

Dakotafire

SPARKING RURAL REVIVAL
ONE STORY AT A TIME

THE RURAL HOUSING CHALLENGE

For many small towns, the door
to a thriving future hinges on housing. **Page 6**

HOW TO DESIGN A BETTER COMMUNITY

Page 24

Plus:
**'SILVER CITY'
OF ONIDA
BUILDS NEW
TREASURES**
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Centerville turns run-down housing
into sought-after homes. **Page 16**

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ON THE COVER: The Centerville Development Corp.'s full-time director position was created as a direct result of the group's efforts to improve housing in town. The effort was led by Bill Hansen, left, who served as the first development director after leading as a volunteer for two years. He is pictured with (left to right) current development director Jared Hybertson, CDC President John Limoges, and contractors Penny and Steve Schoepf of S&P Construction, in front of an older home that the CDC purchased and the Schoepfs renovated. The project was completed with the help of grant funds, local business loans and the vision of the CDC, and drew a new couple into the community. Photo by Wendy Royston

Dakotafire is sparking a revival in rural communities of the Dakotas and beyond by encouraging conversations that help rural residents rethink what's happening and what's possible. Learn more at www.dakotafire.net. Dakotafire magazine is published six times per year and owned by Dakotafire Media, LLC. All content is copyright ©2016 Dakotafire Media. All rights reserved. Content in this magazine should not be copied in any way without written permission from the publisher. PRINTED IN THE USA.



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Building confidence



by HEIDI MARTTILA-LOSURE

Editor Heidi Marttila-Losure can be reached at heidi@dakotafire.net.

Do you know someone who is building a home in the rural Dakotas? That person is making both a sacrifice and a statement: The “common wisdom” would call their building project a poor financial investment. Yet they care enough about living how and where they choose that they are doing it anyway.

I think people who live in suburban or urban America don’t understand that home-ownership can be a complicated choice in rural places.

Watch any of the house-flipping shows on HGTV and the common wisdom is clear: Invest some sort of sweat equity into a house, and upon completion, the value of the house will increase by more than the cost of whatever you did to it.

That’s not how it works in the rural Dakotas.

The cost of housing here has lagged far behind the cost of housing elsewhere in the country. The cost of construction, however, is the same or higher than it is in many urban places.

That means that a person could, for example, spend \$200,000 building a home that the market would value at \$120,000 when it was done.

Ouch.

Here’s the thing: There are still homes going up in our communities.

What does that say about those homebuilders? Are they crazy?! Who would make that kind of sacrifice?

People who really, really want to live here, that’s who. And that’s really a pretty awesome statement: A small but increasing number of people value the way of life in our communities enough to go against a system that doesn’t reward their choice.

Of course, there are ways of financing housing here that can make it a smarter investment, and some funding is available. Read on for some of those strategies.

But when you see a new house going up in a rural place, take a moment to be encouraged. Someone is giving that community a very strong vote of confidence. *

Dakotafire coverage area and points of interest from this issue.





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An advantage for FCSAmerica customers is the company's ability to offer financing with long-term maturities and long-term fixed rates.

"Another plus is our company's willingness to deal with 'non-conforming' properties," explains Kannan Harms, consumer lending officer for FCSAmerica in its Aberdeen, S.D. office. "For rural properties, non-conforming usually indicates the home has a unique design, outbuildings are included, or the extra acreage produces income," Harms says. "These factors make it difficult to find comparable properties, so mortgages for these types of properties usually can't be sold on the secondary market. That means the lender must keep the mortgages in its own portfolio."

"Because of our strong financial position and our specialization in rural properties, we can maintain and service these properties locally," she says.

Flexible Financing – and Guidance, Too

Terms for construction-permanent loans are very flexible, Harms says. "With this type of product, there's only one loan closing," she explains.



"During construction, the borrower makes interest-only payments as disbursements are made to contractors. When the project's completed, the financing automatically converts to a longer-term maturity and either a variable or fixed rate. We work to build a financing package that makes sense to the homeowners."

Along the way, Harms and her team members provide advice to help owners make the right decisions. One example is a well-designed checklist to lead them through the construction financing process. "The checklist helps make sure they've thought of all the components of a building project," Harms explains.

"Because we understand rural property financing, we know how to evaluate the appraisal of a property with unique features. We know how to handle property with ag income. And we have the knowledge and experience to make the loan process move along easier, in less time and with fewer hassles."

"FCSAmerica has specialized in lending in rural America for 100 years. Combining that institutional experience with our excellent capital position means we can offer rural homeowners very competitive services and sound advice. We also have excellent processes in place, so we can handle all the details involved in construction financing." For information on country home financing from FCSAmerica, call the Aberdeen office at 605-225-1030 or the Watertown office at 605-882-4030.

We asked contractors from North and South Dakota to answer two questions about the state of housing in their communities.

What housing challenges does your community face?

Gary Mertz, Mertz Lumber and Supply, Ellendale and Oakes, N.D.

"The need is for quality housing. However, **speculating homes is such a risk.** Assessment of homes is too low, and anyone building a spec house will not get out what they put into it."

What housing successes has your community had?

"**The Southeast Regional Council-built house was a success.** They used local resources—unlike the townhouse units that were built, that are a constant maintenance (worry) and need updating. The homes our company builds have been specifically built for customers, making available houses they move out of."

Tracy Hutson, Hutson Construction, Ipswich, S.D.

"**It is hard to find a house in that midrange price.** ... If young families want a larger house for their growing family, either they can't afford to buy one or can't afford to build one."

Jen Nye, Nye Lumber, Onida

"The lack of available homes to purchase, **lack of willingness of owners to let go of empty lots to build on** and the lack of available lots in general, and the lack of available apartments or homes to rent."

Greg Reiser, Reiser Construction, Parkston

"There's land to build on, there are rental homes. ... Starter homes, not so much. We're lacking there, mainly because **developers or contractors don't want to build a house and sit on it.**"

Dave Beckman, Great Plains Lumber & Supply, Stickney

"**A lot of young people want to move into the community, but there is no adequate housing.** Affordable housing is difficult. Older homes—less energy-efficient homes—are expensive to maintain. The funds are not easily available to purchase and upgrade. The cost to build new is expensive."

"The growth of our housing with **the new apartment buildings and townhomes, and the two newer developments**—one in the city limits and one just outside of town—(are) a huge benefit."

Fourteen homes have been built in the last five years, with more in progress. Another success is the **pride people have in their homes and their property.**

"The city and (Parkston Area) Development Corp. have given a **\$5,000 bonus ... to someone who builds a new home in the community.** They can put that toward their landscaping or any part of their building. They receive that after their first water bill (is paid)."

"**The Stickney Development Corp. built multihousing units.** However, as time went on, housing needs changed. The cost to build more today is difficult."

Reports gathered by Ken Schmierer, Laura Ptacek, Sheila Ring and Kim Ehlers



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MEDICAL MINUTE

March is Colorectal Cancer Awareness Month

BY DR. SYLVIA M
ANDERSON, M.D.

Faulkton Area Medical Center



Dr. Kenneth Bartholomew, left, and Dr. Sylvia Anderson help patients maintain colorectal health.

More than 50,000 Americans will die from colorectal cancer each year, even though it often can be prevented. If colon cancer is found at the earliest stages, the 5-year survival rate is 90%. Survival is less than 10% for disease that has spread by the time of diagnosis. How can colon and rectal cancer be prevented? Have a doctor check your colon, the lower portion of your intestines! If there's a polyp, it can be removed before it turns into cancer.

Colon cancer screening should start at age 50, or sooner if you have any of the following risk factors: a personal history of colorectal cancer or adenomatous (precancerous) polyps, a first-degree relative younger than 60 with colorectal cancer, and a personal history of chronic inflammatory bowel disease.

A person of any age with unexplained blood loss, blood in the stool or unexplained anemia (low blood hemoglobin), should undergo further evaluation.



A TYPICAL RURAL HOUSING STORY

Meet the Bettermans. They aren't a real family—but they could be. Local housing experts tell us that something like this has happened in many Dakota towns.

Mike and Jill Betterman grew up in Smallton, S.D. After 10 years away, they want to move back home so their two young children could grow up the way they did. Things start to fall into place—Mike finds a good job in his field in Biggerton, just 30 miles from Smallton! Jill doesn't have work lined up, but she's planning on spending time at home with the kids for a few years. She's sure she can find something part-time when she's ready. Next on their list: Finding a place to live. And that's where they hit some roadblocks.

FIRST, THEY START SHOPPING FOR A HOUSE TO BUY.

There are not many houses for sale in Smallton. Just two, actually. One is fairly old, and has not been maintained well. The price is low, but the Bettermans know it will need a lot of work before they can live in it. They also see some foundation problems that make them leery.

The second house is just been built. It is quite nice. But the price is very high—higher even than some of the houses in the city they are moving from. Even with a good salary from Mike's new job, they aren't sure they could afford it if Jill isn't working, too. And it isn't exactly what they want. If they are moving into a new house, why not have one built to order?



SO THEN THEY LOOK AT BUILDING A HOUSE.



The first problem is figuring out where to build. They look on the edge of town, but no one is willing to sell ag land, which in any case would require rezoning—plus additional costs to hook up water, sewer and electricity, and to put in a driveway. And they'd really prefer to be in town and close to the school so the children could walk there someday. There are open lots in town, but no one is willing to sell. There are some houses that need to be torn down, but they are held up by legal difficulties.

They finally find one person willing to sell them a lot. They head to the bank to discuss getting a loan.

Story by HEIDI MARTTILA-LOSURE • Illustrations by JASON UPHOFF

FINDING FINANCING PROVES TO BE DIFFICULT.

The local banker says he no longer deals in mortgages. He recommends a bank in Biggerton that could do loans. So the Bettermans go to Biggerton, where a banker has them fill out paperwork. She cautions them that rules were made stricter after the financial meltdown in 2008, so they will need to come up with a fairly sizable deposit. Like many people their age, they don't have very much money saved up, so this is concerning to them. Then they start discussing estimates for the size of home they want to build. The banker sees a problem: The cost of building that home looks to be more than the house will be appraised at when it's done. The house would be difficult to resell at the cost it took to build it. One problem is there's a lack of "comparables"—few houses have been sold in Smallton recently, and their sale prices were really low. The banker is not sure they'll be approved for financing, a decision made in an office in another state.



FEELING A LITTLE DISCOURAGED, THE BETTERMANS LOOK INTO RENTING A HOME FOR A WHILE, UNTIL THEY CAN BUILD UP A DOWN PAYMENT AND FIGURE OUT SOME OTHER OPTIONS.



The rental housing market has about as few choices as the for-sale market. There is one home available that is in very rough shape from the previous renters. Other than that, there are income-qualified apartments available, but with Mike's new job, they make a little too much to qualify.

The Bettermans regretfully decide they'll have to live in Biggerton for a while, until they can figure out a way to make their home in Smallton.

HOW CAN TOWNS LIKE SMALLTON HELP PEOPLE LIKE THE BETTERMANS FIND A PLACE TO LIVE?

RURAL HOUSING GAME PLAN

A winning housing strategy is also economic development, experts say

by WENDY ROYSTON
with additional reporting by HEIDI MARTTILA-LOSURE

In the past 30 years, the Dakotas have worked hard to improve economic opportunity to the people who call these states "home." But, according to experts, the state of the actual homes in the Dakotas has not received such focused attention.

The organizational structure for economic development was put in place 30-some years ago—but the same didn't happen for housing, according to Joe Bartmann, vice president of innovation for Dakota Resources, an organization focused on rural community development, including housing.

"So it became nobody's job to look after housing," Bartmann said. While there are many organizations looking at small parts of the housing picture, "nobody's looking at the broad (topic), holding space for housing development to happen, in a sense, and being strategic about it as a whole community."

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Looking for funding for a housing project?

