Iowans Celebrate Cultural Diversity at World Refugee Day

By Anindita Das, Refugee Community Plan Coordinator

On June 4, nearly 1,000 Des Moines area residents gathered on the grounds of the Valley Community Center in West Des Moines to celebrate World Refugee Day. Hosted by a group of governmental, religious, and nonprofit organizations, the event aimed to reach out to and demonstrate support for refugees living in Iowa. Activities included a soccer tournament, a martial arts demonstration, a farm tour, guest speakers, and a variety of ethnic food.

Since 2000, the United Nations High Commissioner for Refugees (UNHCR) has joined with communities across the world to commemorate World Refugee Day on June 20 to raise awareness about the refugee population, celebrate their success, and provide an opportunity for them to share their experiences.

The Community and Economic Development (CED) program of Iowa State University Extension and Outreach was one of many sponsors and played an important role in planning Des Moines’ World Refugee Day. Through a partnership with the Refugee Community Planning (RCP) Group of Des Moines, ISU Extension CED hired Anindita Das as a refugee community plan coordinator to manage the work of the RCP Group, develop support networks, and help implement the group’s outreach to refugee populations. (See article on p. 6.)

While the CED unit has an impressive history of engaging with various minority groups, prior to this partnership, there was never an opportunity to develop an outreach program dedicated to the refugee community in Iowa. ISU joins several institutions of higher learning throughout the country in reaching out to the refugee population, which has become a more pressing issue in light of the ongoing global refugee crises.

According to UNHCR, a refugee is a person who has crossed an international border and is unwilling or unable to return home because of past persecution or a well-founded fear of persecution on account of race, religion, nationality, membership in a particular social group, or political opinion.

Iowa has long been a leader in offering assistance to refugees, beginning in 1975 when the state accepted nearly 1,400 Southeast Asians who fled Vietnam following the fall of Saigon.

World Refugee Day attendees enjoyed cultural demonstrations such as the Bhutanese dancers and fashion show pictured above. Photo provided by Sanjita Pradhan.
Dear Friends,

Successful community and economic development requires attention to and hard work in multiple areas. Whether we are talking about communities of place (cities, counties, neighborhoods, regions) or communities of interest (community groups, businesses, professional associations, advocacy organizations), simply focusing time and resources on one aspect of a community’s challenge often leads to limited results.

Our Community and Economic Development (CED) unit has always been extremely adept at recognizing the multiple dimensions of a situation and helping communities create vibrant, dynamic futures for themselves. Sometimes our profession involves bringing technical, subject-matter expertise to a problem, but just as often it involves collaborating with people in order to bring out their own expertise, apply their problem-solving capabilities, and increase their capacity for addressing challenges in the future.

Multiple communities, multiple challenges, multiple dimensions to these challenges, and multiple approaches to addressing them all. We can easily overwhelm ourselves trying to be all things to all people. That is why the CED unit periodically reexamines who we are, what we do, and how we do it, in light of the challenges and opportunities confronting Iowans over the coming years. It is bread-and-butter strategic planning, and after all, shouldn’t we be practicing what we preach to the communities we serve?

Our current strategic planning process is an ongoing effort, but we have identified five critical-issue areas facing our state upon which we will focus our efforts: changing demographics, housing, local economies, civic engagement and local leadership, and the built environment.

We are also making a shift to a more team-oriented approach to addressing these issues, organizing into four externally-focused Knowledge Teams: Art and Design Applications, Diverse and Underserved Iowans, Small Businesses, and Local Government and Nongovernmental Organizations. In addition, two internally focused teams—Data and Technology Support and Civic Engagement and Leadership Capacity—will provide support for the programming of the other four.

We think this model will provide a powerful way to engage communities and partners and keep ourselves on the sharp edge of the skills and expertise we will need in the coming years.

All of the programs featured in this edition of Community Matters were under way before we embarked on our strategic planning effort; however, if you read between the lines you will see the threads that connect our past to our future.

Our strategic plan reflects the particular sets of skills and expertise we bring to the table, the ways we function most effectively, and the types of partnerships we foster to best support Iowa’s communities. How we go about our work is evolving, but our mission to serve Iowa’s communities remains the same.

