## Newsletter

South Eastern Council of Governments, Dakota BUSINESS Finance, and South Eastern Development Foundation

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### **Director's Corner**



The South Eastern Council of Governments hosted Assistant Secretary of Commerce for Economic Development Jay Williams at its office on June 11<sup>th</sup>. As head of the Economic Development Administration, Mr. Williams leads a federal agency that offers significant support for development initiatives. Pictured above are: Dan Park, Janice Gravning, Trisha Viss, Lynne Keller Forbes, Barb Martin, Assistant Secretary of Commerce for Economic Development Jay Williams, Bill Hansen, Kristen Benidt, Amber Gibson, Jean Crowe, Lacey Schmeling, and Toby Brown.

While in South Dakota, Assistant Secretary Williams also toured the Sioux Falls Development Foundation's eight industrial parks and the newly created Foundation Park as well as touring the Sanford Research Center where EDA previously invested funds to assist with the purchase of research equipment. The day concluded with an Economic Development Roundtable hosted by the SD Planning Districts which included economic development officials from around the state. This was the Assistant Secretary's first visit to South Dakota, and he was impressed by all of the projects and the public/private partnerships that are ongoing.





Sanford Research Facility Tour

Planning District Directors and Staff

### **SAM (System for Award Management)**

# The federal acronym SAM has been one that you may be hearing more and more when working with SECOG on funding applications. It stands for "System for Award Management" and is the federal system that is used to manage federal dollars that are awarded to communities, businesses, or other entities. Each entity receiving federal funds must maintain an active *SAM.gov* account, and the *SAM.gov* registration must be renewed annually. In addition, any contractors that were awarded bids as well as all of their subcontractors must also maintain active *SAM.gov* accounts.

SECOG can assist can assist you with the *SAM.gov* registration process. Please call (605)367-5390 for further information.

### **Shane Laible Joins SECOG Staff**

Shane Laible recently joined SECOG as a Credit Analyst. Shane graduated from the University of South Dakota with a Bachelor of Science degree in finance and later went on to earn a Master's in Business Administration from USD.



Prior to joining SE-

COG, he worked as a commercial credit analyst at Home Federal Bank in Sioux Falls. He has also worked in retail banking at CorTrust Bank. Shane grew up in Howard, SD and has called Sioux Falls home for the last 10 years. He is married and has a newborn son at home.

### Sioux Falls MPO 2014 Year End Report

The Sioux Falls Metropolitan Planning Organization (MPO) receives federal funding to conduct continuous, comprehensive, and cooperative transportation planning and programming activities for its study area, including the Cities of Brandon, Crooks, Harrisburg, Hartford, Sioux Falls, and Tea, as well as portions of Lincoln and Minnehaha Counties. The 2014 Year End Report for the Sioux Falls MPO is now posted at: <a href="http://siouxfallsmpo.org/resources/publications/">http://siouxfallsmpo.org/resources/publications/</a>. Highlights of the transportation planning activities from 2014 include: completion of the 2014 Long-Range Transportation Plan Market Research Study and Survey, work on the I-229 Exit 5 (26th Street) Crossroad Corridor and I-229 Major Investment Studies, and continued efforts to develop and implement work activities to address the priorities identified in the Coordinated Public Transit Human Services Transportation Plan. Additional information on these activities and more can be found at <a href="http://www.siouxfallsmpo.org/">http://www.siouxfallsmpo.org/</a>. Overall, the Sioux Falls MPO completed just under \$2 million in transportation planning activities in 2014, which continues work to improve a coordinated multi-modal transportation system in the region.



Do you have the Drive To Help?

Lend a lift to a neighbor with a need and change their life. A quick trip across town may mean little to you, but for some, it can mean access to food and health care.

Volunteers are needed to drive once a day, once a week or once a month.