Many organizations have realized that housing is a priority in our rural places, so for whatever project you're considering, there is probably funding available to make it happen. Much of it is in the form of loans, some of it has qualification requirements, and you'll likely have to put together a funding package instead of getting all you need from one source. But the message from these funders for housing developers (and yes, you could be a housing developer) is this: **Don't let the false idea that there's no money available keep you from pursuing a project that could help your community.** Here are some organizations that can help (and some also offer other kinds of assistance, such as coaching):

North Dakota Housing Finance Agency
support for potential homeowners; loans; Housing Incentive Fund supports workforce housing
(800) 292-8621 • www.ndhfa.org

South Dakota Housing Development Authority
support for potential homeowners; loans; Housing Opportunity Fund supports economic development through housing
(605) 773-3181 • www.sdhda.org

USDA Rural Housing Service
support for potential homeowners; loans for rental housing; funding for training and strategic plans
(605) 698-7654 • www.rd.usda.gov/about-rd/agencies/rural-housing-service

Grow South Dakota
support for potential homeowners; weatherization assistance; home energy audits
(605) 698-7654 • www.growsd.org/growsd/housing

Dakota Resources
provides loans for economic development organizations
(605) 978-2804 • www.dakotaresources.org

Many local economic development corporations can also provide or find funding for rural housing projects.

Continued from page 7

The rural housing stallout

Construction slowdown

For several decades, very little housing construction was happening in rural communities. And that time without construction has made it hard for communities to jump back into the housing game, even if they see the need for it.

That's because the fewer sales transactions a community has, the less banks have to go on when they are deciding how much to approve in financing. Homes that are handed down to the next generation, which is fairly common in rural places, don't provide comparable sales data, either.

Construction costs have not been held back by anything, though—so it might cost \$250,000 to build a home, but a bank might only finance a small fraction of that cost, according to Steve Griesert, president of Community Partners Research, a Faribault, Minn., a company that provides studies to communities in Minnesota and the Dakotas.

Even those with tens of thousands of collateral for their projects can face difficulty in obtaining necessary funding.

"It's pretty difficult to build a \$250,000 home when the existing sales price is like \$50,000, because the house isn't even going to be worth what you have into it when it's completed" and banks may

hesitate to extend financing offers, Griesert said. "You'll look at the existing homes in town first, and think, 'Boy, if I can buy a really nice house for \$100,000, why would I go out and build a 200-and-some-thousand-dollar house?' On the flip side, if the median price is around \$200,000—which we don't see a lot of—you'd say, 'Well, heck, rather than buy a used home, I might as well build one.'"

Maintenance deferred ... indefinitely

The same forces that are holding back new construction make maintenance less financially rewarding.

"The lower the value of the median housing in a community, the more substandard housing there is, because people don't see it as much of an investment. If you live in a \$25,000 house that needs a \$15,000 roof, you're ... going to think twice about making that improvement," Griesert said, adding that the same roofing job on a \$150,000 house is viewed as an investment that could increase property value.

Poorly maintained homes are bad not just for that home and that homeowner, but also for the community.

"Both decay and vibrancy radiate from the center," Bartmann said. "When someone is allowing a home to go into disrepair and not be kept up, that is contagious. It easily spreads down the block."

Demolition doesn't happen

In some instances, that housing

eventually becomes unlivable. Those abandoned homes can bring down the value of homes in neighborhoods and entire communities.

But Griesert said sometimes the key to overcoming that is simply starting a conversation.

"In one community, I talked to a guy who looked out his front window at an empty house and watched animals come and go for over 60 years," he said. "In some instances, people have said, 'I was wondering how long it would take for you to say I needed to do something.'"

Clearing out abandoned and dilapidated housing can become complicated in small communities, where the owners of the properties often are members of the council—or related to them.

"In theory, it's really good, but politically, it starts to get really tough," Griesert said.

Housing, back in focus

In recent years, more communities have realized that housing needs their attention, according to Lori Moen, chief operating officer of Grow South Dakota.

"There is more discussion, as far as 'how does housing tie in with economic development and recovery?'" she said.

And rural leaders are seeing more examples of economic development stymied by housing challenges. "We are seeing that people aren't willing to move—if there

isn't opportunity for adequate or affordable housing (where the job is), they aren't going to move," Moen said.

Here are some of the strategies that experts say are working:

Taking ownership

"Collectively, we are all responsible" for housing, Moen said—but who is actually going to do the work?

"The key is having that coaching, or one key person in the community, that keeps everybody coming back to the table ... (the one who) keeps them engaged, keeps them motivated," Moen said. "When you have that, everything else becomes easy."

That person can be a paid professional, or a dedicated volunteer, but he or she needs to have time to dedicate to housing.

Taking stock

Organizing even the best-intentioned efforts takes a bit of coordination and a well-orchestrated game plan.

"A lot of times, communities don't know what they need," said Mark Lauseng, executive director of the S.D. Housing Development Authority. "If they say, 'We need housing,' and they come in and build all one-bedroom apartments, when the need was actually for family three-bedrooms ... they'll just waste their time and their efforts."

A housing study can help communities make smarter decisions. Community Partners Research is one company that does such work—its representatives come into communities and conduct a series of interviews, look into the condition of housing and the job market, then make predictions of what will happen in the community over the next decade.

Griesert said the process consists of assessing existing structures from the street, evaluating demographics, and considering the role the community plays in the greater region.

Interested communities can apply for a grant from the SDHDA that covers up to 50 percent of those studies.

Bringing in resources

Communities really interested in planning for the future then can take those results and enter a program such as Home Address Plus, a new collaboration among Dakota Resources, Grow South Dakota and NeighborWorks Dakota Home Resources, expanding upon the Home Address program formerly offered by Dakota Resources alone.

The program aims to help communities formulate a plan based on housing study findings and the actual needs of current community members by bringing in both community coaches and resource providers.

"Before, we were trying to connect those teams to the people who could help them. Now, the people who can help them will be on the ground with us," Bartmann said. "They're going to have some of the people who know more about the ins and outs of housing development than anyone else in our state right there, sitting at the table with them, in their town hall or their café."

**Read on for examples
of communities that are
finding ways to provide
better housing choices
for their people.**



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Housing: Whose responsibility is it?

by MIKE KNUTSON

Housing is a hot topic in most small towns. Everybody has opinions on the causes of the problems, and many people have good ideas for solutions. But when push comes to shove, **it's difficult to find people and organizations willing to step up to the plate to implement solutions.**

Everybody has a valid excuse

People and organizations have many valid reasons for not developing housing in our small towns. Housing developers and contractors often shy away because the profit margin may not be there or the risk is too great. Economic development corporations want to stay focused on their primary mission, which is often job creation. And housing entities, like public housing authorities, want to continue doing what they were originally created to do, which is usually to manage affordable housing.

So how do we break this logjam?

The De Smet story

I think an emerging project in De Smet offers insight into both questions.

Back in November 2014, about 50 community members gathered for a facilitated conversation about De Smet's housing needs. The gathering was a part of the Home Address program.

During the course of the afternoon, two conversations began to overlap. The first focused on

workforce housing, especially for newcomers to the community. The second explored how the De Smet Housing Authority might be an asset in developing new housing options. Everyone agreed on the importance of workforce housing. The members of the housing authority who were present, however, suggested that the housing authority probably wasn't a good fit to solve the issue.

At the end of the session, a group of volunteers agreed to continue to work on the issue. Over the next several months, the team learned a lot about options, but two central issues threatened to derail their efforts. First, they couldn't find anyone who was interested in being the developer. And second, they discovered that the costs of construction would force rents to be higher than what tenants could pay.

The solutions to these problems began to emerge when the group presented their project concept to a group of housing resource providers at one Home Address gathering. The team learned that the project might qualify for some

grant funding from the S.D. Housing Opportunity Fund (HOF). But before they could apply, they had to find someone or some entity that wanted to own the property. With this in mind, they decided to return to the De Smet Housing Authority.

Without judgment or blame, the team went back to the housing authority board and shared what they had learned about the HOF. They then asked,

**"What's getting in the way?
What's preventing you from
taking on a project like this?
And what could we do to help?"**

The answer was pretty simple: "We're already stretched thin with our time and finances. If you would take care of the development process, we would be able to manage it once the units are ready to rent."

This broke the logjam. It gave the team permission to help. They stepped up and put together both the development plan and the grant application on behalf of the housing authority. In December 2015, their project was awarded \$298,500 in grant funds from the HOF, and the project is now set for construction sometime in the summer of 2016.

It's an example of a "housing win" that many small towns are seeking.

Continued on page 12

This architectural rendering shows the townhomes that will be built in De Smet this year, following some targeted work in the community to develop housing.

Five committees were formed in De Smet after a town meeting a year ago. One committee's goal is to develop a "centralized access," which has already enhanced DeSmet's website and would ideally hire an individual focused on housing.

"We need a physical presence on Main Street. There's really no one to say, 'Here are the options if you want to build,' or 'There's a program you could use,'" Economic Development Director Rita Anderson said.



Image courtesy Rita Anderson

Some development organizations have taken on the job of housing

FAULKTON AREA ECONOMIC DEVELOPMENT CORP. – FAULKTON, S.D.

The Faulkton Area Economic Development Corporation formed a partnership with the city after a survey through the Home Address program showed a need for homes.

“The city and county have been supportive of our efforts and have allocated money in their annual budgets for the FAEDC to help in many areas including housing,” FAEDC Secretary Linda Bartholomew said.

The all-volunteer FAEDC board of directors has a Housing Task Force in place.

Recently, however, the board hired Trevor Cramer, a member of the Housing Task Force, as economic development director. He started this position at the beginning of this year.

FAEDC, which began by cleaning up dilapidated properties, has future plans to develop lots outside of city limits.

“There are few areas to build new homes in city limits,” Cramer explained.

GROW SPINK, INC. – REDFIELD, S.D.

Grow Spink, Inc. joined forces with the city of Redfield in 2001.

“We started by acquiring a city block that was occupied by a salvage yard,” retired GSI director Craig Johnson said. This development, called the Sunrise Addition, now has six completed homes on eight lots.

GSI has invested in communities throughout Spink County, with its largest development including 90 acres of land on the west side of Redfield, which was platted into 52 lots.

“We have sold 22 lots, and we have 10 homes and a four-plex on this site we call Prairie Winds,” Johnson said.

Current GSI director Lisa Zens said this has benefited the community as a whole.

“Focusing on housing in our area is a vital role in helping other areas of economic development. Individuals thinking about relocating to Spink County will want a good home to live in,” she said.

—Laura Melius

Continued from page 11

Judgment and blame

All of our community groups have an opportunity to step up to the plate with housing solutions.

But when people or organizations that we think should take on the solution are unwilling to do so, one of the worst things we can do is pass judgment or blame. Judgment and blame put up barriers. They hinder collaboration, and prevent us from getting what we want.

Instead, we should ask questions such as, “What’s really getting in the way?” and “What can we do to help?” And then be ready to step up yourself.

That’s what community leaders in De Smet did. And soon, they will have a new housing project to show for it. *

Through his business, MAK(e) Strategies, Mike Knutson of Watertown, S.D., is a community coach and facilitator. Among his many activities, Mike currently serves as a community coach in Home Address, a Dakota Resources program designed to build community capacity for strategic housing development, now and in the future.



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TURN ON FAUCET



- 1 **Get rid of dilapidated housing.** This makes room for sound housing.
- 2 **Stop the flow.** Focus on keeping homes in the “sound” category by encouraging maintenance. “Yard of the Week” efforts could be part of this, for example.
- 3 **Go against the flow.** Push housing up to categories where more people are willing to live in and care for it: from “in need of major repairs” to “in need of minor repairs,” and from “in need of minor repairs” to “sound housing.”
- 4 **Add new housing.** This will be easier in many respects if it is done after efforts have been made to improve the flow of housing in other ways first.

