



CENTER *for* RURAL AFFAIRS

YOUR RURAL NEWS FOR MORE THAN 45 YEARS | LYONS, NEBRASKA | POPULATION 851 | NOVEMBER AND DECEMBER 2021

FARMERS MARKET IGNITES INCLUSIVITY AND INGENUITY WITHIN COMMUNITY

BY LIZ STEWART AND EUNICE RAMIREZ, EUNICER@CFRA.ORG

Farmers markets spice up the summer months by offering locally grown produce, handcrafted items, freshly baked goods, live entertainment, and more.

A popular way for small farmers and artisans to sell their wares directly to the public, these events have spread in popularity around the country, for many years.

In West Point, Nebraska, organizers of a weekly farmers market have gone above and beyond buying and selling, and have brought their community together through inclusive events for adults and children, with activities and services offered in English and Spanish.

—SEE FARMERS MARKET ON PAGE 4



Center staff helped present a story hour in both English and Spanish during a farmers market in West Point, Nebraska. A book and activity were offered in hopes to bring the community together. | Photo by Kylie Kai

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CENTER ENCOURAGES USDA TO IMPROVE ACCESS TO PROGRAMS

BY ANNA JOHNSON, ANNAJ@CFRA.ORG

The Center for Rural Affairs recently submitted comments to the U.S. Department of Agriculture (USDA) on how internal policies and protocols can be changed to better advance racial justice and equity.

After many years of working in rural communities, Center staff have collectively gathered a great deal of knowledge about the specific barriers people can face when working with USDA.

From our work with Latino producers, the Center offered a number of suggestions to increase their ability to access USDA programs, such as:

- Translating enrollment forms and 2018 farm bill information into Spanish.
- Clarify that documentation of past agricultural experience in foreign countries is acceptable for qualifying as a beginner

—SEE ACCESS TO PROGRAMS ON PAGE 5

EDITOR'S NOTE

BY RHEA LANDHOLM, RHEAL@CFRA.ORG

Throughout this issue, we focus on one of our organization's core values: "FAIRNESS that allows all who contribute to the nation's prosperity to share in it."

A couple of years ago, the Center began a new area of work, focusing on bringing communities together through inclusive activities. One of these projects is featured on the front page of this newsletter.

In West Point, Nebraska, we have assisted with their farm-

ers market and childrens activities. In another area of our work, we submitted a comment to the U.S. Department of Agriculture to make sure their services are inclusive. We work to provide fair and equal opportunities for everyone.

This work continues in the small business area, where we offer a loan and business counseling to an immigrant who may have struggled to obtain traditional financing.

Our executive director continues the conversation by sharing



his experience installing solar. His venture proves that anyone can participate in this opportunity.

As always, these stories contain just a sample of what we are up to. Read more at cfra.org/blog.

RURAL BUSINESSES STILL FIND ASSISTANCE

BY RHEA LANDHOLM, RHEAL@CFRA.ORG

Rural Nebraska businesses and homeowners continue to receive important assistance from a familiar program with a revised name.

The Rural Enterprise Assistance Project (REAP) was established in 1990 as a program of the Center for Rural Affairs, providing loans, training, and business planning assistance to businesses with up to 10 employees.

REAP, familiar across Nebraska for assisting small businesses, is now simply referred to as the Center for Rural Affairs. Our home office is still located in Lyons, Nebraska.

"We are not making any changes to our mission, staff, or operations," said Kim Preston, Lending

Services Director. "We are here for whatever small businesses in Nebraska need, whether that's funding, help to navigate the pandemic, assistance in marketing, or otherwise."

In our history, the Center has extended more than \$23 million to assist Nebraska small businesses. That number has been on the rise in recent years thanks to the establishment of a nonprofit subsidiary of the Center. The U.S. Treasury-certified Community Development Financial Institution (CDFI) can make larger loans to small businesses, ultimately having a greater impact on the businesses and communities in rural Nebraska.