### DRIVE TO HELP NEEDS YOU

Volunteering is nearly as beneficial to your health as quitting smoking

People who volunteer experience fewer aches and pains

Social interaction is important to our health

People 55 years and older who volunteer for two or more organizations have a 44% better chance of living (after consideration of other factors)

Kindness makes us happy

Giving help to others protects overall health twice as much as aspirin protects against heart disease

Do you have the **Drive To Help**? The Sioux Falls Metropolitan Planning Organization (MPO) recently identified a local need for volunteer drivers to assist with paratransit public transportation. The Drive to Help program is an expansion of Project CAR and Workers-On-Wheels, which provide volunteer transportation services to seniors and persons with disabilities. Volunteers can donate time based on their availability. For information on volunteering for **Drive To Help**, call Jean at 367-HELP (367-4357), or visit www.siouxfallsmpo.org/help.

Drive to Help is supported by Avera, City of Sioux Falls, Sanford Health, SECOG, and United Way.









### SECOG Offers Ag Finance Counseling & FSA Guaranteed Loan Packaging

The South Dakota Department of Agriculture (DOA) and SECOG have entered into a contract where SECOG will be assisting the DOA with its Ag Finance Counseling Program. Ag Finance Counseling is a free service to farmers and ranchers who are experiencing financial difficulties and are involved in mandatory or voluntary mediation. Counselors assist farm clients in evaluating their financial situation as well as helping identify options in working with creditors.

There has not been as much demand for Ag finance counseling over the past few years due to the strength and profitability of the farm economy. However, now that grain prices have declined, while operating expenses remain high, the demand for Ag counseling is increasing.

One of the options that lenders consider when their farm customer's financial condition declines is obtaining a Farm Service Agency (FSA) guaranteed loan. The FSA guarantee program offers the bank up to a 90% guarantee on farm debt. Loans can be made on farm real estate, machinery, livestock and operating expenses. FSA guarantees can be used to refinance or restructure debts,

providing rates and terms the farm customer can afford when they may not be able to qualify for financing otherwise.

SECOG's team will primarily be led by Bill Hansen. His past experience as a farmer, Ag lender, finance counselor and FSA guaranteed loan packager helps him relate from both the farmer and lender's perspective. It also provides a third party's perspective in evaluating the loan.

SECOG's lenders will work with the lender, borrower and FSA to complete all of the paperwork necessary to secure the guarantee. This allows the lending officer more time to build relationships with clients rather than getting bogged down with the paperwork involved in processing the guarantee. SECOG will collect a 1% origination fee at closing. If the guarantee is not approved and does not close, no fee is collected.

Both services will be available through SECOG beginning July 1<sup>st</sup>. For more information please contact Bill Hansen at 367-5390 or 201-7593 (cell) or email bill@secog.org.

### **Recent Funding in SECOG Region**

Project Sponsor	CWSRF* Loan	CWSRF Principal Forgiveness	CDBG*	LIIP*	SCPG*
Beresford				\$225,000	
Canistota					\$11,600
Edison Township				\$245,000	
Montrose	\$545,000	\$100,000	\$515,000		
Total	\$545,000	\$100,000	\$515,000	\$470,000	\$11,600

\*CWSRF - Clean Water State Revolving Fund

CDBG - Community Development Block Grant

LIIP - Local Infrastructure Improvements Program

SCPG - Small Community Planning Grant

### The Comprehensive Plan



Every five, ten or twenty years every community that has one updates its Comprehensive Plan. For the Planning Commission and elected officials, it is a lengthy process whose only immediate result is a new document. For citizens, it is a mysterious process of meetings, maps, big words, and the perception that it is a plan for the distant future. Visioning, the largest component of the process, is often likened to gazing at a "crystal ball", and is extremely difficult when the community has immediate needs such as street and utility replacement. Then there are the perceptions - farmers are never going to sell their land, our community does not have a housing subdivision, our Main Street is dying - that can capture and stymie the vision of a better future. Perceptions might be reality, but they do not need to be the community's future.

So why does a community plan? First, planning is the easy part. A community cannot really do "wrong" planning. If a certain direction in planning seems like it is not working, you can always change course. The Comprehensive Plan is first and foremost the community's land use plan. If the community wants housing, new business development and jobs, it must first identify where to put them and under what conditions – that is the Comprehensive Plan. Think of it as a blueprint for community development. It is the "where" and "when" of development.

