

Pinky

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Well the partnership for housing is, we say a “tiny, but mighty” nonprofit. It's a very small non-profit. We've been around for almost 20 years. And we were really launched under the housing authority. And back then under then Secretary Cuomo. When they saw the overcrowding here they thought, well, how many other people here can afford to buy a home? And mortgaging in Indian country was very, very new then. And using Indian Trust land and the complexities of it was even newer. So it was a very special time. (00:55-01:34)

Someone once said to me, they watched me at a meeting and she said, “You collect people, Pinky.” And I said, “What do you mean, ‘you collect people’?” And so she said that it's just a way that you work and how you group people or how you make things happen. You just collect people. Elaine was the first, I think she was the first in South Dakota, probably Indian country, to be a homebuyer counselor. And she was on the ground running when the partnership first started. So we were doing innovative things. Putting people in homes, exciting. Everybody wanted a home, but in the real world when you want a home, you have to work for it. You really do. And we weren't used to that here. So there was disappointment. We were having to work with the Bureau of Indian affairs. And at times the agency, they would like that, feet in the ground saying, “Well, we got to do this. You can't do this. Can't do that.” And it still happens, because every house that we sell is unique, very unique, not anyone is going to be just like the other. It's been exciting. It's been a really good ride. We put over maybe 125 people in homes. (04:21-05:44)

Pinky: Yeah, they were friends of hers, too. So I became very good friends with this architect. His name was John Gaw Meem and he designed churches. And they would take me to their house. And these were all eastern kids, non-Indian kids, who were teaching me. Because I'd never seen a salt cellar before at a table, Thanksgiving table, or where they roasted chestnuts and had their sherry, the adults, of course. It was really interesting.

00:47 Kevin: So tell us a bit about the partnership for housing, what it is, what it does?

Pinky: Well the partnership for housing is, we say a “tiny, but mighty” nonprofit. It's a very small non-profit. We've been around for almost 20 years. And we were really launched under the housing authority. And back then under then Secretary Cuomo, when they saw the overcrowding here they thought, well, how many other people here can afford to buy a home? And mortgaging in Indian country was very, very new then. And using Indian Trust land and the complexities of it was even newer. So it was a very special time.

And HUD, housing and urban development, granted the tribe a two point some million-dollar grant to pull this all together and get the partnership ready to do mortgages. And so everything was happening very quickly. I had just left the Tribal Council and I was selected to work as a community builder for HUD. And this was Secretary Cuomo's initiative. People from all over the country, they were sought after positions. And I didn't know that, it just sounded like a good community builder. And so I was selected, and I worked for Washington DC. Denver kept track of my time and I was just kind of

roaming around here. But because I was from here, I was able to do what had to be done to start getting ready to form the partnership. So I was the second employee that came on. There was one other man that came ahead of me, his name is David Snell and he runs the Fuller Center. Now back then he was real close friends with Habitat. Fuller, Millard Fuller was his friend. So HUD recruited David Snell because he had done big builds. And there, their goal here was to do 250 homes, get 250 people qualified. Bang, bang, bang. Well, it didn't work that way.

First of all, people didn't have financial education. They came and they had good jobs, but they didn't have the good credit. And so there were stumbling blocks along the way. They also brought in a specialist in home buyer counseling, because that was new here. We never offered anything like that. The tribe had their own program. They got their people ready through their program, but nothing like conventional mortgages and what happens then. So we worked with some very good people. Price Waterhouse was here, they brought in attorneys, people just building it up all the way. And my job was I was the liaison between HUD, the tribe, and the housing authority. And we really owe a lot to the housing authority because they were the ones who took the risk. They could have designed it differently, but Paul Ironcloud, who is now gone, he was the one who wanted this to happen. And he made sure that he supported us through the years, that he had our back, and always believed in partnerships. So when people hear the word 'partnership', oftentimes it doesn't really, you don't think of it. But yet it really is a partnership and we've existed because of partners.