"In the beginning, we were lending only small amounts to busi-

nesses," Kim said. "Now, we have the ability to lend from \$1,000 to \$250,000. We also expanded our business development services to meet demand."

In addition to small business loans, earlier in 2021, the Center began offering homeownership and home improvement loans in rural Nebraska. The loans between \$5,000 and \$100,000 can be used to assist in the purchase of a home, owner-occupied rehabilitation or renovation, or emergency repair to a property.

"This name change is to streamline our brand identities," Kim said. "Now all services are under the Center for Rural Affairs name."

To apply for a loan, visit cfra.org/loans or call 402.687.2100.

PAPER & E-NEWS

This newsletter is available both electronically and in print. To receive it online, sign up at the Center's website, cfra.org, or email us at info@cfra.org.

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Jesus Ramos and Ana Villegas opened Palmeras Cuban Store in July 2018, in Columbus, Nebraska, offering products to help newcomers to the community feel at home. | Photo by Kylie Kai

CUBAN STORE BRINGS A TASTE OF HOME TO COMMUNITY

BY LIZ STEWART AND VERONICA REYES, VERONICAS@CFRA.ORG

The Cuban population in Columbus, Nebraska, is booming. As an immigration paralegal, Ana Villegas has seen this community grow firsthand, and she and her husband, Jesus Ramos, decided they wanted to find a way to help these newcomers feel at home.

The couple believe there is no better way to offer a warm welcome than by bringing a taste of home to town. In July 2018, they opened Palmeras Cuban Store, a grocery specializing in Hispanic produce, pastries, snacks, meats, and seafood, and other goods.

“We saw a need for this kind of business in Columbus,” said Ana. “We wanted to bring in certain products to meet the needs of the community. I also wanted to create my own employment and create employment for others.”

Ana was prepared, as she had

previously taken a training course with the Center for Rural Affairs focusing on creating a business plan, an entrepreneurship workshop, and other business courses. The Center also provided Ana and Jesus with a start-up loan to help buy equipment for the store.

Veronica Reyes Spindola, Latino loan specialist with the Center, helped the couple with their loan application, and has given them one-on-one business counseling in person, online, and over the phone.

“I am amazed how they have grown their business so quickly,” said Veronica. “Everybody in town speaks highly of their customer service, their products, and their kindness. I can’t wait to see the moment when they buy a building and grow even more.”

Veronica was alongside the couple as they started in their first location, which housed grocery items in the front of the store,

managed by Jesus, with Ana’s home-based paralegal business in the back office. After only a few months, Ana gave up her office space to make more room for items to sell, and in July 2021, they moved Palmeras Cuban Store to a larger location to keep up with the needs of the community.

The Center also provided Ana with COVID-19 relief funds, which has helped the establishment continue to grow.

In her spare time, Ana still uses her paralegal skills to help clients with their immigration documents, but running the store keeps her, Jesus, and their employees busy.

Ana says business has been steady, and appreciates all the help she has received from the Center this far.

“The Center staff is excellent,” she said. “I have always received answers to my questions and concerns. It’s an excellent resource for small businesses. They help people learn and start new businesses, especially in the Latino community, and they offer fast and wonderful service.”

To learn about financing your business and apply for a loan, visit cfra.org/loans.

“WE WANTED TO BRING IN CERTAIN PRODUCTS TO MEET THE NEEDS OF THE COMMUNITY. I ALSO WANTED TO CREATE MY OWN EMPLOYMENT AND CREATE EMPLOYMENT FOR OTHERS.”

—ANA VILLEGAS

FARMERS MARKET, CONTINUED FROM PAGE 1

STARTING A MARKET

Aliza Brunsing has lived in West Point for the past four years and helped create the event because she wanted to see a farmers market reminiscent of the ones from her youth.

“I grew up attending farmers markets,” she said. “They were something I looked forward to. The smells, the people, the music, the sense of community—I loved every aspect of it.”

With her hopes in hand, she reached out to Tina Biteghe Bi Ndong, executive director of the West Point Chamber of Commerce, and discovered they shared the same dream.

