable Energy Proof of Concept Center (RePoCC). – A statewide planning grant designed to create a virtual proof of concept center for the commercialization of renewable energy products and services. This planning grant is being led by R5DC and MN DEED.
- Rural Energy for America Program (REAP) grant is available and due on the 30th of April.
- Solar Ventilation Make-up Air Heat for Turkey Barn demonstration and pilot project. We are seeking independent partner producer.
- Solar Thermal for Schools. RREAL is currently providing solar thermal assessments for schools throughout Region five as well as year-end curriculum delivery.
- Solar PV for Schools. Region 5 has recently submitted a substantial grant application for a 6 million dollar Solar Electricity for schools project. Five school districts have signed a MOU for the project, and it would result in the installation of approximately 1.5MW of PV across the region. We will hear results of that application within the quarter.
- Solar Assistance – solar heat for low-income families. RREAL continues to deliver solar heat to low-income families as a lasting, clean and domestic solution to fuel poverty. An installation is taking place today (4.16) in partnership with Lakes Area Habitat for Humanity. Furthermore, RREAL is engaging CAPs across the region and state to conduct add'l solar assistance (solar heat for low-income families) installations.
- Zenergy continues to deliver solar PV and solar thermal to the residential and commercial market.

- RREAL is reaching out to the agricultural sector in partnership with CERTs to educate the sector about possibilities with solar.
- The Farm at St. Matthias will be installing a solar thermal system to further extend the growing season in high tunnel production.
- Biomass gasification/combustion systems currently operating at American Peat Technology in Aitkin and at Enberg Logging in Motley are being evaluated for wider commercial application in Mn.
- Solar thermal supplementation for existing outdoor wood boilers in order to reduce pollution caused by low fire warm weather operation, and also to provide summer domestic water heating ability was presented at the CERTs conference in St. Cloud and is currently being implemented and sold by Simple Solar Designs of Rice Mn.
- Excel Energy Renewable Development Fund grant application completed by Small Wind Technologies, LLC titled: *Small Wind Generator Efficiency and Cost Demonstration*. A collaboration with CLC comparing conventional wind turbine technology with Radial Flux Technology direct drive turbines.

2. What are some opportunities for action/alignment and collaboration?

- RREAL seeks partnership with an independent turkey brooder producer.
- RePoCC seeks input about policy and commercialization of renewable energy projects.
- RREAL seeks schools interested in learning more about the potential for solar thermal for their facilities.
- Small Wind Technologies, LLC efforts focus on small scale energy production and also supporting research on renewable technologies.

3. What one or two Key Theme recommendations are you working on?

- E1 – Public/private collaboration to implement new energy technologies.
- E3 – Conservation and renewable technologies. (advance practical renewable energy technologies that have a reasonable return on investment)



Champion Report Template

Theme Area: Natural Resources/Land Use

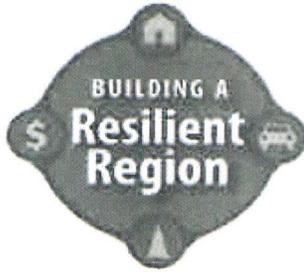
Champions: John Sumption/Todd Holman

Phil Hunsicker

Date: April 16, 2013 _____

Submit to Champion Facilitator to be compiled, cover highlights in one-minute report

1. What is happening in our region related to our themes goals and/or recommendations?
 - Crow Wing County Water Plan up for public review
 - Miss. Headwaters Board BWSR-CWF grant planning underway, legislation for funding
 - Baxter Comp. Plan process begins April 3, 2013
 - North Central Conservation Roundtable planning for UMRB
 - Camp Ripley Landscape Forest Stewardship Plan underway, done this summer
 - New SSTS ordinance Aitkin/Morrison/Crow Wing/Cass/Todd: food beverage and lodging and well head protection
 - Cuyuna State Trail (NR/LU, Economic Development, Health/active living)
 - Veteran's State Trail (NR/LU, Economic Development, Health/active living)
2. What are some opportunities for action/alignment and collaboration?
 - Using CWC water plan as template for regional water plan model
 - Baxter Comprehensive Plan process
 - SSTS multi-county effort
3. What one or two Key Theme recommendations are you working on?
 - TH is on all of the above
 -



Champion Report Template

Theme Area: Housing

Champions: Lynn Hunt

Coleen Faacks

Janie Weston

Jennifer Bergman

(Amy McLain)

Ex-Officio Champion: Deanna Hemmesch

Submit to Champion Facilitator to be compiled, cover highlights in one-minute report

1. What is happening in our region related to our themes goals and/or recommendations?
 - The HRA's goals
 - Continue the removal of blight and the revitalization of commercial and residential properties in the City of Brainerd
 - Maximize efficiencies and utilization of HRA programs
 - Continue developing partnerships and relationships within the community, city, county and Region
 - MN Housing Finance Agency, MN Housing with Greater MN Housing Fund, and USDA Rural Development 2 day workshop in BRD on May 7-8,
 - USDA Rural Development is doing direct financing for low income, have repair and rehab program, are targeting underserved areas, and are looking for how to get the word out about their programs
 - Brainerd Savings and loan to originate over 30 mill in home loans with an emphasis on first time home buyer and repairs.
2. What are some opportunities for action/alignment and collaboration?
 - Connectivity - building a website for rentals.
 - Energy- "green" building policies
 - Efficiency and Effectiveness- communities and neighborhoods, policies, helping to make all of it more efficient and effective
3. What one or two Key Theme recommendations are you working on?
 - We are looking at a website to allow landlords to list available rentals in the area. Perhaps with a grant?
 - Looking into getting green/ resiliency into policies for updating old properties and new housing.