If a community has too much dilapidated housing, there is no room for new, sound housing in the established community. If housing is added anyway, it may end up in locations that don't work well. Just like a bathtub with water left in it for too long, eventually the community's housing starts to stagnate.

This graphic first appeared in the Fall 2013 issue of *Dakotafire*. It was inspired by work by systems-thinking expert and consultant Mike Goodman of Boston as he worked on housing issues in Faulkton, S.D.

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Making way for the new

The community of Faulkton, S.D., took a look at its housing situation and realized that the first move wasn't figuring out where to build—it was making room by getting some of the most dilapidated housing out of the way. Faulkton, which worked on its housing needs by participating in Dakota Resources' Home Address program, has taken down six dilapidated homes in the past two years. The one pictured above was removed in December 2015. After a housing survey was completed and publicized, community awareness helped get the tear-down program going, according to Trevor Cramer, Faulkton Area Development executive director. Some more could be torn down, but those homes' owners haven't been willing to give permission for that yet. *Photo by Jody Moritz*

"People have this mental model about housing that ... losing money on a project doesn't make sense when, in fact, it does, when it is an investment in workforce housing stock in the community. It's an economic development investment, just like putting in a development park or a new sewer and water line to the new housing development. ... It's worth it for our community to invest an extra \$5,000 or \$10,000 into this house above what they can sell it for, because they've basically invested \$5,000 or \$10,000 to get another family into their community."

—Joe Bartmann,

vice president of innovation, Dakota Resources

Opportunity in old homes

by MARI OLSON

Revitalizing an older housing market takes innovation, time and someone to see the possibilities lying dormant beneath neglect or age.

And money. Some might say that last part's the kicker.

Kim Ehlers of White Lake, S.D., is a former real estate agent who is looking for investment properties, and her husband, John, is a retired carpenter. If they could impart one word of caution to homeowners today it would be: maintenance.

"It's so much more expensive to repair than to maintain," Kim said. "As a Realtor, that was the hardest thing for me to explain to people—to maintain. (Your house) is the biggest investment of your life."

White Lake faces what many small towns do—an aging population, and, thus, an aging housing market. By the time some homes are put up for sale, the cost to renovate outweighs the benefits.

"Right now it seems like we want families to move into these communities to support our schools, but ... we need housing for families," Ehlers said.

Karie Geyer, of Veblen, said a lack of family housing is also a problem in her community—and in Veblen, nuisance properties are also a concern.

The community formed committees and clubs and sought the help of consultants in how to deal with nuisance properties. "The city can't do everything, so we help with community events and projects, (and) research," she said.



Kim and John Ehlers

When she and her husband, Dave, decided to relocate to her hometown, they chose an older home to renovate because for their family, that was the most cost-effective choice. She was able to pay less for a home, invest more into it and take an active part in the outcome.

They purchased her grandmother's home and dove into renovations, which were done in phases over the years. They were also able to hire family members to do some of the work.

Whether buying an older home or fixing one up for sale, time is a factor both important and difficult to put a dollar amount on. "Seventy-five percent of your outlook (on renovations) is time," John Ehlers said.

Geyer advised looking carefully at available resources before starting.

"You really have to do your homework—visit with your local contractors before you make these decisions because your timing and others' timing may not match up (which can slow down a remodel)," she said.

"It was a ton of work," Geyer added. "The key is being positive. *

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Centerville finds a housing solution in old homes

by WENDY ROYSTON
with additional reporting by REBECCA FROELICH

Sometimes, the key to advancing housing in a community starts with what you already have.

"The neatest houses in Centerville are some of the older ones that have been rehabbed," said Bill Hansen, former executive director of the Centerville Development Corp. "These houses that ... have some historical significance that we can preserve, I think it's important that we try to do that when we can."

When Hansen was at the helm, the CDC remodeled two historic Centerville homes that many in town had thought were beyond repair. The most recent, more than 100 years old, was purchased for \$26,000 from a local owner. With the help of a \$30,000 grant from the Neighborhood Stabilization Program fund and a zero-interest loan from a local business, the CDC invested \$100,000 into it.

"It was a total gut rehab," except that they didn't remove plaster, according to Hansen. "Other than that, everything changed in there."

Floor coverings were replaced, energy-efficient windows replaced several of the drafty originals, Energy Star appliances and HVAC system were

installed, insulation was improved, and Sheetrock was hung over the plaster.

At first, "we didn't know for sure whether we should just try to fix it up ... in as conservative a manner as possible and just try to unload it, or if we should just try to sell it as-is," Hansen said. "A lot of times, the cost to rehab those is too much. This one, if we hadn't had grant money, it would have been too much."

When the house sold for \$87,000, because of the forgiven grant funds and a built-in developer's fee, the CDC made roughly \$5,000.

NSP funds allow for up to \$10,000 as a developer's fee for projects like the Centerville rehab projects.

"You spend a lot of time on that, and the city was paying for my time. We thought we should be reimbursed for some of that," said Hansen, who has also advised other communities looking into this type of project. "It's a lot of work. ... You need to be prepared for some problems, and be ready to try to figure them out as you go along."

Planning ahead, too, is critical in a house remodel project.

"You build in enough contingency so that you cover" unexpected developments, he said. "I've never built in too much contingency yet. It's always ended up tight, and that's why we end up eating into our developer fee."

Centerville also has tackled its housing needs

from the new construction angle. Over the last 10 years, in addition to the two rehab projects, a dilapidated home was demolished and replaced by one of three Governor's Houses coordinated by the CDC, and three spec houses have been built.

Finding good resources for housing projects can mean the difference between dreaming about them and housing a new family. Hansen said that, on all of Centerville's housing projects, he has worked closely with the S.D. Housing Development Authority to find appropriate funding streams. In fact, Hansen, who worked on Centerville's first two housing projects as a volunteer before insisting the community needed to hire a full-time economic development director, now serves as an SDHDA commissioner.

"We tried to figure out which programs worked, what the need in the community was for housing, and be able to fill that need," Hansen said. "When the NSP program came around, we got the opportunity to do some rehab. We kind of went around town and targeted homes that were either sold or foreclosed on."

And Hansen's successor, Jared Hybertson, who started as executive director in 2015, anticipates the work that Hansen began in Centerville will continue for years to come—especially the rehab projects.

"As long as it's feasible, I think we will always continue to look for projects like this," Hybertson said. "It's a great thing for the community." *

Janklow's houses

by DOUG CARD & WENDY ROYSTON

The late S.D. Gov. Bill Janklow left a complicated legacy—even before the car crash that resulted in a fatality and forced him from public office, about eight years before his death in 2012. His effect on rural housing, however, was significant—and continues today.

He “perceived that much economic development—which, in simple form, is called ‘jobs’—in small towns in South Dakota was dependent upon quality housing,” said Marshall Damgaard, a longtime Janklow aide who now is charged with compiling the Gov. Bill Janklow Archival Project at the University of South Dakota. “Quality housing was painfully short in smaller towns all around South Dakota. That affected the ability of the community to recruit new people—new workers. It affected the ability of the local school system to recruit new teachers.”

So, remembering the “transitional housing” he’d seen on the Rosebud Indian Reservation in the 1960s, Janklow suggested a plan that would indirectly increase small communities’ family-appropriate housing stock. The first two-bedroom, 624-square-foot home was constructed in 1996 and made available to elderly, disabled and income-qualified South Dakotans living in communities with



Former S.D. Gov. Bill Janklow's Governor's House program was featured in *People* magazine in 1999. The program provides job-skills training for inmates and low-cost homes for people in rural communities. Image from www.people.com

Continued on page 18

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Continued from page 17

populations under 5,000. At a rate of 25 cents per hour, labor to build the homes is provided by minimum-security prison inmates.

"In a lot of small towns, you have a lot of older ... people, and (their homes are) ... five or ten times bigger than what they need at that point in their lives," Damgaard said. "If the person or people living in those larger, older, bigger homes can move into a small, energy-efficient home, then that frees up the large, older home for" young families.

Today, more than 2,000 Governor's Houses fill housing voids in South Dakota's communities. The program has been extended to even the largest communities, and floor plans have been expanded, too, with a two-bedroom, 1,008-square-foot option for \$40,500, or a three-bedroom, 1,200-square-foot option for \$47,200.

"Owners of these small houses have customized them—they've personalized them, and they've turned a house into a home," Damgaard said. That's "one of the neatest aspects about the Governor's House program."

Spruce Up South Dakota

Another Janklow project encouraged communities to put their best foot forward.

"It's time to ignite a new sense of pride and enthusiasm to clean up our communities," Janklow said as he unrolled the 2000 Spruce Up South Dakota/Tank Yank program.

County and city officials, township representatives, school administrators, fire department officials and other civic

leaders worked together to support cleanups across the state.

"If you dispose of these things someplace else, you have to pay to get rid of it," Lela Olson, longtime Marshall County Commission president and county coordinator for the Spruce Up South Dakota project, said in 2000. "This is an opportunity to get rid of this stuff when many people don't otherwise have a way to do it."

The state also provided workers and equipment free of charge to remove abandoned fuel tanks and tear down old, run-down buildings. Local governments needed only to provide labor to remove the debris from the torn down structures.

Final numbers compiled from the statewide cleanup were impressive.

- 3,631 abandoned petroleum tanks removed.
- 2,899 old buildings torn down.
- 5,782 junked vehicles crushed.
- 13,510 batteries picked up.
- 139,666 pesticide containers containing over 43.4 tons of chemicals collected.
- Over 187,301 tons of wood and rubble removed.
- 82,685 tons of old appliances and metal collected.
- 4.5 million old tires hauled away.

Damgaard said both programs were indicative of the type of leader Janklow was.

He "always believed that government should do the things that people couldn't do—and the private sector couldn't do—for themselves. He saw government, not as a nanny state ... but as a niche provider, providing those services that the private sector was not." *

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Project aims to paint a better picture for those passing by Irene

Inspired by the difference a group of volunteer painters made on a home and a neighborhood through the Paint South Dakota program last summer, one community in the southeastern part of the state is working to create its own program, in order to more quickly spruce up the town.

"It's all about economic effect," said Larry Johnke, a board member for the Irene Community Development Corporation, who serves on that organization's Paint Irene subcommittee.

"We just want to have a nice-looking community, (so) when people go through, they say, 'Hey, this is a nice, viable community.'"

The subcommittee is hopeful, according to Johnke, that cleaning up a few properties in town might improve the community's image to visitors, and hopefully attract new people.

"When you come into a town, you

don't want to see run-down places or derelict places," he said. "Right now, it's painting, but ... it could include some things that are related to that."

Johnke said the group hopes to continue working with the Paint South Dakota program, but increase local improvements by taking on additional work itself, though that may mean donating only the cost of supplies or the labor. Though plans are in the early stages, the group is discussing a potential points system to identify priority projects, in order to positively impact neighborhood and property values.

Though painting houses may not seem like an obvious priority of a development organization, Johnke said it makes perfect sense.

"If somebody comes into town and thinks it's a nice place, that has an economic effect," he said.

—Wendy Royston

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Why is rental housing needed?

For various reasons, homeownership isn't for everyone.

"Some don't want to," said Lori Moen, chief operating officer at Grow South Dakota. "Some don't have the capability."

In some cases, obtaining necessary financing for ownership is difficult. In others, homeownership simply isn't appealing.

"A family might come in, and they might not be ready to buy a house, or there might not be one available, but they need to come in on pretty short notice because they got a job, and they need three bedrooms—or at least they want three bedrooms," said Joe Bartmann, vice president of innovation for Dakota Resources. "A lot of the communities do not have those available."

Small communities often have a good stock of one- and two-bedroom, income-based apartments that have been managed by the local housing authority or development corporation, but the market for that housing is restrictive.

"Some of the workforce that we need to provide the housing for the most actually can't get into those properties," Bartmann said.

