

# District III Digest

Volume 24, Issue 3

December 2006

## Creative Tool Available for Community Development

The old saying "A picture is worth a thousand words" still rings true today. An image that accurately conveys your project concept may be worth a thousand words, or even thousands of dollars in fund raising activities. District III has the ability to provide high quality, affordable renderings of any community project, whether it is a Main Street building, industrial park, landscaping, or a community building.

District III uses digital technology to illustrate enhancements that can be made to an existing site or facility. Imaging software can be used to add landscaping or other aesthetic features to a digital photo. The result can appear as though the site had looked that way for years! See the example below. The image on the left is an existing building in Freeman. The image on the right is a completed digital rendering of proposed improvements to the façade.



*Before*

*After*

District III recently acquired a new software program called SketchUp to provide more variety in its rendering services. SketchUp is a three-dimensional modeling program. District III staff have already used it to create models to assist in various local planning efforts.

The Plankinton Development Corporation is planning to create more residential lots on land that it owns by the new school. Using SketchUp and aerial photography of the area, a model of the proposed development was created. The image was ultimately used by the Development Corporation to help make informed development decisions.

SketchUp can also be used to create a model of an entire downtown area. To illustrate the possibilities of revamping Scotland's Main Street, images of the true faces of the buildings were applied to a model, like a template. Once the model has been "painted" with a picture of the building, the owner can experiment with different design ideas (awnings, color, windows, etc.).

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## Pandemic Flu Planning Challenges

District III is working to develop a pandemic influenza response plan for Brule, Buffalo, and Lyman Counties. The plan is designed to allow the counties to respond quickly and effectively to an actual pandemic event. We are working with a local pandemic planning team to develop the plan.

Certain planning assumptions are being made as the counties prepare for the pandemic, which health experts believe is likely to occur within the next few years. The assumptions include the following:

- Between 2,271 and 25,989 people may require hospitalization in South Dakota, depending on the severity of the outbreak. A total of 549 to 4,996 people in the state may die.
- The pandemic may occur in waves and last from one to two years.
- The counties will not be able to rely on effective mutual aid resources, state, or federal assistance to support response efforts.
- A vaccine likely will not be available until at least six months after identification of the pandemic strain.
- The number of ill people requiring hospitalization or outpatient medical care will overwhelm the local health care system.

One of the challenges in planning for the pandemic is that it is likely to have a wide-ranging impact on society, and therefore a broad cross-section of people needs to be involved in the planning process if the plan is to be effective.

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## DIRECTOR'S CORNER

By Greg Henderson

### Business Connection Network

District III has received a federal grant from USDA Rural Development to establish a regional business connection network. The concept is simple. We want to find out what items a company needs or produces and match them with other businesses that could possibly become suppliers or customers. The goal is to minimize outsourcing and maximize regional subcontracting opportunities. We have over 3,000 businesses in our fifteen county service area. Approximately 150 companies are classified as some form of manufacturing enterprise. While the majority of businesses will know the best suppliers and markets, opportunities are probably being missed. We expect to make at least five matches that will benefit area businesses. The success of the venture will depend upon the level of cooperation we receive from the business community. Our staff will be working in every county to identify likely participants. □

### Membership Survey

District III will be seeking feedback on regional issues and performance over the next two months. A 2003 survey helped us clarify work priorities and improve services. This survey will have the same impacts. All local officials, Committee members, and development oriented organizations will be invited to participate. We want input from our partners. Municipal officials were contacted in October. County and organization responses will be sought in early January. Your cooperation would be greatly appreciated. □

### Energy Efficiency Program

USDA Rural Development has funding available under Section 9006 of the Farm Bill to make energy efficiency improvements. This assistance may be in the form of a grant, guaranteed loan or combination thereof. Rural small businesses and agricultural producers are eligible to participate. Businesses and producers in other states have taken advantage of the program to finance a variety of energy saving projects. The range of eligible activities is very broad. Our USDA offices will be actively promoting the program. District III expects to assist with applications and technical support. We will be putting more information out on this opportunity in the near future. □

### “Creative Tool” continued..)

The image below demonstrates how a project illustration can also be created “from scratch”. In this example, the Scotland Development Corporation might see what a farmer’s market would look like on Main Street. Using SketchUp, we are able to provide a clear idea of how the addition of this vibrant public space can enhance the community. The design possibilities are virtually endless. This tool might be just the thing to help local officials share their vision for community improvement with its citizens or funding agencies.