Gary Taylor
Interim Director, Iowa State University and Outreach Community and Economic Development

Contact Information

Iowa State University Extension and Outreach
Community and Economic Development
2321 North Loop Drive, Suite 121
Ames, IA 50010-8218
515-294-8397
Fax 515-294-1354
www.extension.iastate.edu/communities

To download additional copies of this newsletter in PDF format, go to:
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Editorial Board: Steve Adams, Abbie Gaffey, Himar Hernández, Brian Perry, and Sandra Oberbroeckling

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Sandra Oberbroeckling, editor
ISU Extension and Outreach Community and Economic Development
2321 North Loop Drive, Suite 121
Ames, IA 50010
515–294–3721
Fax 515–294–1354
soberbr@iastate.edu

...and justice for all

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New Collaborative Provides Sustainability Resource for Iowans

By Sandra Oberbroeckling, Community Relations Specialist

Question: What do you get when you combine the Center on Sustainable Communities (COSC) and Iowa State University Extension and Outreach?

Answer: A trusted resource available to all Iowans for issues pertaining to green building, healthy living, and all things sustainable.

In March 2016, COSC and ISU Extension and Outreach’s Community and Economic Development (CED) unit agreed to work together to provide resources and outreach on best practices in construction, planning, and healthy living—and the Sustainability Collaborative was born.

“Iowa now has a partnership in place that will meet the needs of people who are looking for help in finding information and trainings on healthy, safe, energy-efficient, and sustainable buildings and communities,” said Bill McAnally, home improvement expert and former carpentry instructor for Iowa Central Community College.

Founded in 2005, COSC has hosted more than 350 workshops, lectures, lunch seminars, open houses, community forums and hands-on sessions across Iowa on topics such as home water-management, home energy, and reducing construction waste.

“We see so much potential in this partnership,” said Scott Timm, the CED field specialist who will spearhead the effort. He continued, “There are so many opportunities for collaboration with faculty and students, such fantastic expert experience with COSC and its partners, and so many communities that would benefit from workshops focused on the built environment.”

The ISU Extension and Outreach CED unit, consisting of on-campus faculty and statewide field specialists, empowers communities to shape their own futures through research, education, community engagement, economic development, and community planning and design. The CED program has a comprehensive background working with communities across the state, and often serves as a conduit for providing research and best practices from the university to Iowans.

“Partnering with ISU Extension and Outreach on the Sustainability Collaborative is an exciting new chapter for our organization,” said Lynnae Marty Hentzen, cofounder and former executive director of COSC. “We are thrilled about the expertise and direction that ISU Extension and Outreach can provide to deliver green-building and healthy-living programming to communities across Iowa.”

As a joint-institution board is formed to advise the new partnership, plans are already under way for four solar workshops with Pathfinders RC&ED at the following locations: Fairfield (August 20), Creston (August 27), Perry (September 10), and Tipton (September 17). In addition, two (bilingual) building science and weatherization workshops in collaboration with Habitat for Humanity will be held in July and August.

“The ISU/COSC collaborative will have the expertise and delivery mechanism to go anywhere in Iowa and provide on-site, person-to-person workshops and trainings. The information provided comes from both research and extensive ‘in-the-field’ experience and aims at providing a positive, helpful experience for all,” said McAnally.

For more information about how you could invite the Sustainability Collaborative to work in your community, contact Scott Timm at stimm@iastate.edu or 515-291-2560.

‘Flooding In Iowa’ Video Series Earns National Award

By Callen Scurr, Undergraduate Student, Greenlee School of Journalism

Iowa State University Extension and Outreach and the Iowa Department of Natural Resources (DNR) have earned the National 2016 Outreach Award from the Association of State Floodplain Managers (ASFPM) for the video series “Flooding in Iowa.”

In light of recent and frequent flooding events across the state, the Iowa DNR contracted with ISU Extension planning and development specialist and associate professor of community and regional planning Gary Taylor to develop the videos to educate the public and officials about issues related to flooding and flood mitigation. The videos cover multiple topics, including: the causes of flooding, floodplain mapping, regulations, and flood insurance.

ISU Extension and Outreach and the Iowa DNR were recognized at the ASFPM annual conference in Grand Rapids on June 23.

The video series was also recognized by the National Association of Community Development Extension Professionals (NACDEP) in 2015, earning first place in the category of educational materials.

The videos are available online at www.extension.iastate.edu/floodinginIowa.
ISU Extension and Outreach Plan Addresses Diversity and Inclusion

By Ross Wilburn, ISU Extension and Outreach Diversity Office and CED Associate Program Director

Iowa State University Extension and Outreach’s Community and Economic Development (CED) team often serves as facilitators to community, organizational, and business planning and engagement efforts.