—Wendy Royston

Current rental rates won't cover building costs ...

by WENDY ROYSTON
with additional reporting by
KRISTIN BREKKE VANDERSNICK

Does your rural community need new rental housing? If so, it's likely that rental rates will have to increase to make that possible.

Many recent housing studies conducted in rural communities

recommend rate increases because current rents won't cover the payments for new construction.

Rents in smaller communities with fewer jobs tend to be lower than those in larger communities, where more opportunity exists for employment. But the cost of building is actually higher in outlying communities, because building sites are farther from both materials

and labor.

That unequal equation can stymie potential construction projects.

That means that rental rates can be a stumbling block for other goals of the community—welcoming new families, for example, or bringing in more workers—because new housing is required for some of these goals.

... but rental housing also needs to be affordable

On the other side of the equation, there's the question of what renters can pay.

The general rule of thumb in the home financing industry is that no more than 30 percent of a family's income should go toward housing. That figure goes back to 1969, when Congress enacted the Brooke Amendment, which set 25 percent as the maximum out-of-pocket expenditure for

tenants in the federal publicly assisted housing program. By 1981, this threshold was raised to 30 percent, which today remains the guideline for most rental housing programs—including the U.S. Department of Agriculture's Office of Rural Development.

In the case of homeownership, controlling that figure is relatively easy—you ensure your budget and mortgage

align at the time of purchase—but in the case of rentals, tenants are at the mercy of landlord pricing, which may or may not align with the experts' recommendation.

The rates charged for rentals in the Dakotafire region vary as much as the communities whose people they house, and the reasons are sometimes obvious, but sometimes not.

Town	Rental Rate (One example from that community)	Annual Rent (12x rental rate example used in previous column)	Average Median Income (Source: 2010-2014 American Community Survey 5-Year Estimates)	Percent of income spent to pay rent ("Annual Rent" divided by "Average Median Income")	Notes	Median Housing Value (Source: 2010-14 American Community Survey 5-Year Estimates)
Willow Lake	\$320	\$3,840	\$31,833	12%	Only rental in town	\$53,000
Doland	\$725	\$8,700	\$48,125	18%	2BR in new triplex	\$33,100
Doland	\$500	\$6,000	\$48,125	12%	Older apartment; can get housing voucher to pay less, but this is the market price; USDA split-level; built for elderly	\$33,100
Arlington	\$550	\$6,600	\$46,140	14%	Source manages largest portion of apts in town	\$85,000
Groton	\$650	\$7,800	\$66,071	12%		\$139,200

Acquire the right location, location, location

by KRISTIN BREKKE VANDERSNICK

Once a community decides to pursue new housing, the natural next question is, "Where?"

"That depends on the community and the type of tenant," according to Margot Gillette, executive director of Beadle and Spink Enterprise Community.

In and around small towns, land isn't always advertised as "for sale," but Gillette said that doesn't always mean it's not.

"It's a lot of relationship-building," she said, encouraging developers to

be ready to share their community improvement visions with landowners—explaining how the land could be part of the greater good of improving the community, may change the mind of even a reluctant seller.

"The biggest roadblock is communication," agreed Lisa Gogolin, president of the Cavour (S.D.) Town Board, and a volunteer with the community's development group. "There are tons of lots—we just need to get ahold of them."

A landowner in Cavour wants to gift a mobile home park to the Cavour Development Group, who then will

turn the park's five small lots into two or three bigger ones for new home construction. Three people own trailer homes in the court. One has abandoned the property, one is planning to move, and another so far has not responded to the request to discuss the idea.

Focusing on infill

Iroquois, S.D., has successfully found locations for "infill" housing—adding new housing within existing neighborhoods. About 15 years ago, with \$45,000 in hand from the sale of its two apartment buildings, Iroquois Housing, Inc. began cleaning up dilapidated houses around town.

"If the lots were big enough, we put a house on it," said Darrell Moffitt,

longtime Iroquois Housing Board member. "We asked \$3,500 each, and all the lots sold right away."

The group turned its money over, one project at a time, building a few spec homes and bringing in several Governor's Houses. Eleven houses later, the change around town is noticeable.

Iroquois is also home to a new housing development on the northern edge of town. The school offered Iroquois Housing a 7-acre plot formerly used as a football field. The group faced a significant bill to bring water and sewer to the site, but went ahead with utility work and mapped out seven parcels for single-family homes. *

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The dust of empty lots is proving to be a challenge for the community of Delmont. Pictured are, from left, City Council Member Earla Strid, long-time resident Barbara Hoffman, Mayor Mae Gunnare and Delmont Non-Profit Development Corporation President Darren Fechner. Photos by Elizabeth "Sam" Grosz

Delmont looks for the new normal after tornado's chaos

by TASI LIVERMONT

The community of Delmont, S.D., already struggled with decreasing population when an EF-2 tornado damaged or destroyed about one-third of its homes on Mother's Day 2015. What emerged from the debris was enhanced camaraderie and the opportunity to reimagine the future.

Most Dakotans know the feeling of hunkering down during severe weather, listening to roaring thunder and the suddenly angry prairie wind.

But for those who survive the most violent weather, a tornado, the silence after it passes haunts long after the winds cease.

"There were no birds for days," said Barbara Hoffman, a long-time Delmont resident.

Hoffman remembers well the eerie silence after emerging from her basement to see many of her neighbors' homes destroyed. The birds eventually found their way back to Hoffman's lone mulberry bush, but with many trees toppled in the storm, their song isn't quite as loud as it once was.

And the "tune" of the community has been altered, too. Though the business district was only minimally damaged, the community continues to work to regain its full strength in the wake of the loss of approximately one-third of its housing. Delmont's business district was only minimally damaged, though a Lutheran church and parsonage were also destroyed.

The varied voices from the community—the City Council, the special disaster recovery team put together by Lutheran Social Services, the voices of the citizens themselves, and even the semisilence from those who were forced to relocate—are finding a harmony as they rebuild.

“We’re making strides ahead. It may not look like a lot, but every bit helps,” said Earla Strid, a member of the Delmont City Council and coordinator of the distribution center for disaster victims during the storm’s aftermath.

When homes were destroyed, empty lots were left, and when the wind picks up, it leaves a dust trail.

The Lutheran Social Services Longterm Recovery Committee works with other state and nonprofit partners to bring together funds and ongoing organizational support. They have joined the Delmont Nonprofit Development Corp. and other civic groups and citizens in considering what to do with the empty lots.

According to Mayor Mae Gunnare, Delmont faces reduced tax and income base for the city after losing so many homes and utility connections. Only 10 homes have been rebuilt; more than 30 have not. Trees and grass on those lots are the next step, she said, but other considerations have had to be made as well.

For example, the city finance office secured funding barely a year before the tornado to improve water infrastructure. Now, that financing needs to be repaid, tornado or not. John Clem, community development specialist with Planning and Development District 3, which advises counties and municipalities, had helped the city get the funding. Clem said he has assisted the city in applying to refinance the bill of about \$130,000 to S.D. Department of Environment and Natural Resources and hopes there may be some loan forgiveness as well.

The city struggles to pay its bills with tax receipts down, including outstanding taxes on the



Painted wooden cardinals will grace the surviving and newly planted trees of Delmont this spring.

now-empty lots—lots that the community wonders what to do with.

New construction would seem to be the answer, but according to Darren Fechner, area farmer and president of the Delmont Nonprofit Development Corp., it just isn’t that simple. Even if they gave the lots away free, getting people to build in an area where homes would immediately depreciate about a third from the initial cost of building just doesn’t make sense.

So, for now, a consensus has been reached: Beautify the town, control the dust, and hope neighbors will pitch in to mow lots whose owners had to relocate.

“We might not be able to get people to move here permanently,” said Fechner. “But maybe we can get some RV hookups.”

Creating camping space for summer and fall visitors to Fourth of July or the annual kuchen event will take collaboration, as well as some rezoning. Before deciding on future uses, the priority this spring is planting grass and trees.

As Delmont encourages that new growth, community artists will orchestrate some visual harmony. Hoffman and art studio owner Elizabeth “Sam” Grosz plan on providing wood cutouts of cardinals to local children and citizens to paint.

These birds will grace trees that withstood the storm, as well as new trees as they are planted—signs of hope that a tornado didn’t permanently silence Delmont’s song. *

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10 DESIGN PRINCIPLES for LIVABLE RURAL COMMUNITIES

A project of Design:SD • Illustrations by Paul H. Boerboom, AIA, and Jeremy Altman, Assoc. AIA

When you start designing projects for your community, how do you know they will actually *work*—that whatever you build will be used, and loved, and taken care of?

That's the idea behind these design principles crafted by members of Design:SD, a project that brings design professionals into rural communities to help them reimagine what's possible.

Design:SD started in 2007 with a grant from the American Institute of Architects, and has since evolved into a partnership between AIA South Dakota, Dakota Resources, and the South Dakota State University Department of Architecture. It continues to visit one community a year, providing expertise through a three-day design charrette.

Design:SD has been using AIA's Ten Principles for Livable Communities as it creates new ways of seeing rural communities. While the principles themselves worked well, the language and images from those principles referred to urban places. The team decided it needed language to describe those guidelines that fit with the communities it was working in and made sense in rural places.

The principles apply to more than just Design:SD's work. As communities aim to make their places better, these guidelines could help shape those projects as well.

—Heidi Marttila-Losure

Adapted primarily from: AIA's Ten Principles for Livable Communities, with inspiration from Minnesota Design Team and several other sources



1 Design on a human scale.

Communities that provide safe options for walking, biking and using public transit—in addition to driving—to places such as shops, services, cultural resources and jobs can encourage community interaction and benefit people's health.



2 Provide choices.

People want variety in housing, shopping, recreation, transportation and employment. Variety creates lively communities and accommodates residents in different stages of their lives.

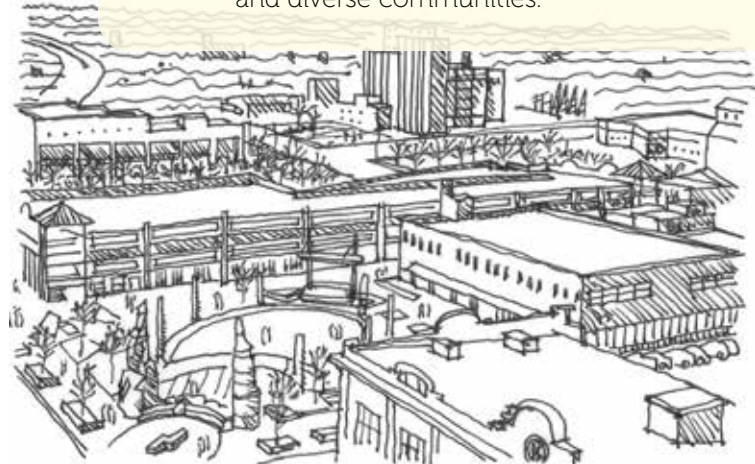


4 Preserve the community's core.

Restoring, revitalizing and infilling Main Streets and downtowns takes advantage of existing streets, services and buildings, avoiding the need for new infrastructure. Strong downtowns help preserve and enhance a community's identity.

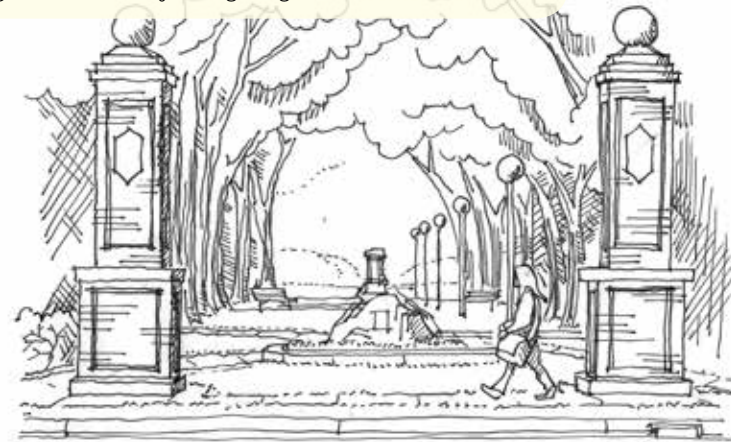
3 Plan for mixed uses.

