



Celebrating 50 years in rural America: decades of responding to changing rural communities

By Rhea Landholm, rheat@cfra.org

When the Center for Rural Affairs was founded in 1973, its focus was on federal policy. Today, the organization's work includes capital access, community development, and small business and clean energy policy, in addition to rural federal policy.

Executive Director Brian Depew has had a front row seat in the Center's role in rural America, watching and leading change since 2007. He has observed the evolving work, and says it's because the organization is designed to be responsive to changing needs.

"Over time, the economic landscape, the policy landscape, demographic landscape of the communities where we work has shifted," he said.

The organization tackled consolidation in agriculture in the 1970s,



While the Center's focus in 1973 was on federal policy, the work has evolved to include support for small business and to respond to rural America's diverse demographics. Pictured is the annual Latina Women's Business Conference, offered in Spanish. | Photo by Kylie Kai

and the Center's policy work has continued to curb that consolidation.

"But, we also dealt realistically

with the fact that it has occurred and it's part of the reason we need to be more attentive to a broader

—SEE RESPONDING TO CHANGE ON PAGE 3

Rural Microentrepreneur Assistance Act introduced in Congress

By Kate Hansen, kateh@cfra.org

This fall, the Rural Microentrepreneur Assistance Act of 2023 was introduced in Congress—an exciting development in the Center for Rural Affairs' efforts to strengthen opportunities for rural small businesses through the farm bill.

The bipartisan legislation, which outlines improvements to the Rural Microentrepreneur Assistance Program (RMAP), was introduced

in the U.S. House by Reps. Zach Nunn (R, Iowa, 3rd District) and Angie Craig (D, Minnesota, 2nd District) and in the U.S. Senate by Sens. Pete Ricketts (R, Nebraska) and Tina Smith (D, Minnesota).

Established in 2008, RMAP supports the development and success of rural small businesses and entrepreneurs who are unable to access credit from traditional lenders. Through the program,

—SEE CONGRESS ON PAGE 2

→ Inside this issue

- 2 Editor's note
- 4 Organization to begin training Native American women for solar careers
- 5 Organic producer shares experiences, love of the land with beginning farmers
- 6 Memories of home inspire the idea for South Sioux City grocery store
- 7 Communities facing environmental challenges may qualify for assistance
- 8 From the desk of the executive director: Healing and community building required to solve challenges rural places face

Editor's note

By Rhea Landholm, rheal@cfra.org

Early in September, the Center held a celebration for our 50th anniversary. At events like these, I look around and realize our organization's impact. Attendees ranged from 3 months to near 90 years. I heard laughter, conversation beginning with "do you remember when..." shrieks from kids (who found new friends and kittens), and best of all, received hugs and heard stories from all of you.

We listened to speeches from Julia Kleinschmidt who interned at the Center and whose dad worked here for many years, Wyatt Frass who has dedicated his career to the Center, and from Connie Hansen who is a long-time



In the last month, we premiered a film, "Center for Rural Affairs: Celebrating 50 Years of Community Empowerment" featuring interviews with Board President Dennis Demmel (pictured), Executive Director Brian Depew, and program directors. Check it out on YouTube: youtube.com/c/CfraOrg

donor and former board member alongside her husband, David. (Speeches can be found at cfra.org/blog)

Barbara Dilly, board member,

even wrote a song commemorating our 50 years, "We are rural America." We'll soon have a video up on our YouTube channel.

Congress, CONTINUED FROM PAGE 1

loans and technical assistance are provided via intermediary organizations, such as the Center.

For more than a year, we have collaborated with lenders and lawmakers to identify program improvements and draft legislation to meet the changing needs of rural small businesses. The resulting legislation outlines three key changes to the program.

1. Raise the maximum loan amount from \$50,000 to \$75,000. In the 15 years since RMAP's creation, the maximum loan size has not changed, but the cost of doing business has. Updating this cap will allow business owners to take steps to grow their enterprises.

2. Allow entrepreneurs to renovate existing buildings. Empty storefronts populate Main Streets

in many rural communities. Now, small businesses are prohibited from using RMAP loans for "new construction," which, as written, includes renovations. This change will allow entrepreneurs to renovate existing brick-and-mortar establishments and revitalize rural towns.