Back in January 2016, however, representatives of the CED team found themselves in the role of participants to develop a diversity and inclusion strategic plan to guide ISU Extension and Outreach’s work in building a strong Iowa. The 40-member strategic-planning team included representatives from across Extension and Outreach’s programming and throughout the state, including three elected representatives from the Iowa Association of County Extension Councils.

Iowa’s changing demographics and how Extension and Outreach’s work affects communities have been high priorities for professional development in recent years. Within this context, the strategic-planning team explored the question: “What can we do to embody diversity and inclusion in ISU Extension and Outreach’s programs, practices, and people over the next three years?”

In a recent blog post, vice president of Extension and Outreach Cathann Kress highlighted our “commitment to excellence, access, community, and engagement” as a hallmark of ISU Extension and Outreach’s ability to help build a strong Iowa. This new strategic plan will help Extension and Outreach find a practical, common picture of these desired outcomes and discover substantial actions required to take the direction needed to achieve these goals.

The planning session resulting in four strategic directions through which ISU Extension and Outreach will focus its creative, practical actions: embedding diversity and inclusion into the organization’s culture, modeling and marketing diversity and inclusion, leveling the field to recruit and hire, and linking the organization’s values and resources.

Carol Heaverlo, director of professional development and one of the strategic-planning team members, said, “It was a tremendously positive experience that provided an opportunity for colleagues from across Extension and Outreach to come together and in a very creative and collaborative way, reflect, discuss, and plan how we, as an organization, operationalize our vision of ensuring inclusivity both internally and externally.”

“The four strategic directions that emerged as a result established a road map so that our efforts are accomplished in a coordinated, collective, and integrated way. I look forward to continuing the dialogue and collaborating to support ongoing learning opportunities that align with these goals,” she added.

One tangible outcome already from the plan’s implementation steps is Extension and Outreach’s adoption of Navigating Difference® cultural competency training. The training was developed by Washington State University Extension to support that university’s goal to be an inclusive in all aspects of the institution.

Sixteen Extension and Outreach employees who had gone through Navigating Difference® training, six of whom are part of Extension and Outreach’s CED unit, volunteered to become certified to teach the course. (See article below.)

Although the primary intent is to provide Navigating Difference® as professional development for Extension and Outreach employees, the training is available for a fee to outside entities interested in making the commitment to their organizations/communities in working more effectively across difference.

Groups or communities interested in the training can contact Ross Wilburn at 515-294-1482 or wilburn@iastate.edu, or Carol Heaverlo at 515-294-8876 or heaverlo@iastate.edu.

CED Specialists Learn to Navigate Differences

By Sandra Oberbroeckling
Community Relations Specialist

During the first week of March 2016, Iowa State University Extension and Outreach became the first organization in the state of Iowa to participate in the Navigating Difference® cultural competency training.

Sixteen ISU Extension and Outreach employees, including six Community and Economic Development (CED) staff, participated in a Train the Trainer (T3) retreat, an intensive, 18-hour training session held March 1–3.

Extension CED specialists conducted Navigating Difference® training for Extension and Outreach staff in Black Hawk County in Waterloo on June 16.

Created by Washington State University Extension, Navigating Difference® is designed to increase participants’ ability to work with others who are different by helping them better understand their own personal and organizational mores and how those both positively and negatively affect people’s ability to work across cultures.

The curriculum is comprised of five interdependent modules, with each module building on the previous one. The modules cover five competencies—cultural awareness, cultural understanding, cultural awareness...
Navigating Difference® from page 4


“It is possible to schedule the modules for participants in succession through an expanded period of time to accommodate schedules,” community development specialist and T3 participant Lynn Adams said. “However, I found it powerful to participate in the full 18 hours of training over three days with the same group of people.”

“The curriculum does a very good job of using the first modules to develop a sense of safety and trust [among] participants so that there can be honest, individual reflection and open discussion,” she added.

“What I like particularly about this training is it talks about multiple dimensions of identity—ability, age, workplace seniority, gender, income, sexual identity, etc.—and variations in conflict, work, and communication styles,” said Glennda Bivens, community development specialist and T3 participant. “For example, the workshop allowed me to identify my preferred or default communication style and strengths, and helped me develop skills to be more efficient when working with individuals who have different communication styles.”

Since completing T3, the 16 trainers have been conducting Navigating Difference sessions to Extension and Outreach staff throughout the state. CED specialists took part in five regional training sessions in Storm Lake, Atlantic, Washington, Altoona, and Waterloo.

High School Juniors Practice Ethical Decision Making at Workshop

By Rebecca Luers
Community Development Specialist

On March 2, more than 40 Des Moines County high school students discussed their values, wrestled with both current and potential ethical dilemmas, and explored the decision-making process.