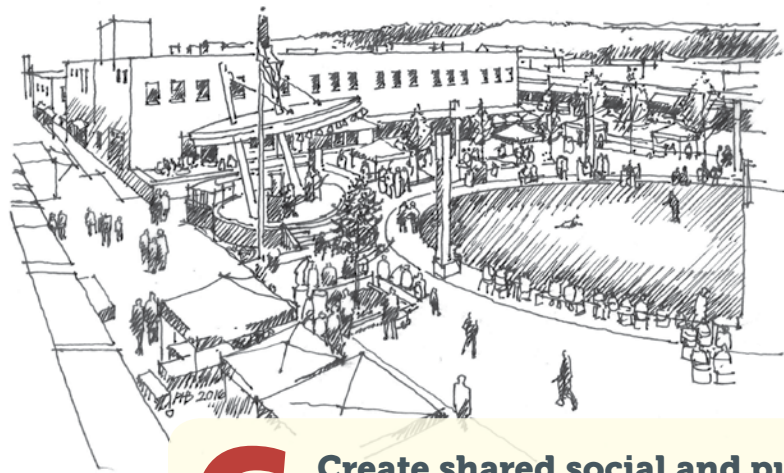
Integrating land uses that work well together, such as retail, residential and green space, and separating land uses that don't, such as manufacturing and downtown retail, creates vibrant, pedestrian-friendly and diverse communities.



5 Build connections.

Prominent gateways into communities, clear wayfinding and connections between neighborhoods that accommodate both walking and driving can serve as guides to help visitors and residents know where they are and how to get where they are going.



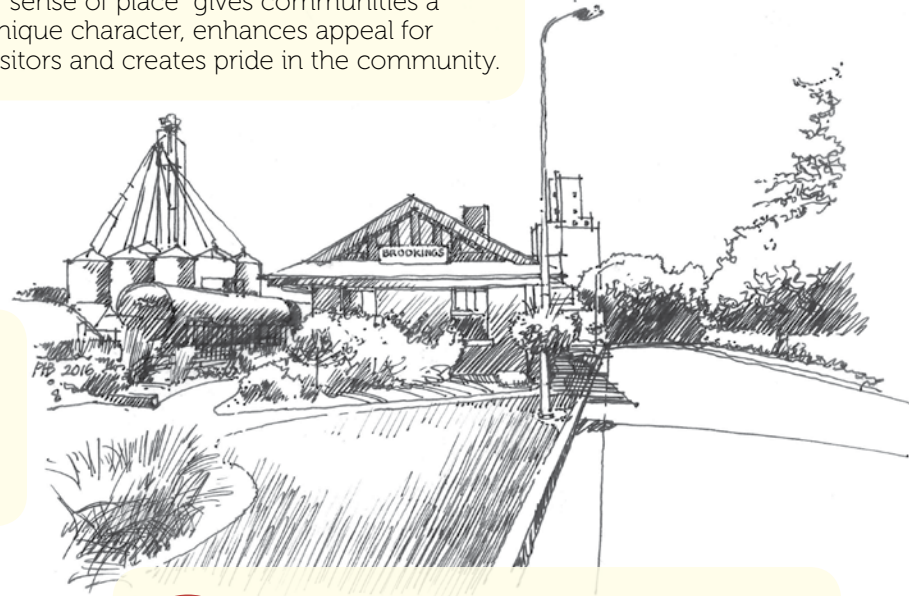


6 Create shared social and public spaces.
Citizens need welcoming, well-defined public places to stimulate face-to-face interaction, collectively celebrate and mourn, encourage civic participation, admire public art and gather for public events.

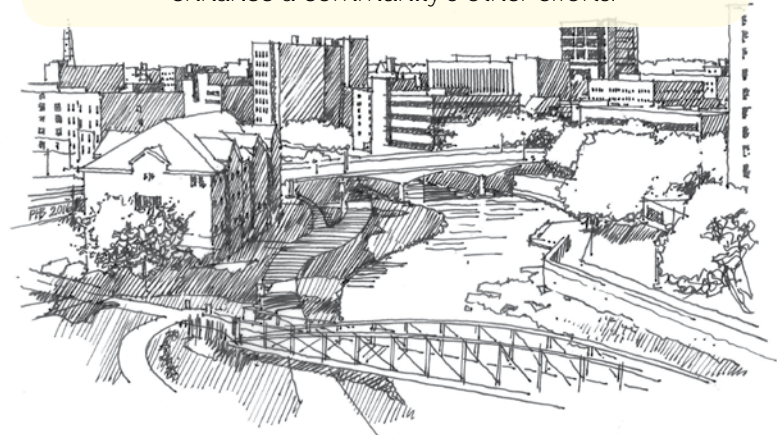


8 Conserve natural resources and landscapes.
Designing development with the surrounding natural world also in mind reduces air and water pollution, protects property values, preserves agricultural and natural systems and encourages people's connection to those systems. Vibrant landscapes can provide diverse recreational opportunities for residents and visitors.

7 Promote community identity.
A "sense of place" gives communities a unique character, enhances appeal for visitors and creates pride in the community.



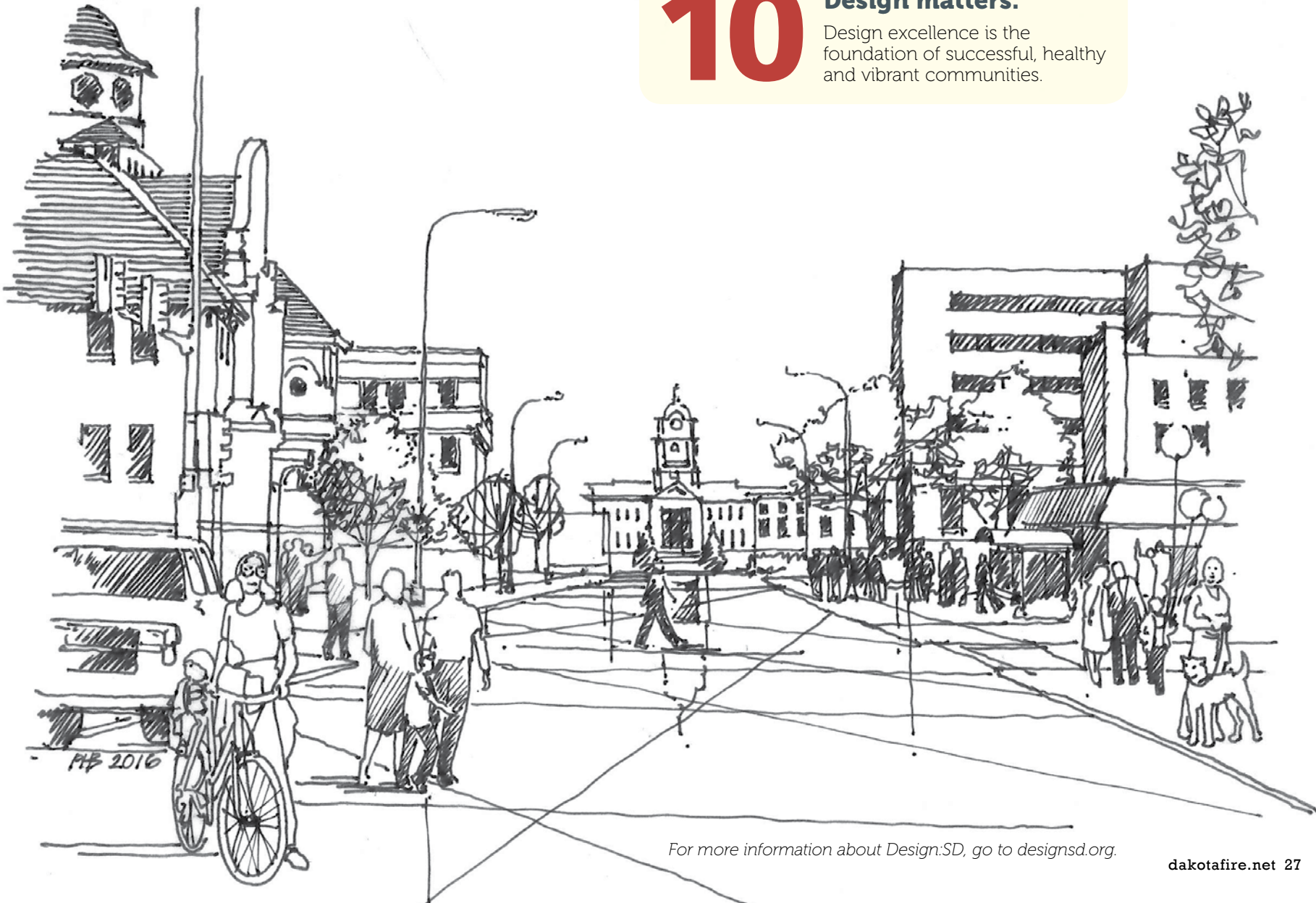
9 Develop strategies for economic development and marketing.
Plans for building the community's economic health and spreading the word about its assets should be part of a community's design discussions. Beautiful, functional spaces can enhance a community's other efforts.



10

Design matters.

Design excellence is the foundation of successful, healthy and vibrant communities.



For more information about Design:SD, go to designsd.org.

Full circle

Thunder Valley looks back and forward as it reimagines how to live in community

by TASI
LIVERMONT

This spring, seven homes will be built in a circle facing each other, re-creating a cultural and physical pattern of living in community that has until now been lost to generations of Lakota.

As part of the larger Thunder Valley community being built by tribal members on the Pine Ridge Indian Reservation, these homes continue a masterpiece in development, community organizing and planning by and for the people of the reservation.

As with any masterpiece, though, the beginning was simple: They started with a blank canvas and let

their imaginations soar. And that approach could work anywhere in the Dakotas.

For those who would replicate Thunder Valley's community-led development model?

"Be committed to being a lifelong learner in the process, because my beliefs have changed a lot in 10 years," said Nick Tilsen, executive director of Thunder Valley Community Development Corp. on the Pine Ridge Indian Reservation.

Choosing how to live

Tilsen didn't wake up one morning with an idea to build a nonprofit-led housing development and retail center on his home reservation of the Oglala Sioux Tribe.

A ceremony over a decade ago challenged him and fellow tribal members to make a future for the youth, who make up over 50 percent of the reservation's population. Their journey ultimately led them to buying non-trust, deeded land in the heart of the reservation where they building structures

The form of Thunder Valley's Regenerative Community builds on traditional patterns of Lakota living. The community will be built in phases; the first phase includes one of the housing circles shown in the center of the top half of the sketch. Architectural drawing by BNIM



Working together on projects such as this repair of a shelter at local powwow grounds is part of the ethic encouraged by Thunder Valley.



Just beyond Thunder Valley's garden and chicken coop (part of its food sovereignty work) is where construction on new homes will start this spring. *Images courtesy Thunder Valley*

to support a new way—built on a very old way—of living in community.

The ability to choose how to live is a historical issue still traumatizing tribal communities in the Dakotas—in particular the Oglala band of the Oceti Sakowin Oyate, one of several bands that negotiated with the United States via the Fort Laramie Treaty in 1868. That treaty was crushed in the quest for gold and land, with military conflicts culminating in forced settlements on various reservations.

The problems didn't end there. Dividing tribes into individual households further broke up the extended family system of the nation, the tiyospaye, by assigning land to nuclear families often not next to other tiyospaye members, via the Dawes Act of 1887.

Reservation land was then opened to non-Indian settlement.

Building on Lakota virtue

Today, Pine Ridge is facing a housing crisis. Fifty-one percent of those who are fortunate to have work on the reservation are not able to live on the reservation, according to Tilsen. Most of them are tribal members, but the housing crisis has even affected these tribal members with steady income.