3. Eliminate requirements for Microenterprise Development Organizations (MDOs) to use multiple sources of funding to provide loans to underserved rural business owners. RMAP is facilitated by MDOs. The most onerous program requirement placed on them is that no more than 75% of a loan made to a qualifying small business can be sourced through RMAP. This change will allow MDOs to fully fund loans using

RMAP funding.

If successful, the changes will make it into the next farm bill. We will continue to track the legislation, and believe that additional support from lawmakers will improve its chances.

As a rural advocate, we encourage you to contact your representative and senators to express support for the Rural Microentrepreneur Assistance Act.

To find contact information for your members of Congress, visit congress.gov/members/find-your-member. Identify yourself as their constituent, and share why you support the bill. Keep your message clear and straightforward. After contacting your member(s) of Congress, please email kateh@cfra.org.

PAPER & E-NEWS

This newsletter is available both electronically and in print. To receive it online, visit cfra.org/sign-up or email outreach@cfra.org.

Editing and layout by Rhea Landholm, Kylie Kai, Teresa Hoffman, Catharine Huddle, and Liz Stewart.

Printed at Anderson Brothers, Sioux City, IA

Address corrections: Fax the back page to 402.687.2200 or call 402.687.2100.

The Center is an equal opportunity employer and provider.

Responding to change, CONTINUED FROM PAGE 1

set of economic drivers in our communities,” Brian said. “It’s part of the reason that we had to be more attentive to small business development, why we had to be more attentive to new immigration, why we had to be more attentive to harnessing opportunities like what’s in front of us now with clean energy as a new economic driver.”

This responsiveness has kept the Center relevant and vibrant as well as proving the organization is a leader in the rural space nationwide.

Brian’s journey with Center

Since 2007, Brian has worked on nearly every topic at the Center, starting as a policy organizer, focusing on the farm bill.

He then worked on Nebraska state policy and led organizing efforts around health care and what became the Affordable Care Act.

As policy director, Brian helped initiate new clean energy policy work. Then, he served as assistant executive director, overseeing communications, constituency, the newsletter, and the website.

He became executive director in 2013, which gave him a chance to cultivate and launch new initiatives in lending, farm, and community work.

“Guiding the Center through change has been most fulfilling,” Brian said. “The organization is always evolving to remain relevant, always trying to be a pragmatic change advocate, and always looking for new solutions to challenges that communities face. Helping navigate through change is both challenging and fulfilling.”

Center’s evolving work

“The Center is a really unique organization compared to our peers,” he said. “We work at the nexus of economic opportunity, community development, and



Executive Director Brian Depew says responsiveness has kept the Center relevant and vibrant as well as proving the organization is a rural leader. | Photo by Kylie Kai

environmental sustainability. There are hardly any other organizations that do all of those things.”

In addition, the organization is guided by a consistent set of values.

The Center has its roots in the farm movement, he said, but its mission quickly evolved.

“I think the staff and board very early on realized that the Center needed to address a broader set of rural community issues,” he said. “Today, we take a more holistic approach to small businesses, community well-being, and rural communities.”

Within the past 20 years, the Center has responded to changing demographics of rural communities by including new immigrants in community development and lending work.

“You see it come to full fruition today with quite a lot of diversity compared to a lot of peer organizations, both in staffing as well as in our programs,” Brian said. “As the demographics in rural communities evolved, the organization evolved.”

What’s in store for the Center?

“The Center has long understood that access to capital—who has money and what they can do with it—matters a great deal to things that we care about,” Brian

said. “The Center has been on a decades-long evolution to build a broader set of capital access programs.”

For 30 years, the Center deployed capital in small business development only, functioning as a small business lender since 1990. It expanded its lending capabilities in 2013 after becoming a Community Development Finance Institution. Since 2020, it has added lending in the areas of single-family housing, multi-family housing, and now small meat and poultry processing loans. Planning is underway for new lending programs in food systems and solar energy.

“I’m convinced if we want to have the ability to shape the future of our communities, we have to control some of the capital as a community-based organization,” Brian said. “And we have to deploy that capital in a variety of ways that cuts across an increasing number of our programs and goals.”