The students were participating in the Ethical Decision Making Workshop, a daylong event sponsored by Great River Medical Center in West Burlington. This Iowa State University Extension and Outreach initiative also gave local business leaders the opportunity to interact with the students as they identified their values, examined several scenarios involving ethical dilemmas, and explored the process for making ethical decisions in the workplace.

This year is the first time since 2012 that the Ethical Decision Making Workshop has been offered in Des Moines County. The workshop was canceled when Grade A Plus, a nonprofit organization in West Burlington and the original facilitator of the workshop, dissolved.

Ethical Decision Making got a second chance when Rebecca Luers, community development specialist in the ISU Extension and Outreach Community and Economic Development program and former Grade A Plus board member, decided that the workshop was a valuable tool and needed to be offered again in Des Moines County.

With the help of the Burlington Rotary Club and community leaders, Luers redeveloped the workshop. A planning committee was formed in mid-July and worked for several months with Des Moines County schools and various community partners to provide a significant and impactful workshop.

Lisa Alberts, a guidance counselor from Danville Community High School said, “Our students really enjoyed the day and learned a lot. I really appreciate all the effort that went into planning this event.”

“I had brought students from BHS [Burlington High School] the last time that the Ethical Decision Making Workshop took place a few years back, so when I heard it was going to be offered again I was very excited to take the Danville students. Again, thank you for allowing our students to attend,” she added.
Personal Experiences Guide CED Specialist’s Work with Refugees

By Greg Wallace, Communications Specialist, ISU Extension Organizational Advancement

When Anindita Das arrived in America, she would have been right to wonder just what she’d gotten herself into.

In December 2000, the native of India and her husband, Biswa, moved to Lubbock, Texas to pursue doctorates in human development and family studies and agricultural economics, respectively. The young couple understood English and had knowledge of the United States, but the images they knew came from movies.

“"When it comes to the United States, the parts that movies show, you often think that the US is just LA or New York, those big cities—the hustle, the bustle, the lights,” Anindita said.

Lubbock was not that. It was full of open space, cotton fields, and, that December, snow as far as the eye could see.

“The [student-centric] area we moved into was going through a renovation and they were breaking down the houses,” she recalled. “It was winter; Lubbock doesn’t have many trees and the trees that were there didn’t have leaves on them. I was like, ‘Where are we entering?’”

The Das family acclimated quickly, but Anindita’s initial impressions of America stuck with her. Now, she’s putting her experiences to good use for Iowa State University Extension and Outreach’s Community and Economic Development division. Anindita recently began a job as a refugee community plan coordinator in partnership with the Refugee Community Planning Group. In that role, she’ll work with ISU Extension and Outreach’s Diverse and Underserved Iowans Team while focusing on the changing demographics of Iowa’s communities.

“Working with this group attracted me very much, along with the possibilities of getting to know the group and working with ISU Extension and Outreach to see what are the needs [refugees] have, how we can meet those needs, and working with data,” Anindita said. “My interest in quantitative and qualitative research aligns with it as does going and collecting data so we can better understand their needs, explore, [and] see how it’s working for them and how we can better serve them.”

Central Iowa has become a home for the Das family. After moving to America, the couple lived apart for about five years pursuing separate academic tracks. Biswa moved from Lubbock to Fayetteville, AR, where he worked at the University of Arkansas. Anindita finished her degree at Texas Tech (with a focus on second-generation Asian-Indian college students who negotiated the conflict of dual cultural identities) and then moved to Charlottesville, VA, to work at the University of Virginia.

While there, she worked with a mentoring program that targeted middle-school girls from Albemarle County, which surrounds Charlottesville.

She then reunited with Biswa at Kansas State University in Manhattan, KS, and followed him to Ames when he got a job at ISU as a faculty member and extension specialist in community and regional planning. The couple has two small children, and they hope to stay in central Iowa for the foreseeable future.

“It was a whole process,” Anindita said. “I’ve lived in so many states in the United States. I have no wishes to go any further. I’m done.”

Iowa has long been a welcoming portal for refugees, dating back to 1975 when Gov. Robert Ray established the Governor’s Task Force for Indochinese Resettlement. The initial focus was on southeast Asian refugees, including those from Vietnam, Cambodia, and Laos. In the 1990s, that focus shifted to Bosnians.

Over the last five years, more than 3,000 refugees have arrived in Iowa, hailing from Burma, Bhutan, the Democratic Republic of the Congo, Eritrea, Iraq, and Somalia.