Thunder Valley is working to answer that need by reclaiming a few acres of land to build a 21st-century

Lakota community—physical space for the collective imagination of youth and other tribal members willing to step into a place of greater self-determination.

The community will consist of various types of mixed-use buildings and facilities, as well as rental and Thunder Valley staff housing, but the core strength of the nonprofit's endeavor is homeownership.

Thunder Valley seeks to be a model community for all of Pine Ridge and anywhere else in need of activist development, boiling down their core ethic to the triple bottom line—people, planet and profits.

Seeing that as the unifying Lakota virtue for Thunder Valley, Tilsen cautioned that how that principle is acted upon will differ based on the community seeking to implement it.

"It will be different because the genius and the assets of that place would be different," he said.

Bridges a part of community building

Building a collaborative community imagination has paid off in very practical ways—in finding funding, for example.

Though the effort is led and mostly staffed by American Indians, Thunder Valley is a nonprofit, not a tribal

program or tribally chartered entity.

That means Thunder Valley accesses funds in the same way as any other nonprofit organization. Thunder Valley benefits from 30 to 40 funding sources, including U.S. Department of Agriculture rural development loans and grants.

Banking is also a critical issue when working to create homeownership opportunities in Indian Country. What happens if people can't get a mortgage?

That's where the creative energy of Thunder Valley's community organizing and its established practice of creating win after win, in a place where people are often sold unfulfilled promises, has paid off.

Thunder Valley is leveraging its collective achievements on behalf of would-be homeowners, working with various lending partners, some of which were very hesitant in the beginning. Eventually, though, the banks recognized the collective asset and will be working with community members of Thunder Valley, as they have worked with Thunder Valley itself.

These tiyospaye-inspired circles of homes will feature mixed-income families and housing association agreements in a way that guarantees the homes not only won't lose equity after construction, but ensures families will come home in their own way. *

FORWARD-THINKING

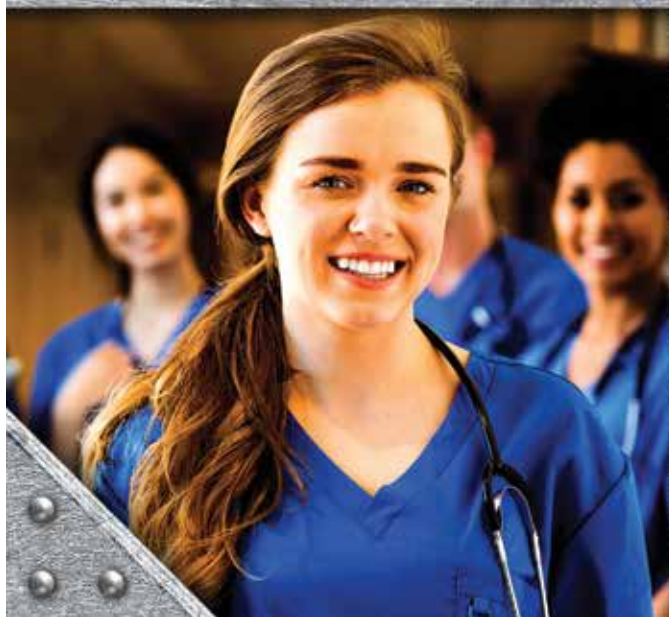
The homes' energy needs, including heat, will be more than 90 percent off-grid via solar panels on the homes owned by the non-profit. This is a huge change, considering most tribal housing still uses propane or fuel oil for heat. Homeowners will pay for their share, but the savings will make homeownership affordable. That's part of the triple bottom line, showing that putting the needs of the earth in focus also helps the humans in the community.

"Early on, we decided we didn't want to do Band-Aid work. So, we began to look around and ask, 'Why are things like this here?'"

—Nick Tilsen



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COMMUNITY SPOTLIGHT

ONIDA

Town known for its 'silver'
and 'gold' works on
building up new treasures

story & photos by WENDY ROYSTON

The streets that line South Dakota's "silver city" may not be paved with gold, but for at least a few months each year, many of the roads that lead to the community of 761 are surrounded by a rich, golden glow.

Onida is in Sully County, the home of the highest per-capita earners in the nation. Much of that financial success, according to locals, is owed to tens of thousands of acres of sunflowers.

In fact, the county recently was recognized by the National Sunflower Association as "the epicenter of U.S. sunflower production."

"When they all start blooming, it's just beautiful," Tim Luken, general manager of Oahe Grain Corp. in Onida, said of the crop that has made Sully County famous. "The sunflower is a weed, (but) through genetics, they have produced hybrid sunflowers" that are sold for oils, sunflower seeds, birdseed and various other purposes. "You would be surprised how many people stop to take pictures."

Continued on page 32

Onida is known for its abundance of grain bins. *Submitted photo*



Marileen Tilberg, editor of the *Onida Watchman* and executive director of the Onida Area Development Corp., calls her community "the silver city," in homage to the hundreds of gray grain bins in and around the community, as well as to its namesake city, Oneida, N.Y., where Oneida Silver is made.

A rotation of sunflowers, winter and spring wheat and corn keeps 400,000 acres of Sully County farmland in nearly constant production and earned the county national recognition as being among the highest per-capita earners.

"There's a lot of big farmers around here, and there are just 1,300-and-some people to spread it around," Mayor Gary Wickersham explained, so "part of it is the fact that nobody lives here. ... The counties around us all have at least twice as many people living there, and they're the same size."

"A small farm is like 3,000 acres," Luken agreed. "We've got farmers out here that farm 35,000 to 40,000 acres."

An aerial look at the community shows the "Onida: 761" sign at the edge of town could almost denote a count of grain bins, rather than people. Marileen Tilberg, who serves as both the editor of the local newspaper and the executive

director of the development corporation, dubs her town "the silver city."

"When you come over that hill south of Onida, a person can't help but notice the 'silver city' ahead," she wrote in a recent column in the *Onida Watchman*. "The abundance of grain bins hide the little town and glimmer in the sunshine."

The city's collection of grain bins started in the 1940s, with a government grain storage program, but many of the original 3,300-bushel bins have been replaced with larger-capacity storage—some of them holding 100,000 bushels—since they were sold off to private farmers.

"Farmers like to store grain. It's like their security blanket. They just don't want to get rid of it all," Luken said. "Farming is a gamble. ... These guys play with Las Vegas rules every day. ... The market changes every day. ... If you've got a 50,000-bushel bin of wheat and it goes up 10 cents, that's \$5,000. If it goes down 10 cents, you lost \$5,000."



Tim Luken, general manager of Oahe Grain Corp., a 5.9 million-bushel elevator, says Onida "won the lottery" when Ringneck Energy officials announced they are interested in producing ethanol there.

Ethanol plant creates opportunity, friction

With an already flourishing ag economy, most in Onida are reveling at the idea that Ringneck Energy officials saw promise in the community while visiting the area on a hunting trip.

"It's pretty unusual, to be able to have the (necessary) amount of infrastructure available for an ethanol site" readily available, said Walt Wendland, chairman, president and chief executive officer of Ringneck Energy, noting that Onida has natural gas lines with surplus capacity, solid rail lines, a main highway, high-volume rural water, and electrical transmission lines, plus a steady grain supply. "Feedstock is 80 percent of your cost in an ethanol facility, so being able to be there, where the supply is and getting it as a reasonable cost is huge."

Wendland, who has worked in three other ethanol startups, said he had become enamored with the idyllic nature of Onida while driving from there to Pierre on a hunting trip nearly

two years ago—after more than a decade visiting the area.



Walt Wendland

"I remember looking out the window ... and seeing all that grain storage and the flat land. I didn't know that type of thing existed out here," said Wendland, who moved from Iowa to a farm south of Highmore 10 years ago. He and his wife are renting a house in Onida until the project is completed.

If you ask most anyone in Onida, the coming ethanol plant is the spur to the local economy that has been needed for generations.

"There's just nothing here but

working for a farmer or pounding nails for a contractor or something," Wickersham said. "I can't count the number of people who have had to leave here to get a good job. ... (The ethanol plant) will bring 30 to 40 of those kind of jobs to town."

Wendland said a majority of those workers will be hired locally.

Talk around town consists a lot of "when the ethanol plant is built" scenarios, including a need for a motel and a fourth cafe, the promise of two new apartment complexes, a plethora of other new housing construction, increased enrollment at the school, and countless other opportunities.

"The town won the lottery by having this plant (come) here," Luken said.

But, for now, the project is on hold, because of the opposition of approximately a dozen families who live adjacent to the site approved for construction of the new plant.

"This thing isn't for everybody in town" because of the cost of investment, said Steve Hyde, a retired farmer who lives on land his family has owned for over 135 years, about one-fourth of a mile from the site of the ethanol plant.

Those interested in investing in the facility have to independently contribute \$50,000 toward startup and show a financial statement of at least \$1 million. But Wendland said this tactic is not meant to be exclusive, but rather an opportunity to spread wealth throughout the community.

"It's not all about bringing wealth and working with the rich farmers or whatever. It's about the rich farmers trying to help the community," he said. "We're doing this to provide good jobs

and try to keep young families in the community or bring young people back to the community. ... We're all trying to invest in something that's going to put Onida on the map, and keep Onida's agriculture and community and school strong for years to come. Why wouldn't you want to add value to agriculture? Why does this community think it's OK to ship all of their grains to other states and other countries? Let's add value to it here."

The Sully County Commission had approved conditional use and building permits for the plant, one-half mile south of the community, but the decision was challenged when neighbors to the project realized the land was improperly zoned for agricultural industrial purposes. The project was referred to a vote in June 2015, and the public supported it by 79 percent. The opponents, however, have appealed the public decision, too, and a ruling from the S.D. Supreme Court is expected by late spring.

"In any situation like this, I think the 80 percent of the people that it doesn't affect will always vote against the 20 percent that it does affect, because ... if you can convince people that they're going to make money, I think you're going to convince them ...

as long as it's not going to affect them they're going to vote for it," Steve Hyde said.



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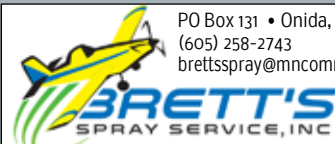
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Hyde and his wife, Kathy, a retired Sully Buttes High School science teacher, contend that ethanol production is hazardous to the health of those within a 4-mile radius of the facility, and those who can't voice their concern over the issue are at the greatest risk.

Children's "airways are narrower than adults," Kathy Hyde said. "They actually breathe quicker. Therefore, they breathe in more air pollutants. ... And they spend a lot of time outdoors, and they're active, so they're breathing faster, so they are breathing in more of these air pollutants."

A 2015 article published in the *Journal of Geophysical Research: Atmospheres*, a publication of the American Geophysical Union, supports the Hydes' claims that ethanol is 30 times more hazardous to the health of humans than it once was thought to be.

Wendland said he was not familiar with the study, and its findings likely have little bearing on what is happening in Onida.

"The referenced facility in Decatur is a very large facility using an entirely different process than Ringneck will be using. We will be using dry mill technology, whereas ADM uses wet mill technology. It's like comparing apples and oranges."

Wendland insists his company is doing all it can to ensure safety measures are followed according to Environmental Protection Agency standards.

"It doesn't matter if they live across the road or two miles down the road," he said. "Those environmental emissions

have to be at safe levels by the time they leave our property. That's the way the EPA rules go, and those are the rules we are following."

The S.D. Department of Environment & Natural Resources ruled that Ringneck Energy will be responsible for self-monitoring its emissions levels—a decision the Hydes say is risky.

"Anytime anybody is self-monitoring, I think it leaves the window open for dishonesty," Steve Hyde said.

Still, a majority of the community disagrees with the concerns of the Hydes and others.

"How do you try to fight what everybody wants with 10 or 15 people ... when everybody thinks it's a good thing for the community?" Luken asked.