If your community needs assistance, or would like to get more information about District III rendering services, please call Eric at the District III Office or send him an email at [erica@districtiii.org](mailto:erica@districtiii.org). □

### DISTRICT III ANNOUNCEMENTS & DEADLINES

- DECEMBER 25:** CHRISTMAS – OFFICE CLOSED
- JANUARY 1:** NEW YEARS DAY – OFFICE CLOSED
- CONSOLIDATED APPLICATIONS DUE**
- SOLID WASTE MANAGEMENT APPLICATIONS DUE**
- JANUARY 10:** FULL COMMITTEE & EXECUTIVE BOARD MEETINGS, WIND ENERGY PANEL IN PLANKINTON (FORMER STATE TRAINING SCHOOL)
- JANUARY 15:** MARTIN LUTHER KING JR. DAY – OFFICE CLOSED
- MARY CHILTON FOUNDATION APPLICATIONS DUE**
- DENR SRF APPLICATIONS DUE**
- DISASTER MITIGATION APPLICATIONS DUE**
- FEBRUARY 1:** STATE WATER PLAN AMENDMENTS DUE
- DOT ENHANCEMENT GRANT APPLICATIONS DUE**
- FEBRUARY 14:** EXECUTIVE BOARD MEETING IN WAGNER
- FEBRUARY 19:** PRESIDENT’S DAY – OFFICE CLOSED
- FEBRUARY 28:** HOME APPLICATIONS DUE

Your “one stop shop” for economic development is now easily accessible on-line. For information on...

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- Housing Programs
- GIS/Mapping Services
- Areawide Business Council
- Small Business Development Center
- Regional Classified Ads
- Census Information
- Business Support Services
- Tourism
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# Happy Holidays!

## From the Committee and Staff of Planning & Development District III



### Lessons Learned

When we began the PHD project, we knew one crucial element must be present to make it a success—LOCAL SUPPORT! The true importance of local support has become increasingly evident as we near completion of the first phase of the project.

The local support comes in two ways: economic and physical. Economic support begins with market identification and analysis. A project like this will only work in those communities where there is a demand for housing and a group of eligible purchasers. We can provide a great product at a great price, but without demand the results are disastrous. The next level of economic support involves the availability of free or discounted lots, complete with infrastructure. Some communities have also offered local cash incentives. Other economic incentives, such as down payment assistance or purchase price subsidies may also help to entice a potential home owner to your community.

Physical support comes in many forms, but is most obvious during construction and follow-up care. From our experience thus far, we see the great value in seeking the assistance of a local individual or group to provide us with regular updates during construction. It is also useful to have someone local available to assist with property maintenance, marketing assistance, and periodic inspections of the homes once they're complete.

The local support thus far has been excellent, but we have identified areas that can be improved upon for future phases of the project.

We are currently placing our emphasis on marketing the remaining four homes that are for sale. We appreciate any suggestions, resources, or potential leads to support our efforts.

**If you would like information about Prairieland Housing Development, please contact the District III office or visit the PHD page of our website at [www.districtiii.org/PHD/](http://www.districtiii.org/PHD/).**



### Entrepreneurship Myths And Misconceptions

In a past newsletter, we listed some common myths and misconceptions people have about starting their own business. Small Business Development Center consultants from across the nation compiled the list. Here are a few more:

1. "I plan to hire someone to run my business for me." No matter how good a manager is, they don't have the same level of desire and passion as the business owner. A manager is not necessarily going to be driven (or even allowed at times) to reshape the business as the environment changes. Also, absentee ownership can lead to higher payroll expenses and less oversight of the business.
2. "I know my idea will work because my friends and family thought it was a great idea." The questions you then have to ask yourself are: What happens after you run out of family and friends for customers? Is there a market that exists beyond that group? Do your family and friends have the experience to give an informed opinion on the business idea or are they just trying to be supportive?

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*(SBDC continued...)*

3. "There is no competition in my area." There is always competition; it can be direct or indirect. Think in terms of what need you are satisfying for your customers and how that need is currently being satisfied. You may be opening the only Italian restaurant in town, but consumers could have other choices such as Italian menu items at other restaurants or making their own.
4. "The lack of a product or service in an area is the most important indicator of a need for it." The product or service may not exist because there is not a customer base to support the profitable sale of that product or service. By preparing a business plan, you will begin to understand the costs of providing a particular product or service, the demand for it in your area, and the sales volume needed for profitability.
5. "There is no way I am going to put my house at risk by using it as collateral for a loan." Certainly, this is a personal decision that everyone must make for themselves and is not a decision to be made lightly. However, a home is often the single most valuable asset many people have to leverage a loan for a new venture. If you are unwilling to put your home (or other personal assets) at risk, the bank may be unwilling to risk making the loan. Consider the message it sends about your belief in and commitment to your business idea.
6. "I am buying a successful business so the bank will only look at the profitability of the existing business and not at my credit or experience." To the contrary, your credit and experience are very important. If you have little or no experience, the bank will be concerned about the continued profitability of the business which is needed to repay their loan. Your credit is also a reflection of your money management skills which are critical in operating a successful business.

**For information about how you can obtain free business counseling, call Sue at the SBDC in Yankton (605) 665-0751. You can also visit our website at [www.districtiii.org/SBDC/](http://www.districtiii.org/SBDC/). □**

## Great New Location for 2007 Legislative Dinner!

District III has been "penciled in" to host the 2007 Legislative Dinner at the campus of the Mitchell Technical Institute. MTI built a beautiful new Business Industry Training facility in 2001. The dinner will take place in the Atrium and the Legislative Forum will be held in the Technology Center.