“I think Iowa quite frankly cut its teeth on being a gateway for refugees,” said Teree Caldwell-Johnson, the CEO of Homes of Oakridge Human Services, a key partner of the Refugee Planning Committee Group. “Gov. Ray created a wonderful platform in the wake of the Vietnam conflict and we’ve continued to have a strong reputation for being a welcoming committee. We want to maintain not only that status, but also that community demeanor of being welcoming, and working hard to facilitate the kind of transition that creates opportunities for refugees [so that] they can become a part of the support network for the next wave of folks who come.”

Many newly arrived refugees face serious challenges in acclimating to Iowa and the United States.

Refugees who are resettled by Catholic Charities and the US Committee for Refugees and Immigrants have full financial support for 90 to 120 days after arrival, but are expected to become financially sufficient after that window closes. Lutheran Services of Iowa, the Homes of Oakridge, and the United Way work to fill the gaps afterward, creating what Caldwell-Johnson calls a “continuum of service.”

Factors such as the language barrier, finding a job, health care, housing, transportation, and childcare are all major hurdles.

“I don’t think anyone can imagine going to another country and being asked to figure out how to navigate territory in 120 days,” Caldwell-Johnson said. “I know I couldn’t.”

continued on page 7
Anindita compared it to an English speaker being uprooted and placed in China with a significant language barrier.

“Language is the major challenge,” she said. “For us to understand them and for them to understand us, I think, is a huge challenge. It’s a completely different environment. It’s just like a baby’s being born. They need a lot of support. They are willing to try and they have shown us that they are persistent and they have the desire to try.”

“Among all these adversities, they have made it here and they want to be here. They just need our support and we need to understand what they want.”

If refugees thrive as “new Iowans” and are prosperous and independent, she said, everyone is better for it.

“If one group is not thriving it is going to impact every aspect of life,” she said. “It’s going to impact our schools, it’s going to impact our health-care system, it’s going to impact our roads, it’s going to impact everything. Our life basically. Our neighborhood, our communities. If they are thriving, well-established and settled, they understand our way of doing things, they are going to be happier and healthier here. At the same time we are going to be happier and healthier.”

With the Refugee Community Planning Group, Anindita will take on duties that had been spread throughout a group of volunteers for the past two years, lending a sense of organization and focus to the group’s mission. She plans on using research to understand the refugee community, the service providers, the stakeholders, priorities, and goals to make a more efficient, organized network that can help new Iowans acclimate easily.

“She has strong academic credentials and a wealth of background and expertise to our work, with the research she’s done and the area of discipline she’s focused in,” Caldwell-Johnson said. “Combine that with the fact that she’s an immigrant to our country herself—for us it’s a perfect way to not only gain her expertise in supporting work, but enlisting someone who has her own experience in her transition to this country gives life to her work.”

Refugees in Iowa come from all parts of the world including Sudan, Ivory Coast, Somalia and other African nations; Russia and other parts of the former Soviet Union; Vietnam, Cambodia, and other parts of Southeast Asia; Iraq; Haiti; Cuba; and Bosnia and other places in the Balkans.

Between 1975 and 1999, nearly 22,000 refugees were settled in Iowa. Between 1997 and 2002 alone, 7,441 refugees were settled in Iowa with the most (5,383) coming from the former Yugoslavia. In 2015, nearly 832 refugees were settled in Iowa with a majority of them coming from Myanmar (Burma).

While decisions regarding accepting refugees are made at the federal level, state and local organizations play a significant role in ensuring that individuals and families adjust and thrive in their new lives in the United States. At the federal level, the Department of Homeland Security’s Bureau of Citizenship and Immigration Services (USCIS) is entrusted with the task of granting asylum.

Additional Information on the process of applying for asylum in the United States can be found at www.USCIS.gov. Catholic Charities and the US Committee for Refugees and Immigrants (USCRI) are the two federally appointed resettlement agencies for Iowa.

The RCP Group in Des Moines includes, among others, Catholic Charities, the USCRI, Oakridge Neighborhood Services, United Way of Central Iowa, Lutheran Services of Iowa, Iowa Department of Human Rights, Iowa Department of Human Services, and the Bureau of Refugee Services.

For information about the activities of the Refugee Community Planning Group of Des Moines, contact Anindita Das at 515-520-3525 or anidas@iastate.edu.