“When great minds think alike, amazing things can happen,” said Aliza. “That is how the West Point Farmers Market on the Avenue came to be. I was willing to make phone calls and dream, and Tina had all the contacts and knew how to make it happen—and she did.”

Through the chamber, Tina has helped with marketing, contacting vendors, and coordinating family-friendly activities and entertainment. Chamber representatives are also present at each market to help set out signs and trash cans, direct vendors, and welcome attendees.

Tina says West Point has seen a variety of vendor markets and farm/flea markets over the years, but 2021 was the first year for this all-inclusive event.

“We usually have a little bit of everything [at the market],” she said. “We’ve had food trucks, a lot of local vendors, and we also had vendors come from surrounding communities.”

Along with help from community volunteers, the farmers market organizers also received assistance from the Center for Rural Affairs.

“They helped us connect with statewide resources and orga-



Farmers market organizers in West Point, Nebraska, leveraged a rich Latino culture to expand their event into an inclusive, community-driven market. Center staff helped translate and reach out to potential participants. | Photo by Kylie Kai

nizations,” said Tina. “We also leaned on some local Center staff to connect with vendors. The Center hosted a hydration station one weekend, and staff have been huge supporters by volunteering and attending the market in several different capacities.”

PRESENTING AN INCLUSIVE STORY HOUR

Center Project Assistant Eunice Ramirez helped bring the Center’s work to the community every Saturday by teaming up with staff from the library to present a story hour for children.

“We met and planned what book to read and we liked to follow it with an activity related to the book we were reading,” said Eunice. “I liked to teach a song and a theme to go with the book in Spanish. My long-term goal is for the children to learn a second language, either English or Spanish.”

Eunice hopes these activities will bring the community together and help everyone acknowledge what makes people unique.

“I taught them my home language and I wanted to foster a safe space where we could come together and celebrate our unique culture,” she said. “Discrimination is real, and because of this, it discourages people from visiting

public places. I wanted to create a safe space where we can all learn, have fun, and most of all celebrate those differences.”

COMING TOGETHER AS A COMMUNITY

Eunice also translated marketing materials for the farmers market, including information on what can and cannot be sold, helped with social media updates, messaged Spanish-speaking members to deliver news, and acted as a translator during in-person and virtual meetings pertaining to the farmers market.

“We have a rich Hispanic community in West Point and Eunice provided all the translating to ensure we were able to reach out to them so they could participate,” said Aliza. “It’s been fun to see everyone come together for one good, and the community has loved trying the new foods, like empanadas, and meeting the people who make them.”

The organizers are proud of the inclusive, community-driven market they’ve put together.

“The farmers market has really helped showcase our rich culture,” said Aliza. “Whether it’s the artists helping with the community piano, all of the bakers with their delicious food, or even young

ACCESS TO PROGRAMS, CONTINUED FROM PAGE 1

- when applying to loan programs.
- Hiring full-time translators so program information can be released simultaneously in English and Spanish, particularly during disasters.
- Fully enact Limited English Proficiency policy within county offices, and post signs in Spanish.
- Restore the Spanish version of the Farm Service Agency website.
- Announcing program availability in diverse media outlets, using billboards, conducting outreach at a greater diversity of events, and developing more social media content in Spanish.

The Center also recommended that USDA create formal liaison positions to work with

Native Tribes. A full-time Tribal liaison for each state in both the Farm Service Agency and the Natural Resources Conservation Service would help many Natives better access and understand the programmatic offerings of USDA.

In addition, Center staff based on Tribal lands shared that reliable access to clean water is a major challenge for their communities. The Center therefore recommended that USDA create and promote the Rural Development Tribal Technical Assistance Office, as required by section 6302 of the 2018 farm bill and highlighted by the National Congress of American Indians.

Many USDA Rural Development programs could benefit Tribes, such as support for housing or rural water and

wastewater management systems. But, applying for and accessing these vital funds is difficult.