*Details will be coming soon!!*



## Forging Partnerships Through Recapitalization

As reported in our last newsletter, ABC recently submitted applications to re-capitalize the revolving loan fund. ABC remains busy with lending activity, especially in the rising rate environment. ABC's low interest rate makes the program even more attractive as the interest rate spread makes a significant difference in the cash flow of projects.

ABC is pleased to report that its recent application to USDA Rural Development through the Intermediary Re-lending Program (IRP) has been approved for \$750,000.



L to R: Ron Kraft, Jeral Gross, Sherrie Lewis, Eric Nelson, Lori Cowman, Ben Ready, Tim Potts, Trace Davids

ABC will borrow these funds at 1% over 30 years. ABC is also partnering with a new funding partner – East River Electric Power Cooperative, Inc. East River will lend money to ABC through its Rural Economic Development Loan and Grant Program (REDL&G). ABC has been approved for a \$1 million loan through East River at 0% for 10 years. These borrowed funds will be matched with capital creating over \$2 million in new lending availability. The South Dakota Community Foundation has generously granted ABC \$20,000 to use as a portion of the "match" requirement (pictured below).



L to R: Ron Kraft, Jeral Gross, Lori Cowman, Bob Sutton

Happy Holidays on behalf of the Board of Directors of the Areawide Business Council, Inc.

**If you would like information about the Areawide Business Council, please contact Lori at the District III office or visit the ABC website at [www.districtiii.org/ABC/](http://www.districtiii.org/ABC/).**

## ("Pandemic Flu" continued...)

The planning team is chaired by the infection control specialist at Chamberlain's Sioux Valley Medical Center; other core planning team members are the emergency managers for Brule and Lyman Counties. However, more people need to be involved in the process, and input from the public also is needed. This input will be solicited through a series of public meetings that will be held in various locations in the counties.

Funding to help develop the plan has come from the South Dakota Department of Health. Money received will be used to reimburse people for attending the input meetings, to pay for training, and to pay the costs associated with exercising the plan.

**If you have any questions about the pandemic flu planning process, please call John at District III or send him an email at [johnc@districtiii.org](mailto:johnc@districtiii.org).** □

## New Digital Flood Insurance Rate Maps (DFIRM)

Most Flood Insurance Rate Maps (FIRM) in South Dakota are more than fifteen years old. Therefore, the state and FEMA are partnering together to conduct a large-scale overhaul of flood hazard maps and mapping infrastructure. The project is called "Map Modernization".

Map Modernization is FEMA's approach to updating flood hazard maps while transforming them into a more accurate, easier-to-use, and readily available product. Updated, digital flood maps will become the platform for identifying multiple hazards—in addition to floods.

Over the next few years, South Dakota, in conjunction with FEMA, will be conducting meetings regarding DFIRMs in selected counties. **If you have any questions, please call Harry at District III or you can send him an email at [harryr@districtiii.org](mailto:harryr@districtiii.org).**



Harry Redman, GIS Coordinator  
Travis Acklin, GIS Specialist

### AVAILABLE SERVICES:

Internet Mapping System <http://ims.districtiii.org>  
Parcel Mapping  
Plat Mapping  
E911 Rural Addressing  
Global Positioning System (GPS) Services  
Geocoding (Address location like MapQuest)  
GPS Sign Inventory for Highway/Road Department  
Hazardous Materials (HazMat) Mapping  
General GPS/GIS Mapping  
GIS Training

## Wind Energy Panel to be held in Plankinton

A panel on municipal wind energy opportunities will be held in conjunction with the regular District III Committee meeting in January.

Special speakers from South Dakota and Minnesota will be on the panel. Committee members, watch for the upcoming mailing for more information! □



## Governor's House Program

The following guidelines are effective as of September 1<sup>st</sup>, 2006:

- The price of the home is **\$33,000**
- Households of 2 OR LESS must have an income less than **\$31,560**.
- Households of 3 OR MORE must have an income less than **\$36,820**.
- Households UNDER 62 YEARS OF AGE must have a net worth less than **\$90,000**, of which no more than **\$70,000** may be in liquid assets.
- Households OVER 62 YEARS OF AGE must have a net worth less than **\$175,000**, of which no more than **\$100,000** may be in liquid assets.

**To learn more about the Governor's House Program, call Eric at the District III office.** □

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## EXECUTIVE BOARD:

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## ORGANIZATION:

Planning & Development District III is a voluntary association of city and county governments. A committee of elected officials and private citizens govern the agency by setting the work agenda and overseeing the performance of the Director and staff. The office serves a 15-county area that includes the following counties: Aurora, Bon Homme, Brule, Buffalo, Charles Mix, Davison, Douglas, Gregory, Hanson, Hutchinson, Jerauld, Lyman, Sanborn, Tripp, and Yankton. There are 68 communities and three tribal governments within the service area.

***\*\*If you would prefer to receive this publication via email, please contact our office.\*\****

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*"As we struggle with shopping lists and invitations, compounded by December's bad weather, it is good to be reminded that there are people in our lives who are worth this aggravation, and people to whom we are worth the same."*

- Donald E. Westlake