Wendland said Ringneck Energy refuses to let the disagreements slow down progress, which already has begun, with groundwork at the site.

"We're going to get this thing done, one way or another," he said. "It's very unfortunate that some of the people don't see the economic benefit that this will bring to the community and choose to fight against it."

Wendland said the company can't slow down, because farmers don't slow down.

"Farmers always figure out a way to over-produce,"

he said. "We need to continue to build demand and put demand in the right place, for the right reasons, and that's where Onida fits

in. I don't want to push another ethanol plant out of business. I want to build where it makes sense, and where we're not competing with others in the industry. ... This whole central South Dakota has been bypassed."

According to many in town, the ethanol plant already has had a positive impact on the community.

"If you advertise a house for sale around here, in a week, it's sold," often to someone who wasn't even in the market for a new home prior to the listing, according to Wickersham. "If something comes up for sale and it's better than theirs, they buy it. ... If you put a for-sale sign on a house, you'd better get out of the way, because somebody's standing there with a checkbook, because they know this ethanol plant is coming (and) they know real estate is actually going up."

The ethanol plant is the next step of a commitment Wickersham said he'd made to his mayoral predecessor and the contractor who employed him more than four decades ago, Albin Stahl, whom he described as a "promoter."



Dirt work at the Ringneck Energy site just outside Onida continues, despite a pending Supreme Court case. Submitted photo

"We built a lot of houses for a lot of people you'd never dream could build a new house, and I vowed to see this thing through to fruition for him," Wickersham said. "My vision is to create jobs to get some of the quality people that had to leave here to come back. There are some really intelligent people who had to go somewhere to get a ... good job. ... The plant will bring back some quality people to quality jobs that can afford to live here and be close to their parents and grandparents."

Preparing for housing crunch to become housing rush

With the potential for at least 40 new local jobs after an estimated 200 people cycle through town on construction crews, an already crunched housing market is expected to feel increased pressure if the S.D. Supreme Court rules in favor of Ringneck Energy.

"There already are not enough homes in Onida for everyone," said Jen Nye, owner of Nye Lumber. "It's a great place to live, but there's just no place to live."

Nye was raised in Onida and moved away only long enough to go to college. When she returned, the housing market forced her and her young daughter to move back into her childhood home.

"I had to come back and live with my mom" 22 years ago, she said. "I don't know if (the housing cycle) ever ends in Onida. There's just nowhere



Jamie and Jen Nye (left) and Shelley and Mayor Gary Wickersham (right), also known as NyeWick LLC, purchased the "burnt house" after it was damaged by fire and moved it to town.

to live and nowhere to live and maybe there's a couple places open, and then it's crammed up again."

In an effort to help the community through the expected population transition, Jamie and Jen Nye and Gary and Shelley Wickersham, together as NyeWick LLC, purchased a newer house that had caught fire on an acreage south of Highmore and moved it onto land the Wickershams own.

"Knowing what the housing market has been like recently in Onida and knowing some of the nicer houses that have sold and what they have sold for, we think we can make some money" repairing and selling it, Nye said. "If we built a house of this size from scratch, I don't think we would. I would make money on the materials at the lumber yard, and (Wickersham) would make money on the concrete."

The fire was contained mostly to the rafters over the main living space of the house. A portion of the roof and rafters will have to be rebuilt, and the house will need a new basement, heat system, basement plumbing and some wiring and floor coverings, but the majority of

the windows, siding and other fixtures will need only minimal replacement.

"You can't necessarily make money on a spec house in Onida, but ... you should do things to try and help your community," Nye said. She added that it's hard work, and it's not very profitable, but they believe this kind of project "is what keeps your community going."

Recently, the City Council has focused on cleaning up older, run-down housing to give the community a facelift.

"Everybody's always against change, but once it's done, you look around, and (realize) it looks a lot better," Wickersham said. "I'm as guilty as everybody (else, but) it makes things look a lot nicer."

"I think about all of the projects that all of the contractors have done just around Onida ... just making it look nicer," Nye said. "They all have a list a mile long. Most of our contractors we have now have their whole summer planned already for this coming summer. They're that busy."



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Agar-Blunt-Onida School

Building innovations for education

Last year, the Agar-Blunt-Onida School District showed its commitment to the education of generations to come by approving an \$8.5 million renovation and construction project on the main campus in Onida.

"I think everybody realized it was time to build a new school" after public meetings regarding the 90-year-old building, Superintendent Kevin Pickner said of the project. "The school is the lifeline—in many aspects—of small communities,"

A new high school; locker, coaches', wrestling and weight rooms; and a bus barn were built on previously undeveloped land adjacent to the 1950s-era gym during the 2014-15 school year.

"While we were in the last year of the old building, all of that building was going on, and then, the last day of school ... they had it done enough that all of the kids moved everything" from the old high school to the new one, Pickner said.

Over the summer, an office/classroom wing was built where the 90-year-old high school once stood, connecting the elementary, the gym and new high school.

"Everything was on short timelines," Pickner said. "The

Monday after graduation, the wrecking ball started (demolishing the high school). It was stressful, but it worked. We didn't have to vacate (and) have classes" elsewhere.

With the dust barely settled, all 265 ABO students began the 2015-16 school year in their respective classrooms, including 30 who occupy the Blunt elementary attendance center 18 miles away from the main campus.

"It was quite a project, and we're close to being finished," Pickner said.

Now comes the biggest part of the project: paying for it. Thanks to the district's broad, 1,223-square-mile landmass, the project was funded by capital outlay certificates that will be repaid over the next 15 years.

"When you're in a smaller ... geographically isolated community, most of our contractors come from Sioux Falls (and) Rapid City," Pickner said. "That cost increased our cost, because they're having to get here, and the materials come from far away."

The façade of Sully Buttes High School is a dark brick, not steel or

stucco, and the central commons area has a higher roof to accommodate "clear story" construction that allows for more natural, "green" heating and cooling practices.

"Aesthetically, it's pleasing. It's different (and) the people like to be in there. It's their hangout," Pickner said.

But the "clear story" serves a functional purpose, too.

The open second story allows in natural light and large ceiling fans force warm air downward during school hours, to keep students warm in the wintertime. Both the addition and the older parts of the building are heated and cooled by a geothermal system under the practice football field connected to a boiler/cooler room inside the school. That water then courses through pipes that wind through the 80,000-square-foot facility. The entire facility also is equipped with "smart" thermostats that conserve energy by decreasing the strain on the HVAC system when students aren't present.

Though it wasn't the initial motivation for "going green," Pickner said, doing so has provided an additional learning opportunity, whether students are fully aware or not: "We're teaching our kids and future generations that we have to start striving, when possible, to be better stewards of the environment. ... It's a pretty common mantra, nowadays, to 'go green' when you can, (but) probably the biggest reason was the payback and cost savings over time."

Though much of ABO's facilities are new and modern, the consolidated school district holds to tradition in other ways.



Superintendent Kevin Pickner stands in the new commons area of Sully Buttes High School, which features "clear story" construction.

"Across the state ... they've heard 'Sully Buttes' before," from the school's 85 state tournament appearances since the consolidation of the Onida and Blunt school districts in 1971, according to Pickner. "We've been traditionally good at athletics and extracurriculars. We're small, but as small as we are, (we're) very strong. ... Financially, we are able to continue offering (activities), but our enrollment continues to slowly decline. If we've cut something, we've added something."

Since construction of the new high school, family and consumer sciences education has become a full-time offering, making possible a Family, Career and Community Leaders of America

chapter. Other new activities include FFA and oral interpretation.

"All students have the ability to be involved, find a niche (and) be successful," Pickner said. "We ask a lot of our kids ... but they're usually able to keep up with the main reason they're here: their academic/school work."

The district has found creative ways to avoid asking too much of its students and staff in other ways, however.

The last of each day's eighth period is reserved for chorus and homeroom, to prevent students who have to leave

early for extracurriculars from missing out on core content areas. And study hall periods are covered by a full-time monitor in one designated classroom, rather than a teacher.

"You have a certified teacher who can then teach seven periods. ... Let's use them for their knowledge," Pickner said.

Staff development, too, is strategically planned. School dismisses 30 minutes early each Wednesday, to prevent the need for full days off from learning.

Hunting, fishing lure out-of-staters to area

Most Onida residents say that they have everything they need in Onida and everything they want nearby. In fact, the area is a haven for those who want to get away from busier lifestyles.

"I think it's the extracurricular stuff that draws people," said Wickersham, who said he has poured basements with his construction business for people he had assumed were retiring. "They're not. They just want to get up by that river, so they can do something. The hunting and fishing in this country is phenomenal."

"I think we've got a teacher or two who came out because they like to hunt and fish," Pickner agreed.

The locals who don't own land can have a hard time even finding a place to hunt, because many local farmers capitalized on the outdoors paradise of the area.

"When the prices were low, they found ways to increase their income by charging people to hunt, and it got

to be a big thing (in) South Dakota," Luken said.

Wendland was one of the out-of-staters lured to South Dakota while on a hunting getaway. He first hunted in Sully County in 2003. He purchased a farm south of Highmore in part because of the sentimental value of his hunting trips.

"One of my most treasured pictures" shows his father standing in front of "with three pheasants and a raccoon, holding me" in about 1957, he said. "We've got hunting in our blood. ... We enjoy it as a family activity, and we just don't have those pheasant numbers (in Iowa) anymore."



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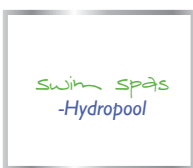
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LeAnn Weischedel (pictured) operates 3 Friends on Onida's Main Street with friend Carrie Jo Howard and in memory of their friend Barb "Beaba" Terca.

3 Friends brings crowds to Main Street—every once in a while

Three friends have figured out a way to make an unlikely business venture work on Main Street in Onida—by being open ... occasionally.

"We call it an 'occasional store,' because we're open occasionally," said LeAnn Weischedel of Onida, who owns 3 Friends with Carrie Jo Howard of Minnesota and in honor of the late Barb "Beaba" Terca. "If this store was open five days a week—or even three days every week—it wouldn't work."

The three friends grew up together in nearby Blunt and remained close over the years. Terca died of multiple sclerosis in 2002, in the midst of discussion about opening the business.

"We kind of put everything on hold, but Carrie Jo and I decided to just still pursue it," Weischedel said. "We're still three friends."

The gift and décor store—stocked with handmade, repurposed and otherwise "local" items—initially opened in December 2009, for Onida's annual 'Twas the Night Before Christmas celebration.

"This building was empty for over 10 years.

People on the outside had no idea what kind of a store we were having or anything, so as soon as the doors were open, people just piled in," Weischedel said. "It was definitely a hellhole when we moved in. We need new windows and new siding ... but it's got all the character."

The remodeled three-room beauty shop-turned-house is open a few weekends annually—coinciding with Mother's Day, Sully County Fair, pheasant season opener, 'twas the Night Before Christmas—plus a few nights and weekends in December when Weischedel is available. Between openings, a full inventory overhaul happens. Separately, Weischedel and Howard craft and order unique items for their "occasional" shoppers, and together they restock the tiny shop ahead of each opening, timed just right for some of the biggest gift-giving seasons of the year.

"Every time someone comes in, it's new. We completely move things around or out and bring new stuff in. It's completely new every opening," said Weischedel, who works full-time at a local bank. "It wouldn't pay to have somebody keep it open. There just isn't a lot of traffic on regular days."

Being open only occasionally has drastically reduced 3 Friends' overhead.

"We're not open much in January and February, because it's just too hard to keep it heated. When the heat is on, it's spendy," Weischedel said. "It just goes right out the windows."

Despite warnings from others, going into business together has helped keep a decades-old friendship warm across distance and helped keep Terca alive for them both.