The Comprehensive Plan is also an analysis of what the community is today. What the community currently has is more than likely its foundation for the future. Maintaining should always be Goal

#1. Retaining what the community currently has is just as important as gaining new items. Goal #2 is anticipating the community's needs for future development. The Future Land Use Map, the heart of the Comprehensive Plan, reserves land for additional housing units, and commercial and industrial uses. Development might happen once, but if poor siting creates negative impacts to the community it is not likely to happen again.

Lastly, the Comprehensive Plan already has most of the answers to the community's questions about development. Should our community pursue housing development or an industrial park? Does our community need more quality of life items such as parks and trails? Our community wants a strategic plan. How do we know what our community needs? The answers to these questions and many more can be found in the Comprehensive Plan.

Completing the Comprehensive Plan is not the end, but just the beginning. Continued monitoring and evaluation is needed. Are we building the community we planned in the document? Why not? Successful communities do not wait for something to happen; they take part in making it happen. If you have any questions about planning documents or their implementation, please contact Toby Brown at 367-590.



### **SECOG GIS Services**

SECOG staff is available to assist with GIS services for our members. A geographic information system (GIS) is a computer system for capturing, storing, checking, and mapping data related to locations on the Earth's surface. GIS enables you to better plan and manage the information all around you – taking information like maps and making it digital to allow for change and analysis. GIS can show many different kinds of data on a single map. This enables people to more easily see, analyze, and understand patterns and relationships that exist in the world around them.

With GIS technology, people can compare the locations of different things in order to discover how they relate to each other. For example, using GIS, the same map could include information about water and sewer pipeline size, road surface and condition, and data on existing land use which can help determine the best areas for new development to take place. GIS simplifies

decision making by providing quick, accurate information that can be used to help with economic development, capacity building, planning, and maintenance.

GIS can use any information that includes location. The location can be expressed in many different ways, such as latitude and longitude, address, or ZIP code. Many different types of information can be compared and contrasted using GIS. The system can include data about people, such as population, income, or education level. It can include information about the land, such as the location of streams, different kinds of vegetation, different kinds of soil, and different kinds of land uses. It can include information about the sites of factories, farms, and schools, or storm drains, roads, and electric power lines.

If you have any questions about creating maps or any other GIS services you can contact Kristen Benidt at (605) 367-5390 or gis@secog.org.

### **Dakota BUSINESS Finance and SEDF Approve Additional Loans**

### MyTea Tykes Too, Inc.

Financing Source: South Eastern Development Foundation and Dakota BUSINESS Finance