“You can see now, we’re deploying capital in a broader set of ways to address housing, sustainable food systems, and climate change. We can use capital as a tool, and when we align capital with our mission, it can be a key strategy to advance our goals. I think that’s part of what we’re building for the future.”

Organization to begin training Native American women for solar careers

By Teresa Hoffman, teresah@cfra.org

There's a strong belief in honoring the sun in the Lakota culture.

"If you don't have the sun shining, you can't have plants and flowers and photosynthesis," said John Red Cloud, a member of the Oglala Lakota Nation. "It's responsible for all of life."

In 1995, John's father, Henry Red Cloud, saw a solar furnace in action and realized the sun had another useful purpose as an energy source, which he believed might fill a need on the Pine Ridge Reservation and help cut down on residents' energy costs.

"My dad got the schematics for the solar furnace and adapted it using local materials, and started creating them," John said.

In 2008, Henry and John began offering solar furnace-building training to Tribe members. Other projects and training followed, and in 2017 Red Cloud Renewable (RCR), located on the Pine Ridge Reservation in South Dakota, received its nonprofit status from the Internal Revenue Service.

"Today our focus is on providing that workforce development component and helping Tribal members and those in rural communities have a foothold in the solar industry by providing them with hands-on training so they can be solar installers, or as my dad likes to call them 'solar warriors,'" said John, managing director.

Thanks to a \$1.5 million grant from the U.S. Department of Energy's Solar Energy Technologies Office, RCR will begin offering training to Native American women, "solar warriors" who may have previously experienced barriers.

Family responsibilities often keep Native American women from participating in the workforce. But



Henry Red Cloud and John Red Cloud offer solar furnace-building training through Red Cloud Renewable, a nonprofit located on the Pine Ridge Reservation in South Dakota. The nonprofit was recently granted \$1.5 million to expand the offering to Native American women, "solar warriors" who may have previously experienced barriers. | Photo submitted

John was inspired to create a solar training program for them by the story of Jan Scott, a Navajo Nation member, mother, and lead solar installer at a company in Boulder, Colorado.

According to the 2021 Solar Census Jobs Report, Native American women represent less than one-half percent of the solar workforce. Barriers include support with child care and travel expenses, which RCR's program will provide.

"If you are a young mother or a single mother, that shouldn't stand in your way of pursuing a family-sustaining career," John said.

The Bridging Renewable Industry Divides in Gender Equality Program aims to train 72 Native women over the next three years.

Upon successful completion of the program, the women will be rooftop-ready solar installers who, under the mentorship of industry experts, will work to install units in the community before moving on to the next step in their careers. RCR will work with Amicus, a 73-member solar cooperative, to help the women secure jobs.

John hopes other groups will use RCR's framework to train more community members, such as veterans, because demand is increasing.

"There are not enough trained installers walking the earth right now to put in the amount of solar that is expected in this country by 2050," he said. "They have to triple or quadruple the current workforce to meet that demand."



Justin Jones, a farmer near Crete, Nebraska, hosts a beginning farmer event. He also helps mentor beginning Latino farmers. | Photo by Lucia Schulz

Organic producer shares experiences, love of the land with beginning Latino farmers

By Liz Stewart

Justin Jones has been intrigued by the land around him since he was a child, and he continues to learn from it to this day.

Twenty-three years ago, Justin moved from New Mexico to Nebraska to pursue opportunities as a professional musician. He ended up staying in the area and not only continued his music career but cultivated a relationship with the land when he started farming near Crete.

“Growing stuff in the desert was a project; there were no large-scale agriculture opportunities there,” said Justin. “I grew up falling in love with land, so growing food is an attempt to make land management a bit of a way to get outside and work with the land.”

Justin founded Jones EcoFarms (formerly Jones Produce) in 2010 in the hills east of Crete. Initially, the farm focused on produce, then expanded to include livestock and perennial plant production.

Jones EcoFarms spans 20 acres, with 3.5 acres set aside to grow produce and the rest pasture. Justin mainly grows asparagus because it makes sense ecologically.

“Take the perspective of crops

being the first wave; nature doesn’t really want to do annuals,” he said. “A lot of the work and expense in agriculture involves resetting the land into annuals. That’s a lot more work when you have another job outside of farming. Perennials utilize animals, and they offer a more hands-off approach. Growing asparagus works better for me and how I want to work. It’s also a market niche; there are only so many radishes you can sell.”