"We might disagree on how something is set up or something ... but we've never really had a fight," Weischedel said of working with Howard. And Terca's memory is still with them. "It's fun, and it would be 'funner' if she was here with us." *

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SENIORS TO SENIORS

Generations connect to make a better community

by JAN KITTELSON

A gathering of Miller residents ranging in age from 15 to 89 had a conversation Feb. 5 about this question: "How can we engage young people in the future of the community of Miller?"

The gathering was the last event of the Prairie Idea Exchange, a grant-funded project intended to share community-building ideas across the region.

Dakotafire Media organized the event, which was set up in a "conversation cafe" format: Groups were organized, and specific questions were used to develop solutions. Here are some of their responses.

"WHAT MAKES YOU FEEL CONNECTED TO YOUR COMMUNITY?"

"Values. The values of the community are what make me feel connected." —Greg Palmer, *Dakota Energy*

HOW ARE YOUTH AND ADULTS CONNECTING OR NOT CONNECTING IN MILLER?

"In 1992 when we moved to Miller, they had dances at the Legion, and everyone from 2-92 came to the dances. This does not happen anymore." —Paulette Gates

"The adults and kids connect through kids' extracurricular activities, such as sports, 4-H, and FFA. In a community the size of Miller, we know each other better and are more involved than a big city." —Lane Warkenthein

"Youth and adults in the community are not connected because there are not a lot of activities for social interaction. They watch the basketball games but not much real interaction." —Trevor Parmely

The community does not offer "a lot of opportunity for kids to have a 'family-raising wage.'" —Lori Ruby, *Mitchell*

"Youth and adults don't get to connect because the bowling alley shut down. We don't get to socialize with the adults." —Karst Hunter

"Youth and adults connect through church." —Joe Zeller



WHAT ASSUMPTIONS ARE BEING MADE ABOUT THE YOUTH'S CONNECTIONS IN THE COMMUNITY?

"The youth cannot wait to leave, is one assumption."

"We assume kids know there are jobs here." —Joseph Wieseler

"Kids want to leave but we see them coming back to raise their families. They come back, but it takes 20 years to figure it out." —Greg Palmer

"Adults feel there is plenty to do, but the kids' feedback says there is not enough socially yearround and no place to hang out." —Deb Bonebright

"The assumption that you cannot make a living here because the wages are too low. Many people in this community have very good jobs, earned an education and ask whatever wage they want." —Travis Anderberg

WHAT CAN WE BEGIN NOW THAT TODAY'S KINDERGARTNERS CAN THANK US FOR WHEN THEY ARE SENIORS?

"A recreational director, lining up projects and events for the year." —Lane Warkenthein

"George and Donna Melber would read with the first grade all year. The last day of the year they would take us to their farm. This makes me want to go back to elementary and start a mentoring program." —Annie Keeter

"We need to strengthen our schools, by different class offerings and attract teachers with better salaries." —Marshall Johnson

"Teaching the kids social skills and engage in fun activities with them." —Casey Schaefer

"Having an intern program and a housing program, a place for them to come home to." —Garrett Knox



"Building an indoor swimming pool so it could be used by both kids and adults." —Karst Hunter

IN SUMMARY: HOW CAN WE ENGAGE YOUNG PEOPLE IN THE FUTURE OF THE COMMUNITY OF MILLER?

The group's answers were: friendly active communication for all ages, connecting the generations, activities for families, be a community of choice, security, and opportunities to grow and learn throughout our lifetime.

The group also noted that youth showed up to let the community know what they want to keep them here. The community would be stronger and better if all worked together. The group also said they felt young people would want to return to Miller if they had been part of fixing the community. The group was impressed with how articulate and mature the young people in attendance were.

The group was surprised by the amount of things they could accomplish by working together.

The group gathered ideas to keep moving forward. So look ahead for new changes coming to Miller. *

I commit to ...

At the end of the Dakotafire Café, participants wrote down the things they'd do to continue to work on the issues they discussed. Some chose to add their names, while others did not.

contact legislature about education priorities in SD school (teacher pay) & other stuff

take part in follow up conversations

talk to people in the community no matter what ages

Telling other people about happenings in Miller
Deanne Kne Miller

Help and encourage that I can!!

Seek more dialogue with our youth for their needs

Let's volunteer more

make Miller thrive

talk positively about our town + volunteer for something

help start something in elementary that they will continue to do until they are seniors

Grow the communities opportunities to keep people around

tell someone about this meeting

checking on where the Education Strategic planning committee is / get involved

to help in any opportunity to make the community grow

be more involved with the older generations
Anne Miller

start a project that I know will improve Miller

Visit with young people

Know my neighbors better volunteer

working hard and make a change

Speak with my 4-H group about what we discussed tonight.

M.J. M.R.

help run and put on the 3 on 3 Basketball tournament

inform others about what we talked about

Creating a job for a young person in our business

Keep working on the things we talked about tonight to make it possible

Tell other people about our discussion tonight

Thanks to John Beranek for hosting the Dakotafire Café conversation in Miller!



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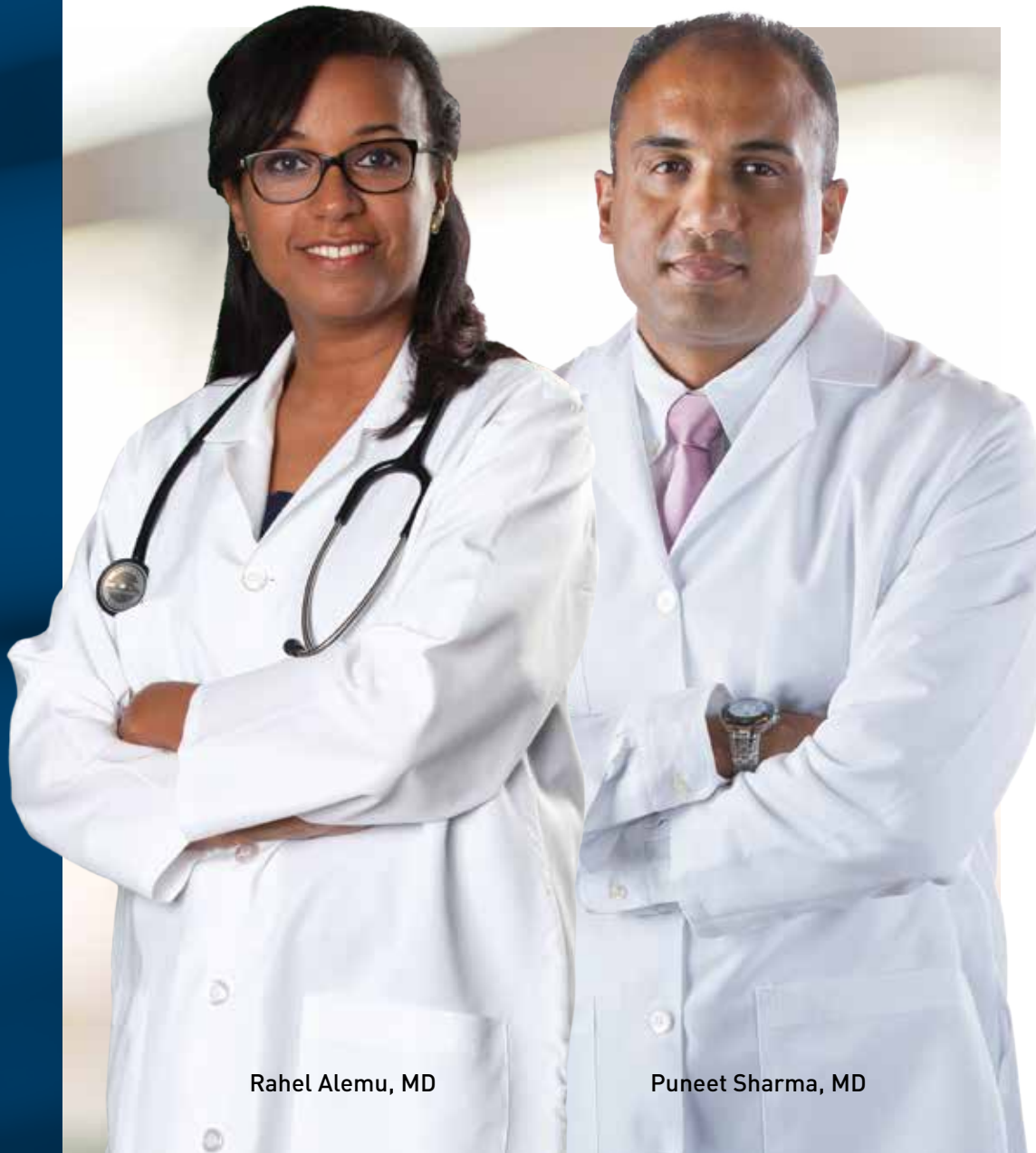
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Celebrating 3-21

by EMMA BOUZA



Three twenty-one is a day to be celebrated in our house. March 21 is World Down Syndrome Day, chosen to represent the third copy of the 21st chromosome, which results in the genetic condition known as Down syndrome.

Trisomy 21 came into our lives almost six years ago. Since then, we have had the opportunity to grow and learn as a family. Our daughter, Ruby, has opened our eyes to a life and family we never had imagined.

We received a prenatal diagnosis at about 27 weeks. It's been said that many families go through a grieving process upon receiving a Down syndrome diagnosis. I can honestly say that we never felt that way. At our 20-week ultrasound, it was discovered the baby had a two-vessel umbilical cord (as opposed to a typical three-vessel cord). My husband and I were given the

option of meeting with a perinatologist to pursue further imaging. Because of the possibility of heart defects, we went ahead with the appointment. After taking some ultrasound images, the doctor came into the room and told us based on what she saw, she believed the baby had either Trisomy 13 or Trisomy 18. She told us neither of these were compatible with life, and the baby would likely die in utero or shortly after birth. She recommended doing an amnio to confirm her findings. We did it right then and were told to expect the results within a week. Three days later, we received a phone call with the results: Trisomy 21—Down syndrome! We celebrated this diagnosis. We were still going to have our baby, and our 2-year-old, Norah, was still going to be a big sister. A Down syndrome diagnosis was nothing to grieve for us, and never has been. Ruby was born in October (Down Syndrome Awareness Month) 2010, and we have learned to celebrate the big and the small.

Having Ruby in our lives, we have learned to appreciate the little things. We focus on what she can do, not on her limitations. While learning can be

a challenge, **Ruby shows us daily that she still has a great sense of humor, a flirty side, a stubborn side, and many other characteristics that make her special.** One of the mottos of the National Down Syndrome Congress is "More Alike Than Different." Ruby proves that every day when she shows that she is just as fun, caring, loving, and even as naughty as peers her age.

Having a child with Down syndrome has given us a special connection to families locally, nationally, and even around the world who also have children with genetic conditions. As a family, we make an effort to attend the National Down Syndrome Convention held annually at many locations all around the U.S. We have gone to Washington, D.C., Denver, Indianapolis and Phoenix since Ruby's birth, and have had the opportunity to learn from some of the leading experts in the field regarding raising a child with Down syndrome and the challenges we may



face.

We have also formed many special bonds with the family of members who also attend these conferences.

When we received the diagnosis that our child wouldn't survive, our world was torn apart. Little did we know that through a genetic condition known as Down syndrome, our lives would be rebuilt, becoming greater and more fulfilling than any of us could hope. We have truly been given something to celebrate. *

Emma Bouza and her husband, Ben, grew up in Tripp and Parkston, respectively. They now reside in Iowa.

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In every other issue of *Dakotafire*, we feature a "Postcard"—an evocative, (ideally) short story about an event, person or place, written as if you were telling the story to a friend. Some ideas: outdoors stories, the highlight of a big game, or a moment in history. Story must have a photo to accompany it. Digital images (a minimum of 1000 pixels wide) are preferred; you can also send a photo by mail. E-mail submissions to heidi@dakotafire.net, or mail to **Dakotafire Media, Postcard Submission, PO Box 603, Frederick, SD 57441.**

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