In looking at official announcements of Rural Development awards announced by USDA on April 22, 2021, and July 7, 2021, the Center noted almost none were made to Tribal groups, indicating room for improvement.

Another recommendation is that county offices offer more flexible hours. For individuals who work full-time during business hours, setting up a weekday appointment to discuss a loan application or conservation program may not always be possible. Offering flexible hours will help ensure these individuals have increased access to USDA programs.

FARMERS MARKET, CONTINUED FROM PAGE 4

entrepreneurs selling their welding projects, we have seen vendors and businesses come together to promote community.”

MAKING EACH SEASON BETTER

Everyone involved in this farmers market has taken part because they have a love of community and fond memories of markets from their past. They plan to try to make each new season even better than their first.

“Initially, I wanted a place to access fresh produce and have entertainment for my own family (in addition to friends, neighbors, and the community),” said Tina. “What I found is that it brought about a strong desire to get involved rather than just wanting to attend.”

Both adults and children were trying to find things they could make or grow so they could be vendors.

“Kids looked forward to the art academy’s activities, which inspired new creativity,” Tina said. “The local extension office’s Harvest of the Month Club helped kids try new foods in new ways. It has been amazing to see entrepreneurship at the most basic level develop out of the farmers market.”

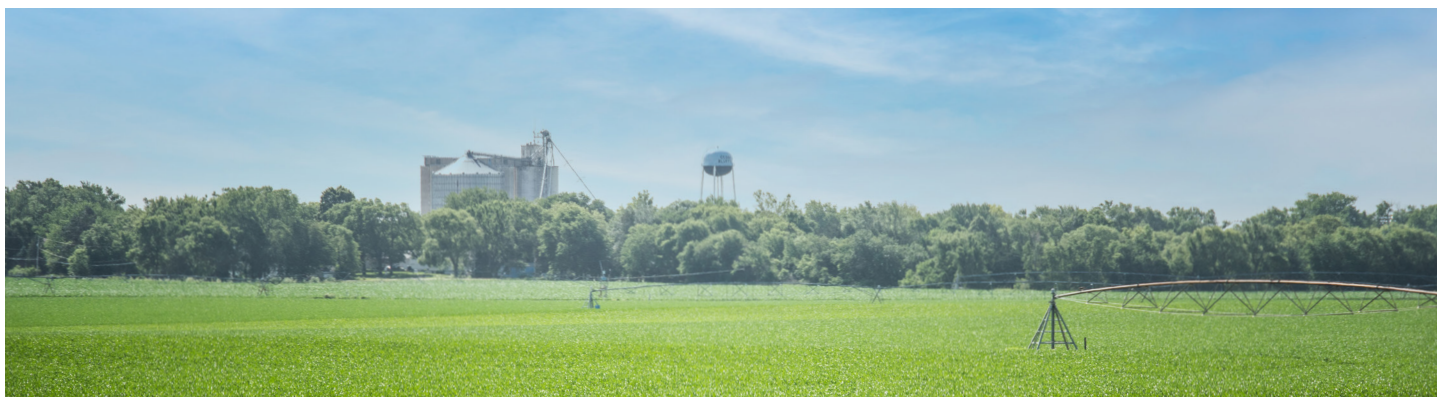
Eunice agrees, and feels the market brings people of all walks of life together in a positive way.

“Our farmers market is small but we are growing,” she said. “I am focused on inviting and encouraging all people from around the world, walks of life, and all sorts of different cultures to be a vendor and to be part of the market. What makes me feel that ours is special and unique is because we want to celebrate diversity in our small town. I want to create a space to celebrate this diversity with the kiddos, and expose them to all these differences our town has to offer.”

Aliza thinks back fondly on her childhood and hopes the West Point farmers market can offer others memories to last a lifetime, too.

“Farmers markets are so important—they give community members direct access to locally produced food and goods and support the businesses selling them,” she said. “When consumers have a convenient way to shop locally, the money stays in the community and the community can grow. They also build togetherness. Like I said before, all cultures, all ages, they are all welcome. Events like farmers markets just make you feel good, and help grow the pride you have in your community.”