Justin also pastures custom-grazed cattle, then ships them out in the fall. He generally brings in someone else’s cattle in the summer, although this year he hasn’t because of the drought.

Justin and his wife own an event venue in Crete for weddings and other celebrations, and he is also part owner of Lincoln-based Lone Tree Foods, a full-service local and specialty foods distributor featuring food from more than 50 farms, artisans, and grocery brands from Nebraska and the surrounding area.

Along with working on the business and production side of food, Justin partners with the Center for Rural Affairs from time to time on farm tours or workshops.

“I work with a lot of the Center

staff on local food scene projects, and I pay close attention to the Center’s work,” he said.

The Center often works with beginning farmers, and Justin has helped with that over the past several years.

“When it comes to beginning farmers, there are people who come to it from more of an urban, affluent side of things,” Justin said. “For those folks it’s maybe more of a dream or passion project. The Center, on the other hand, works with Latino constituents, and, in some cases, small farming might be more of a difference maker in their lives.”

Growing up in New Mexico, Justin had a lot of involvement in and enjoyed learning from Latino communities, and he continues to work with and support several Latino communities around Crete.

Recently, the Center worked with Justin to host “Benefits of a Diversified Farm,” a Spanish-speaking Facebook live presentation at his farm. His hope for events like this is to provide small-scale and beginning farmers a variety of examples or points of reference for ideas, inspiration, and a chance to incorporate trial and error efforts.



Alejandro Macias found himself in need of financial assistance to help make upgrades to equipment at Old Barrel Grocery Store in South Sioux City, Nebraska. Center staff guided him through the process and his loan was approved in April 2022. | Photo by Kylie Kai

Memories of home inspire the idea for South Sioux City grocery store

By Liz Stewart, Carlos Barcenas, and Carmen Montes, carmenm@cfra.org

Before settling in South Sioux City, Nebraska, Alejandro Macias grew up in San Julian, Jalisco, Mexico. His mother owned a pharmacy there and sold a wide variety of items along with medications and pharmaceutical products.

After 14 years in his new hometown, Alejandro came across an empty building that reminded him of his mother's store.

"When I saw the building, all the ideas came to mind and reminded me of how much the building looked like my mom's business," said Alejandro.

After working for an ice cream manufacturing company, Alejandro was ready for a change. He chose to follow in his mother's footsteps and opened the Old Barrel Grocery Store in October 2020. He runs the South Sioux City business with the help of two employees, one full-time and one part-time.

They sell vegetables and other produce, along with everyday grocery items. Customers can also purchase liquor and pick up freshly made carnitas and fried tacos on the weekends. Other services include money transfers to Mexico, and the rental of chairs, tables, and inflatable games.

"Meat is what sells the most, especially fajitas, and everything chicken, chorizo, and al pastor," said Alejandro. "We also have a drive-thru, which no other store around here has."

Several months ago, he found himself in need of financial assistance to help make upgrades to his store.

After hearing about the Center for Rural Affairs from a friend, Alejandro called and was able to secure a loan.

Center staff guided him through the process, and his loan was approved in April 2022. Alejandro used his loan to buy equipment to make the store work more effi-

ciently, offer more products, and improve the service to his clients.

Alejandro is grateful for the Center's support.

"The Center has assisted a lot of people, and working with them has been a good experience," he said. "They are super helpful to business owners like me."

To others thinking of opening their own business, he offered this advice: Don't listen to the negative comments, and the hard work is worth it.

"If you have a dream, follow it," he said. "There are plenty of people [customers] here. Just make sure your business stands out. Negative comments come from people who have not ventured out and tried anything. I'm happy to open every day. We have to put in the work and treat people right so they come back."

Need financing for new equipment for your business? Contact your regional loan specialist. Find yours at cfra.org/lending-staff.

Communities facing environmental challenges may qualify for assistance

By Deborah Solie, deborahs@cfra.org

Rural communities in Nebraska and across the Midwest have a new resource for assistance in addressing environmental challenges: the Heartland Environmental Justice Center (HEJC), a Thriving Communities Technical Assistance Center.

