

The dedication near the front of the novel; *"An Untamed Land"*, author Lauraine Snelling, reads as follows:

"The men and women who left Norway to forge a new life in America were pioneers of deep courage and fortitude. Leaving behind everything they treasured, they faced innumerable hardships as they settled across the territories of the west. To these forefathers whose fearless valor tamed the harsh new land, I dedicate this book with gratitude and admiration. Since my heritage is Norwegian, I tell my ancestors' story—a story of all those who ventured from their homelands to pursue their dreams in another country.

"I give my love and appreciation to those pioneers who shaped us all."

Bob feels he is a product of this pioneering spirit. His biggest inspiration in life, his mother, often compared him to her father, who immigrated to America in the late 1800's to homestead in northeast Day County. This background played a part in what Bob feels to be his greatest accomplishment, the founding of the Northeast South Dakota Economic Corporation (NESDEC). This community development corporation, founded in 1978, given \$7,200 in seed capital by the Northeast South Dakota Community Action Program (NESDCAP) has now grown to near \$22,000,000 in assets. The main purpose is to make business loans to low equity borrowers. The highlights have been nearly 1,500 loans to about 1,000 area businesses resulting in a 98% repayment of principal loaned out. Almost \$35,000,000 in loans have been made to date. Bob says, *"To provide opportunity to individuals, families and groups to become self-sufficient is very rewarding and building assets and creating wealth via NESDEC all makes it possible."*

Bob adds, *"Without the full cooperation of the congressional delegation, federal agencies, state government, local government, local public organizations, local non-profits, banks and other lenders, none of this would have been possible."*

The single most successful project Bob cites is Woodland Cabinetry of Sisseton. This cabinet making business has grown from one employee, about 15 years ago, to somewhere around 160 today. As president of the Sisseton Development Corporation and NESDEC Director, Bob hosted the owners, marketed our available building, and assisted with a financing package. The assistance has continued to this day, including a fairly recent \$7,000,000 expansion, which included a 50,000 square foot building. The fact that employees receive above area average compensation, health benefits, and a 401 (K) sits well with Bob. NESDEC has provided loans for buildings, equipment, fixtures, and working capital.

Bob has also had a long time commitment to housing. In the mid 70's, NESDCAP was selected to implement a weatherization program. Since that time until now, over 5,000 homes in northeast South Dakota have received energy saving work creating approximately 20% annual energy savings for the occupants. Shortly thereafter, funds were acquired to install home preservation measures such as shingles, windows, doors, foundation repair, furnaces, handicap accessibility, etc. In the late 80's and early 90's, NESDCAP was asked and agreed to take over management of a number of rural development (formerly FHA) 515 subsidized multi-family housing complexes. NESDCAP has since managed/owned over 100 individual affordable apartment units throughout its service area.

In the early to mid 90's NESDCAP became involved in an exclusive housing capacity building pilot program sponsored by the Local Initiative Support Corporation (LISC). This, along with a number of other factors, led to NESDCAP creating a revolving loan fund to finance single-family housing units. In addition, comprehensive counseling services, including budgeting, debt consolidation, loan packaging,

information and referral were offered. At about the same time NESDCAP was asked and agreed to become a part of the South Dakota Housing Development Authority's Governors House sales program.

Shortly thereafter, the local Small Business Development Center needed an area sponsor, and NESDCAP stepped up and welcomed them into the fold. *"To add business planning to the mix was a great addition to our agency,"* Bob states.

In the mid 90's, NESDCAP took on the task of planning, developing, organizing, and implementing a national demonstration Enterprise Community program wherein only a handful were funded nationwide. NESDCAP used this opportunity to dedicate over 90% of a \$2.95 million grant to implement a revolving loan fund under the auspices of the Beadle and Spink Enterprise Community (BASEC) to finance a significant number of new and existing family homes in eastern Beadle and Spink counties. BASEC has also acquired significant funding to implement a Housing Preservation Grant Program. In addition, the loan fund has grown to over \$5,000,000, and is also utilized for business loans, livestock loans and community projects.

Throughout this entire period of time, NESDCAP was ever mindful, and continues to be, of opportunities to collaborate with a variety of organizations to develop single, as well as multi-family sites in communities throughout the area. No opportunity to promote the concept of affordable housing has been overlooked.