This year, the West Point farmers market ran June 5 through Aug. 28 on Saturdays. To learn more about the Center’s continued involvement with farmers markets, visit cfra.org.



Similar to brain drain plaguing rural communities, “brain waste” plagues immigrant communities. Two million college-educated immigrants in the U.S. are either unemployed or working in jobs that require no more than a high school diploma, according to the Migration Policy Institute. | Photo by Kylie Kai

WORKFORCE IN WAITING: IMMIGRANTS’ PENDING WORK VISAS ARE READY TO TACKLE EMPLOYEE SHORTAGES

BY MOLLY MALONE, MOLLYM@CFRA.ORG

There is ample news and speculation about the lack of workforce, but one solution to labor shortages often gets overlooked: immigrants waiting for employment authorization.

Those waiting include Deferred Action for Childhood Arrivals (DACA) recipients, spouses and immediate family of U.S. citizens, and professionals with a prior work authorization that is about to or has expired.

In 2020, nearly 2 million employment authorization document applications (EADs), also called I-765s, were received by U.S. Citizenship and Immigration Services (USCIS). More than half were renewals from applicants who already have jobs and need a renewal to stay employed.

The Biden administration issued an executive order on Feb. 2, 2021, and immigrants are still waiting for noticeable action. In the first half of 2021, USCIS received 1,163,828 more I-765 applications. More than 700,000 were approved, approximately 74,000 were denied, and 1,039,697 are pending, indicating a backlog of more than 900,000

from the previous year. For perspective, at the end of July 2021, the Bureau of Labor Statistics indicated 10.9 million job openings.

In August, the U.S. Government Accountability Office found that USCIS pending caseload had increased 85% from 2015 to 2020, and called for action to address the growing problem.

These are people already in the U.S. with a documented status, living and trying to work in our communities. They must be able to survive while they wait, meaning they must have either savings or a support system to be able to pay rent, buy food, and care for their families without their own source of income.

The National Benefits Center in Missouri, one of six USCIS benefits processing centers, estimates 9 to 9.5 months to process an I-765 application. However, applications can take longer than the estimated time, known as “out of processing time.” Applicants can then choose to submit additional requests to be processed or continue to wait. USCIS has its work cut out, with nearly 7 million forms pending at the end of July.

Census data revealed large population declines in rural areas, but the blow was softened by immigrant residents. According to the Department of Employment and Economic Development, in Region 8 of southwest Minnesota—an entirely rural region—there were approximately 11,600 fewer white residents in 2019 than 2010. Losses can be attributed to out-migration, aging and fewer births. More than half of those losses were offset by gains from in-migration of people born in Latin America (4,507) and Asia (2,850).

Immigration policy is complex, and addressing the backlog of employment authorization visas is a straightforward fix both for immigrants to find work and for rural businesses to find workers. When able to work, these immigrants will pick up the slack left by declining populations.

If the EAD processing were expedited, our communities could see an influx of approximately 1 million workers immediately. Paperwork should not hold up economic progress and hinder prosperity for our neighbors and communities.

NEWLY FORMED GROUP IN NORTHEAST IOWA SIGNALS AN EXCITING NEW PATH FOR THE REGION'S WATER EFFORTS

BY KATE HANSEN, KATEH@CFRA.ORG, AND KAYLA BERGMAN, KAYLAB@CFRA.ORG

The Shell Rock River Watershed Management Coalition (SRRWMC), located in the northeast part of Iowa, met for the first time this summer.

The state's newest Watershed Management Authority (WMA) is based in Nora Springs. The WMA is a cooperative agreement among jurisdictions within the same watershed that enable local leaders to work collaboratively. WMAs are authorized to assess flood risks and water quality, monitor federal flood risk planning, educate residents of their watershed area, and allocate funding made available for projects.