Community leaders are dealing with a wide variety of environmental issues—whether it’s crumbling infrastructure or unsafe drinking water—on top of their day-to-day work ensuring a safe space for their residents. In my previous work with communities, we helped connect them with resources to address the major environmental challenges in their community. I am excited to follow a similar process with the HEJC as we work together to advance environmental and energy equity in rural Nebraska and the Heartland.

The HEJC is one of 17 centers established by the Environmental Protection Agency throughout the U.S., serving Kansas, Missouri, Nebraska, and adjoining Indigenous nations. Through community engagement, training, technical assistance, applied research, tool development, community assess-



The Center is seeking rural communities in Nebraska who need support in addressing environmental injustices—for example, crumbling infrastructure or unsafe drinking water. | Photo by Kylie Kai

ments, and more, the HEJC will help communities develop their ability to participate in environmental and energy justice decision-making, find and apply for grants, and engage with the private sector to be part of energy and infrastructure project design and development.

As part of the HEJC, the Center for Rural Affairs and partner organizations will offer training and technical assistance on topics including grant development/management, community needs assessment, civic engagement, education and outreach, climate resilience, water equity, affordability and access, food, energy justice, and more.

“We are seeking rural communities in Nebraska and throughout

the HEJC region who need support in addressing environmental injustices,” said Lindsay Mouw, policy associate with the Center for Rural Affairs. “Center for Rural Affairs, the HEJC, and its partners will concentrate resources in these communities to help with whatever environmental challenge a community may be facing.”

To learn more or request assistance for your community, visit heartlandej.org or contact ruralleaders@cfra.org, Deborah at 402.870.1133, or Lindsay at 712.578.9180.

This project has been funded in part by the U.S. Environmental Protection Agency under assistance agreement 96701501 to Wichita State University Environmental Finance Center.

Solving challenges, CONTINUED FROM PAGE 8

community-building operating alongside our work to increase economic opportunity.

This is why the Center works on issues related to environmental stewardship, why we work to help Native Nation partners regain food and community sovereignty, and why we work to ensure new immigrants can be full participants in civic and cultural life as well as

economic life. It is also why the Center works on a broad set of policy changes.

Loans aren’t enough. Loans won’t heal broken cultural relationships, and loans won’t build the necessary community capacity small towns and rural areas need.

The Center is a lender, but we are a lender fully engaged with the community and the places

we work. We recognize that capital is part of the solution, but we understand we must steward our natural resources, build community, and engage in the political and policy sphere as well. This approach sets the Center apart from peers more narrowly focused on economic development. It also makes our work more challenging, but also more effective.



CENTER *for* RURAL AFFAIRS

145 MAIN STREET, PO BOX 136 | LYONS, NE 68038-0136
CFRA.ORG | INFO@CFRA.ORG

Return Service Requested

11/23



Last story in our celebrating 50 years series

Executive Director Brian Depew talks about responding to change

FROM THE DESK OF THE EXECUTIVE DIRECTOR

Healing and community building required to solve challenges rural places face

By Brian Depew, briand@cfra.org

Throughout my last essay I wrote about why access to capital—who can get money and what they are able to do with it—is central to rural communities and central to the Center’s work.

Close followers of the Center know, though, that our programs are broader than capital access. This is intentional. While increasing access to capital in ways that align with our mission is necessary to advancing our goals, it is not by itself sufficient.

I recently read “The Search for a New Way: The Story of New Dawn

Enterprises.” The book is a history of New Dawn, written by long-time Executive Director Rankin MacSween. The organization serves Nova Scotia’s Cape Breton Island and is Canada’s oldest community development corporation, founded around the same time the Center was.

In the book, Rankin writes, “For me, New Dawn’s work has been centered on two basic questions: Why is this magnificent region so enduringly poor and why are the region’s troubles so frustratingly difficult to remedy? After a lifetime devoted to community develop-

ment, it is clear that the Island’s challenges are rooted in politics, culture, and history as much as economics. This means that to be effective, our efforts must be rooted in healing and community-building as well as economic development.”

This struck me as a wonderful articulation of what we also know from our work at the Center. The challenges that rural people and places face are rooted in politics, culture, and history, and not economics alone. Thus our solutions must be about healing and

—SEE SOLVING CHALLENGES ON PAGE 7