People of all ages attended World Refugee Day to play in or watch a soccer tournament, see cultural demonstrations such as martial arts, try out local services such as the Des Moines University Mobile Clinic, and experience a variety of cultures. Photos provided by Ines Pecuvic-Jasarovic and Sanjita Pradhan.
Cycling is a big deal in Iowa:

- There are nearly 2,000 miles of trail in Iowa, according to BIKEIOWA.
- This summer, thousands of people from throughout the world will come to Iowa to bike across the state during the forty-fourth annual RAGBRAI.
- And, according to the American League of Bicyclists American Community Survey, Des Moines ranks among the top ten of cities its size in percentage of bike commuters.

The popularity of cycling in Iowa can translate into economic development opportunities for communities near or along the trails, particularly in terms of tourism. To help community leaders and business owners make the most of their local trails, the Hotel Pattee in Perry has been hosting the Bike Trail Tourism Conference for the past three years.

Fifty-five people attended the third annual conference—“Getting more out of the Trail”—on March 31, 2016. The program was sponsored and organized by the Community and Economic Development program of Iowa State University Extension and Outreach, the Town/Craft Center in Perry, the City of Perry, and Common Thread, a regional group of towns on or near the Raccoon River Valley and the High Trestle Trails in central Iowa.

“The number of trail users on both these trails continue to increase at a steady pace,” said Butch Niebuhr, retired Perry city manager and member of the Common Thread group.

“This means more opportunity for businesses along the trail, but also towns on or near the trail can bring more people to see local attractions, [such as] the Carnegie Library Museum in Perry,” he added.

In her opening remarks, Shawna Lode, manager of the Iowa Tourism Office, shared her insight into the growing interest of tourists in using the bike trails of central Iowa. Tourists are increasingly using the Internet and social media to gather information on where to visit and spend their recreation dollars. To connect with potential tourists and trail users, Lode recommended that businesses and towns on the trails develop an online presence and make full use of social media.

Panel discussions during the conference addressed effective use of social media, how effective signage and way-finding can attract visitors, challenges and opportunities experienced by owners of businesses along trail, and what makes a great trail experience.

Jay Hartz, owner of the Hotel Pattee, explained how he has successfully targeted trail users specifically by offering trail-riding weekend packages and live music, attracting more cyclists from beyond central Iowa to spend a weekend at the hotel and ride the local trails.

“One of our strategies is to get more trail users to eat a meal with us, stay overnight with us, and enjoy the trails during day rides,” Hartz said.

Conference evaluations indicated that more than 95% of attendees would like another bike trail conference in 2017. Participants said that they found the program valuable and informative. A number of people said they planned to further explore ideas from the conference and, if feasible, hope to incorporate them into their businesses.
Program Builds Small Businesses, One Microloan at a Time

By Deborah Gruca, Communications Specialist, Department of Economics

What do you do if you want to start a small business to bring in some extra money for your family? If you have no credit history, are part of a new resident population, or are unable to write a business plan, trying to borrow a small loan from a conventional lender is nearly impossible.

“There’s a reason why banks don’t make small loans,” said Mark Edelman, Iowa State University economics professor and director of the Community Vitality Center (CVC). “It costs them about the same amount in staff time to do a $1,000 loan as it does a half-million dollar loan. That’s what has created this gap in the capital market and the reason for having microloan programs.”

Solidarity Microfinance
“A market analysis showed serving the needs of diverse, low-income populations with microcredit was something that could be useful in Des Moines. Local leaders and CVC spent a year developing a business plan for Solidarity Microfinance and another year doing the initial fund-raising and organizing the project. In November 2014 we launched the program,” Edelman said.

Solidarity Microfinance lends to people who want to start or expand an enterprise to generate extra income, but who are unable to get a loan from a bank because they have no or poor credit ratings. All loans are six-month loans, typically starting at $1,000. At the end of the six months, with good attendance and loan repayment, clients are eligible for a $500 increase in the next loan amount to grow their business, up to $6,000, the current maximum.

“It turns the banking concept on its head,” said Edelman. “We don’t use collateral; we don’t require a written business plan. Basically we require the women who participate—it’s primarily a program for women with families—to form a voluntary group with four other people in their neighborhood that they know and trust, who are also trying to start enterprises. The groups make the recommendations whether each member deserves a loan; that’s why there’s incentive for members to help each other.”

During the orientation period, a staff member visits each person’s home to assess how group members conduct themselves and what others say about them. Instead of financing based on collateral and balance sheet information, they are making loans and developing credit underwriting based on character.