Purpose: Down Payment; Purchase and renovate

existing building

Community: Tea

Participating Lender: Jesse King with One

American Bank

### Corona Village

Financing Source: Dakota BUSINESS Finance

Purpose: Purchase land and construct new building

Community: Mitchell

Participating Lender: Rob Schelske with First

Dakota National Bank





### **Dakota BUSINESS Finance and SEDF Approve Additional Loans**

### **Bulb Lighting and Design**

Financing Source: Dakota BUSINESS Finance

Purpose: Leasehold Improvements

Community: Sioux Falls

Participating Lender: Randy Eide with First Bank

& Trust



### Silverstar Car Wash

Financing Source: Dakota BUSINESS Finance

Purpose: Purchase land and construct new car wash

Community: Sioux Falls

Participating Lender: Jeff Priebe with First Dakota

National Bank



### Renew Energy Maintenance, LLC

Financing Source: Dakota BUSINESS Finance

Purpose: Purchase and renovate existing building

Community: Sioux Falls

Participating Lender: Jay Mitchell with Great

Western Bank



### **GrandStay Hotel & Suites**

Financing Source: Dakota BUSINESS Finance

Purpose: Purchase land and construct new hotel

Community: Tea

Participating Lender: Dan Taylor with Premier

Bank



### **Dakota BUSINESS Finance and SEDF Approve Additional Loans**

### **Dakota Metals**

Financing Source: Dakota BUSINESS Finance

Purpose: Purchase land and construct new build-

ing; Purchase long-term equipment

Community: Beresford

Participating Lender: Brent Reilly with Loft

Advisors / First Dakota National Bank

### **Heart of Dakota Publishing**

Financing Source: Dakota BUSINESS Finance

Purpose: Purchase land and construct new building

Community: Dell Rapids

Participating Lender: Jeremy Roeman with

Frontier Bank

### **C&C** Painting

Financing Source: Dakota BUSINESS Finance

Purpose: Purchase land and construct new building

Community: Tea

Participating Lender: Cory Hughes with First

Savings Bank

### A-Ox Welding Supply Co., Inc.

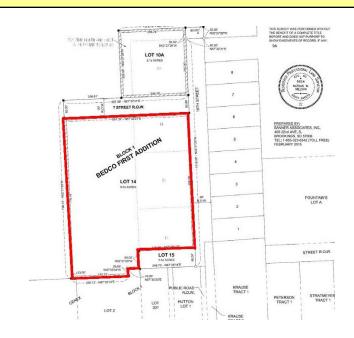
Financing Source: Dakota BUSINESS Finance

Purpose: Purchase existing building

Community: Sioux City, IA

Participating Lender: Pam Hanneman with First

Premier Bank













### Jensen Insurance & Real Estate

Mark Jensen



Brad Bak

Brad Antonson

Beresford, South Dakota 57004 605-763-2675 ~ 800-658-3539



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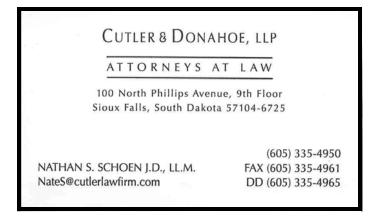
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### **SECOG STAFF**

E-Mail: trisha@secog.org

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### **SECOG Calendar**

500 N. Western Ave., Suite 100 Sioux Falls, SD 57104	CAC Meeting	July 15		
Phone: (605) 367-5390	TAC & UDC Meeting	July 16		
FAX: (605) 367-5394 <u>www.secog.org</u>	DBF Board Meeting	July 23		
Lynne Keller Forbes, Executive Director E-Mail: lynne@secog.org	SEDF Board Meeting	July 23		
	DBF Board Meeting	August 19		
Kristen Benidt, GIS Analyst/Planner E-Mail: gis@secog.org	SEDF Board Meeting	August 19		
Toby Brown, Planner II E-Mail: toby@secog.org	CAC Meeting	August 19		
Jean Crowe, Planner	TAC & UDC Meeting	August 20		
E-Mail: jean@secog.org	SECOG Board Meeting	September 2		
Jessica Evans, Senior Loan Officer E-Mail: jessica@secog.org	DBF Board Meeting	September 16		
Amber Gibson, Planner II E-Mail: amber@secog.org	SEDF Board Meeting	September 16		
	CAC Meeting	September 16		
Janice Gravning, Accountant E-Mail: janice@secog.org	TAC & UDC Meeting	September 17		
Bill Hansen, Loan Officer E-Mail: bill@secog.org	BWNR Meeting	September 25		
Shane Laible, Credit Analyst	BWNR-Board of Water & Natural Resources			
E-Mail: shane@secog.org	CAC-Citizens Advisory Comr	CAC-Citizens Advisory Committee		
Barb Martin, Closing Officer	DBF-Dakota BUSINESS Finance			
E-Mail: barb@secog.org	DOT-Department of Transportation			
Daniel Park, Servicing Analyst	MPO - Metropolitan Planning Organization			
E-Mail: daniel@secog.org	SECOG-South Eastern Council of Governments			
Lacey Schmeling, Planner	SEDF-South Eastern Development Foundation			
E-Mail: lacey@secog.org	TAC-Technical Advisory Committee			
Trisha Viss, Loan Officer	UDC-Urbanized Development Commission			