In the 90's, NESDCAP's sister organization, NESDEC, was nationally certified as a Community Development Financial Institution. This vehicle was used to partner with the state USDA-RD office to apply for and receive several hundred thousand dollars over several years in additional RD502 funds to provide subsidized loans to low income families to acquire affordable single-family homes.

Meanwhile, a group had formed and was adamantly working to provide home ownership opportunities to families in and around the Aberdeen, SD area. The formation of Homes Are Possible, Inc. (HAPI) was a precursor for the development of a nationally recognized model project. Not only has HAPI provided hundreds of down payment assistance grants via the Federal Home Loan Bank, but has also combined a variety of federal, state, local and private funds to acquire land to ultimately develop and/or sell up to 400 badly needed single family units in Aberdeen. Nearly 200 are complete and occupied. Bob's role, as director of NESDCAP, was to join forces with HAPI, become a member of their Board of Directors, and provide operational funds in the early stages to implement all of those great concepts. This helped bring the various ideas of the board to the fruition stage. Private building contractors also play a major role acquiring affordable lots and building speculation homes.

Through its sister corporation, NESDEC, the two organizations (NESDCAP included) were able to acquire nearly 20% of the Community Development Bank (CDB), of Ogema, MN. Bob serves on CDB's holding company's Board of Directors. CDB's role as a thrift chartered to also operate in South Dakota has been to finance single-family housing for that select number of families that seem to *"fall between the cracks"*. Other loans, including business, agriculture and consumer loans are also offered.

In recent years, Bob became involved in a statewide effort headed up by the Third Planning and Development District and the Rural Learning Center to create a number of assistance tools, including a *"playbook"* that would lay out a step-by-step process to develop community based housing endeavors. This first of a kind initiative has brought housing leaders to the table in a spirit of cooperation for the benefit of the entire state.

Bob also was sought out and readily agreed to assist the Miner County Community Revitalization (MCCR) Program with their housing activities. Business lending expertise was also made available.

Bob served on the initial Rural Learning Center (RLC) Board of Directors. Bob's role as a practitioner was invaluable, as RLC had become a key participant leader in promoting leadership training throughout South Dakota. The mere fact that key individuals, communities, and model projects are communicating on a regular basis is a tremendous step in the right direction. Great things are in store for RLC, Howard, including a large new facility to base staff as well as host training in community development.

Bob was instrumental in all of the above, and many other significant developments too numerous to mention. Four years ago, NESDCAP was chartered as a member of Neighbor Works (NW). This achievement has resulted in numerous benefits for area residents served by NESDCAP and NESDEC. The training, housing capacity building, networking, grants, and loans that NW designation brings with it mobilize additional resources.

All in all, Bob, NESDCAP and everything that goes with it, represents a major asset for the citizens of South Dakota. Without his vision, lead position and 38 ½ years of dedication, NESDCAP and NESDEC would not have the success that it has today. The human and financial resources mobilized on behalf of businesses, homeowners, and individual families are enormous. As a visionary practitioner, Bob has been referred to by key leaders in South Dakota as *"Mr. Rural Development"* and *"The Godfather of Revolving Loan Funds"*. He has been recognized by the *"Small Business Advocate of the Year"* award. The development, marketing, and financing of over 1,000 affordable single family units starting with a single, one bedroom unit in the early 90's is right up at the top with any of his accomplishments. He is a leader, motivator, mentor, and champion of those who dream of owning a business, home, or require a strong advocate for their services.

More recently, Bob has spearheaded an effort to create an *"equity fund"*. After hearing of the Regional Area Investment Network (RAIN), Bob decided to join forces to capture their expertise, help create an expanded multi-state effort, and mobilize as many resources as possible. Ten individual or organizational partners at \$50,000 each were sought out to create a \$500,000 fund to meet the entry level. Over ten investments in aspiring companies have been made to date. This is all part of a multi-state endeavor.

NESDCAP has administered a myriad of programs familiar to many. The financial and infrastructure support was instrumental in their early development. They include, but are not limited to; Head Start, Area IV Senior Nutrition, Community Transit, Senior Center Program, Retired Senior Volunteer Program, and Northeast Livestock Coop. All have sought and been granted independence for a variety of reasons but remain a part of NESDCAP's legacy.

Bob is very proud of the fact that he has cared enough to work to make a difference so the American dream of businesses and homeownership has become a reality for so many.

In Bob's own words, *"All of this activity has been very rewarding and gratifying. I could not imagine a more worthwhile cause to dedicate my working years to."*