Members Work Together
Groups meet weekly to make loan payments, make deposits into no-fee savings accounts with a local bank arranged by Solidarity, and discuss their enterprises. A program staff person meets with them to help collect payments. Once a month, resource seminars are given for all of the groups to learn about accounting, taxes, marketing, or other challenges of mutual interest.

Solidarity Microfinance uses the methodology created by Muhammad Yunus, who received the 2006 Nobel Peace Prize for developing the Grameen Bank in Bangladesh. Solidarity has a consulting agreement with Grameen America, a related nonprofit based in New York, and hired Grameen’s Adjournir Hossain to come to Iowa to direct the Des Moines program. He has 30 years of experience and was one of the first people whom Yunus hired when he originally organized the Grameen Bank in 1983.

Since Hossain’s arrival in Des Moines in March 2015, more than 100 low-income women have participated in Solidarity. All clients with loans approved in 2015 have repaid 100 percent of their loans, and after six months, participants have established an average credit score of 694.

Program coordinator Ana Mancebo said, “People with no credit history still need access to small loans to establish credit and to start or expand their microenterprises. The groups and networks created help to create stronger neighborhoods and communities with greater vitality.”

Solidarity Microfinance is a program of Iowa Community Capital (ICC), a 501(c)(3) nonprofit serving low-income populations and underserved communities. Iowa Community Capital has a statewide board of 10 members representing Iowa MicroLoan, CVC, lenders, and leaders from Iowa’s metro and nonmetro communities, as well as expertise from cooperatives, agriculture, local foods, and economic development. Edelman currently serves as the board chair.

SET Program Offers Communities Fresh Insights Into Economic Development

By Deborah Tootle, Associate Professor of Sociology and Community Development Specialist

More than 200 residents from six counties in Iowa, Missouri, and Illinois are taking a closer look at their communities and regions and learning more creative and collaborative solutions to economic development thanks to the Stronger Economies Today (SET) program.

SET program participants are being coached through this regional economic development process by staff from Iowa State University Extension and Outreach Community Economic Development (CED) and USDA Rural Development, which also sponsors the program.

To date, local stakeholders from these six counties, clustered into the Rivers Confluence and Southeastern Iowa Regions, have studied in-depth regional economic data and have begun the process of developing data-driven economic strategies for their regions. Participants have attended a series of educational modules, learning about local socioeconomic conditions, industrial clusters, comparative advantage, local assets, and creating SMART goals.

At the end of this process, each of the two regions will have completed a plan that they will submit to USDA for potential funding.

One participant remarked that because of the SET program, he now knows more about his region than he ever knew before. Another participant said, “I don’t have as many answers as I previously thought.”

CED specialists Deborah Tootle, Shelley Oltmans, Brian Perry, and Shannon McNaul are working with the Iowa USDA Rural Development’s Heather Honkomp and Vickie Larson in the SET program delivery.
What Types of Insurance Coverage Should a Nonprofit Carry?

By Brian Perry, Community Development Specialist, University Extension Community Development Collaborative

How much insurance coverage nonprofit organizations should carry is a complex question. The answer varies from organization to organization, depending on their size, the type of work they do, where they are located, and so on. The following guidelines provide a framework of reference for board members when reviewing a nonprofit’s insurance coverage.

Fiduciary responsibility includes a board member’s responsibility to properly insure the nonprofit to protect against unexpected loss. For many nonprofits a large unexpected expense could lead to bankruptcy.

**General Liability Insurance**
A general liability insurance policy or commercial general liability covers “slip-and-fall” cases when a visitor is injured on the nonprofit’s premises. Employees who are injured are covered by workers’ compensation insurance.

**Property Insurance**
Property insurance is applicable regardless of whether the nonprofit owns or rents its space. This insurance covers losses by fire, vandalism, storm, and other similar events. Board members should consider what the nonprofit owns or leases and the cost of replacement, and should insure these items at replacement cost, as well as insure for the cost of business interruption.

Board members should understand specifically how the deductible is applied, what events are covered (for example, if theft is covered, or if an extra fee is required for a rider), and if separate policies are needed for earthquakes or flooding. For nonprofits run from an individual’s home, the insurer should clearly understand the situation to avoid having a claim rendered void.

**Auto Insurance**
Auto liability insurance (or “non-owned/hired” auto insurance) is required if a vehicle is used by staff or volunteers, including their personal vehicles, for the nonprofit’s activities. Auto liability insurance pays for injuries a driver causes to other people or property while carrying out the organization’s business. Some states require personal injury protection and uninsured/underinsured motorist coverage. If the nonprofit owns vehicles this insurance is required.