Born out of Iowa's catastrophic flood of 2008, WMAs were authorized in 2010 by the Iowa Legislature. In 2012, there were six WMAs across the state. Today, with the addition of the Shell Rock coalition, there are 27.

The SRRWMC has 16 members representing local counties, cities, and soil and water conservation districts. The coalition's initial meetings focused on laying coalition groundwork including electing leaders, approving bylaws, drafting a mission statement, and planning for next steps. Community members were also present and pro-



The Shell Rock River Watershed Management Coalition in Iowa, created this summer, addresses water concerns such as quality, flooding, and outdoor recreation. | Center file photo

vided commentary on what they believe the group should prioritize.

The Center for Rural Affairs helped form this coalition after an individual who works for the City of Shell Rock approached a

Center Board member who lives in that area. Center staff educated the relevant jurisdictions about the WMA structure and potential improvements to watershed health a group like this could have, and recruited those who lead the group today, including Ken Nelson of the Cerro Gordo Soil and Water Conservation District and Mike Miner of the Butler County Board of Supervisors.

After formation, WMAs typically seek funding for an assessment of the watershed—including data on water quality, flood risk, land use changes, watershed citizen perceptions, and other relevant information. These locally led coalitions must have a good understanding of the technical details of their watersheds so they can develop goals and action items to ultimately improve the natural resources and increase resiliency.

WMAs are a unique approach to addressing water concerns, such as quality, flooding, and outdoor recreation. Their structure transcends political boundaries, just like the watersheds they protect. They represent an opportunity for local leaders and residents to work together to improve the local environment, quality of life, and keep decision making local.

SOLAR REPRESENTS OPPORTUNITY, CONTINUED FROM PAGE 8

Walthill (population 780) installed a 72-kw community-based project.

A 1.4 megawatt (mw) utility scale project in our home county is the first in the region to include a large battery on site. The project was developed by a private devel-

oper in partnership with the local public utility.

Solar can support other land use objectives, too. The Center is part of a new collaborative to support agrivoltaics, studying how to combine solar with other agricultural and conservation uses of

land.

Given these attributes, solar represents an opportunity for widespread ownership of clean energy production alongside a lower cost of energy, jobs in installation, tax revenue for communities, emissions reductions, and energy



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Inside: Farmers market ignites inclusivity

Events bring community together

FROM THE DESK OF THE EXECUTIVE DIRECTOR

SOLAR REPRESENTS UNPRECEDENTED OPPORTUNITY

BY BRIAN DEPEW, BRIAND@CFRA.ORG

Solar energy is now the cheapest form of new energy production, according to recent industry analysis. To leverage this opportunity, the Biden administration recently announced a blueprint to increase solar energy production from 4% of total U.S. power to 45% by 2050.

The goal is critical to meeting emissions reduction targets and limiting global climate change. It also represents an unprecedented opportunity for rural people. While rural people have benefited from wind energy in recent decades, solar offers new opportunities.

It lends itself better to being deployed at both large and small

sizes. People can economically deploy solar on their own rooftops. Small businesses and farms can do the same. And, rural communities can deploy solar at the community scale.

Because solar can easily be deployed at a range of scales, it offers new opportunities for local ownership of our energy production.

It was more difficult to arrange local ownership of wind energy. In Nebraska, the Center helped to pass legislation designed to support community-owned wind. But, wind energy has always been difficult to scale down to homeowner or community size, and utility scale wind is exceedingly capital intensive. These factors

led to few locally owned wind developments.

Rural communities have nevertheless benefited significantly from wind energy in the form of land lease payments, tax roll payments, jobs, and emissions reduction.

The coming boom in solar offers new opportunities for local ownership.

I recently installed a 4.8 kilowatt (kw) solar array at my own house. Even at this rather small size and higher per watt installation cost, I estimate a payback period of less than 15 years. The panels carry a 25-year performance guarantee, and should last longer than that.

Fifteen miles up the road from our home office, the community of

—SEE SOLAR REPRESENTS OPPORTUNITY ON PAGE 7