

Life in a community



Spearfish woman lives American dream

By KEVIN NORTON
Black Hills Pioneer

SPEARFISH — Home ownership is better late than never for one local woman.

That's the opinion of lifelong South Dakota resident Bernie Butcher, who was able to buy her first home because of Dakota Land Trust, a non-profit group that strives to create and preserve a supply of affordable homes.

In April she moved into her 1,244 square foot home at McGuigan Ranch subdivision in Spearfish.

Butcher spent most of her life near Wall, living mostly in mobile homes because "they were the only thing affordable." She raised four children to adulthood there, but after a divorce, Butcher moved to Spearfish with her fifth child, son Tanner, to study courses at Black Hills State University.

But apartments were not the best places to raise children, she said.

"Now that I have a home, I don't have to deal with people staying up so late, arguing because they're drunk. My son isn't woken up anymore because the people downstairs are fighting or yelling. I now have a yard where he and his friends can have a space to play and hang out," Butcher said.

She added that college students don't make very permanent neighbors, and that now she is part of a community.

"Everyone is really nice and helpful. If I need help they'll come help me."

Although she succeeded at college and earned a bachelor's degree in communications art, and minor in photography and art, she worked as a graphic designer for two years, but still couldn't get approved for a home.

"I just didn't make enough to what their guidelines were. As a single mother, I just didn't have the income," she said.

Her bank told her that a loan would fall short \$50,000 of the price of the house she wanted.

Then she heard about Dakota Land Trust, and was on her way to getting an affordable home that matched her space requirements.

The program works by leasing the land to the homebuyer, thus eliminating the cost of the land. Although the lease can be extended indefinitely, this divides the appreciation in equity between the homeowner and the land trust should they decide to move. The home is kept affordable for the next buyer in this way.

Butcher overcame her hesitation of the complicated process and is happy with the result.

"At first I wasn't sure if I'd like the fact that I wouldn't get back 100 percent of the (appreciated) equity, but as I thought about it, if I didn't go that way I wouldn't have the house that I wanted."

Now she has her own place where she and Tanner will have ample space for themselves and also a kitten named Sammy.

"As a single mother it was kind of hard to decide if this was right financially," she said. "It's good to know that my home will always be a haven for families and children to live in a community."

HOMEBUYERS

Continued from Page 2

power," she said. "We didn't want to become like Jackson (Wyo.). We wanted to get ahead of the curve."

President Dan Leikvold said that the Northern Hills are not as bad as vacation towns Jackson and Aspen (Colo.), but that those towns headed off the problem much too late.

"The fear was that if we didn't do something, it could become like those towns, where the police, fire-fighters and teachers have to live 20 miles away because they can't afford anything in town," Leikvold said.

He added that the Trust's goal is to assist 10 homeowners per year. This year, however, 13 houses have been finished.

The success of the non-profit Dakota Land Trust will depend quite simply on getting more land, as 50 percent of their land acquisitions are in the form of donations.

Bernie Butcher, a Spearfish woman who moved into her first home at McGuigan Ranch in Spearfish in April, benefited from the Dakota Land Trust and now has 1,244 square feet of inside space and a yard. Her kitten Sammy is another benefit of home ownership. *Pioneer photo by Kevin Norton*



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