**Product Liability Insurance**
Selling goods to the public, such as having a bake sale or selling donated items, opens the nonprofit to potential lawsuits by customers who claim they were hurt by unsafe or defective products. This insurance covers legal defense and a portion of the damages if someone falls ill after eating a cake or chipping a tooth on a nutshell in a cookie bought at the organization’s bake sale.

**Fidelity Insurance**
Fidelity insurance covers embezzlement.

**Accident Insurance**
Accident insurance covers the injury of a volunteer, participant, or patron on the premises or in the care of the nonprofit. This insurance is per event, low cost, and protects the nonprofit from claims filed against its general liability policy.

**Cyber Liability**
Cyber liability covers loss of digital assets, business interruption, security breach/network security, and privacy liability.

**Improper Sexual Conduct Insurance**
Improper sexual conduct insurance may be needed if the nonprofit works with vulnerable clients.

**Directors and Officers Insurance**
The nonprofit’s board of directors and officers, including those serving in a volunteer capacity, could be personally named in a lawsuit against the nonprofit for fraud, financial mismanagement, personnel problems, and similar missteps. Directors and officers insurance covers the cost of defense and pays any resulting monetary damages.

Directors and officers insurance will not cover violations of the Americans with Disabilities Act (ADA), Employee Retirement Income Security Act (ERISA), or civil rights laws. Nor will it cover tax liabilities the organization incurs for deliberate acts, such as illegal activity.

Nonprofits with employees are required by state or federal mandate to carry workers’ compensation, unemployment insurance, and possibly disability insurance.

**Professional Liability Insurance**
Professional liability coverage, also known as “errors and omissions” or “malpractice,” is similar to directors and officers coverage. It protects against liability resulting from errors and omissions that could arise while carrying out the missions, providing counseling, offering advice in support groups, etc.

**Umbrella Insurance**
In cases where limits in excess of $1 million are desired, commercial umbrella insurance can provide extra limits over many different types of coverage at the same time.

Nonprofits that host special events—specifically fund-raisers—should obtain an event policy or policy endorsement. If alcohol is served, the nonprofit will need to ensure that the liquor liability coverage form is to be added to the general liability policy.

**Takeaways**
Insurance is used to cover major incidents/situations. Nonprofit boards should opt for the highest deductibles they can afford and understand what is and isn’t covered by each form of insurance.

Furthermore, nonprofit boards should issue a “Request for Proposal” every five years to check the cost of their insurance.

Finally, while the information presented in this article is valuable, it is only an overview. Boards need to carefully assess their liability and seek advice from an accountant, attorney, and insurance agent.

Nonprofit boards with questions can contact Brian Perry at bmperry@iastate.edu.

**References**


continued on page 11
Extension CED Offers Tourism Workshops

By Sandra Oberbroeckling
Community Relations Specialist

Tourism is the new agriculture in the state of Iowa, at least in terms of economic viability in small, rural communities. So what can communities and businesses do to attract tourists?

Tourism expert Diane Van Wyngarden has the answer. Van Wyngarden, a community development specialist in the Iowa State University Extension and Outreach Community and Economic Development program, has developed workshops designed for community leaders and business owners she calls “How to Increase Your Group Travel Magnetism.”

These two-hour workshops are filled with tips and strategies that communities and businesses can use to attract groups and keep them coming back. Participants learn how group travel is changing and what today’s travel groups are seeking, as well as the formula on how to become a group travel “magnet.” The sessions also show participants examples of Iowa attractions that have “nailed it,” and how to apply those winning strategies to their own community or business.

The sessions are geared primarily toward group dining, lodging, and attractions, but also address how to capitalize on a community’s infrequently used assets such as historic buildings and private spaces for group travel. More than 1,500 people have traveled to Iowa to participate in Van Wyngarden’s programs, which showcase features unique to Iowa and the Midwest. Attracting participants from every US state, these travel programs have provided a geographically diverse demographic for her research.

Van Wyngarden collects data from her program participants via surveys and focus groups, analyzes the results, field tests new business practices, and teaches the current best practices in group travel to Iowa businesses. Through her research, she has also identified a formula that businesses and communities can use to attract groups and provide the type of experiences current travelers are seeking.

The workshop fee is $800, which includes all travel expenses to any Iowa location. Van Wyngarden is also available for individual one-on-one consultations with businesses, attractions, and tourism leaders. For more information about community group travel workshops or one-on-one group travel consultation with businesses, contact Diane Van Wyngarden at dvw@iastate.edu.
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