Someone once said to me, they watched me at a meeting and she said, "You collect people, Pinky." And I said, "What do you mean, 'you collect people'?" And so she said that it's just a way that you work and how you group people or how you make things happen. You just collect people. Elaine was the first, I think she was the first in South Dakota, probably Indian country, to be a homebuyer counselor. And she was on the ground running when the partnership first started. So we were doing innovative things. Putting people in homes, exciting. Everybody wanted a home, but in the real world when you want a home, you have to work for it. You really do. And we weren't used to that here. So there was disappointment. We were having to work with the Bureau of Indian affairs. And at times the agency, they would like that, feet in the ground saying, "Well, we got to do this. You can't do this. Can't do that." And it still happens, because every house that we sell is unique, very unique, not anyone is going to be just like the other. It's been exciting. It's been a really good ride.

We put over maybe 125 people in homes. And over the 20 years we've had, I call it the 'F word', foreclosure, maybe about 15 that we know of over a span of 20 years. For a number it seems high, but over the span of 20 years, it's low. And we have created a housing market. We have proven that a house can be sold and resold. We're tracking them now so we can see where if someone died, someone else came and bought it. If it was foreclosed, someone else came and bought it. So we can show people.

Kevin: In other parts of the country, I think home ownership is so, not taken for granted, but accepted that of course lots of people own their homes, but it's very different here. Do you have any sense of what percentage of people here actually own a home

Pinky: I guess I would be saying maybe, including manufactured older homes that were built by families. George's family built their own. You think we'd be safe saying 25%.

07:15 **Kevin:** Tell me about housing at Pine Ridge. How do you go about describing housing here in this community?

Pinky: Complex, in that we're trying to do something very new. And we have partners now, native partners, who lend money, who counsel like we do. Right now we're all on the same page, but we're still dealing with the same complexities. So this little neighborhood that we're in here called Fraggie

Rock, it sounds like a little fairy tale name. It started growing I think in 1999 when the first row of houses were built. And they were rentals under the housing authority. Then when the partnership came to be and they were looking at projects and the big builds, they added on here. And that's how the paved streets and the sidewalks came.

So then you had home ownership, and NIMBY started right then. And I don't know, 'not in my backyard', because the rental strip wondered what was happening to their neighborhood. What was happening out here, all that dirt moving and tractors and trucks and everything out here, and houses popping up. What was going to happen? So interestingly enough, the community has been kind of growing on its own. And now we're at a point where we have homes that live next to... the home next to us here, that's the youngest home buyer ever. He closed at 24 and he's been in his home now for maybe four or five years, maybe.

So then the next, across the street, we have a rental that belongs to us. So it's under us. Then next to that is a housing authority home. They're under the authority of the housing department. And with our homeowners, once they close, we don't have a neighborhood association here, so there's no covenants that exists here. So the rental with the housing authority, they can't have fireworks 4th of July. They're not supposed to have fireworks or anything. So the kids come down here, they're out in their yard and they come down here and light them. Our homeowners can do whatever they want. They were hauling off a pickup load of fireworks last year. And that's when I realized that in order for us to create safe communities, no matter where you're putting houses, whether they're out in the country or in the clusters or the neighborhoods like this, you have to be able to set parameters. We don't want people running down to our office when some kid throws trash, and the homeowner gets mad because the rental children aren't putting their trash away. So we're working on neighborhood development, but we want to do it in a way where we're basing it on our culture and it's going to come from them. How do you want to live? Not how do we want them to live, but how do you want to live here at Fraggie Rock? And this neighborhood has the fewest number of police calls than any other place. It's unusual here because the kids don't fight. In other neighborhoods you see some big battles and it involves adults and people carrying clubs and things. It gets to that point when kids can't get along. They get along here, that's unusual. But a long time ago, we all got along within our own [inaudible], we knew what we had to do. We knew what we wanted. And we had to do that if we wanted to survive.

So we're working on that. We've done surveys here. They want a neighborhood store. They don't want speed bumps. They want fenced yards. They want a neighborhood watch. They want cultural events. They want activities and a park and more lights, they want a safe neighborhood. So we're starting to do it gradually as we get funding to make it happen. We have the park. We're going to have a new home across from here, and then the neighborhood really can't grow much more. It's going to be its own little neighborhood. We have veterans here. So complexity is that. And then complexity is the land issue. You see all kinds of land and you think, oh, beautiful homesite there, I'd love to have that. Well, it could be tribal land. And if the tribe has leased it out to a rancher who doesn't want a home buyer in there messing with his cattle or having a road come in, you have those issues. And so we're always on the prowl looking for home sites. And there aren't a lot of developed home sites right now, because that's infrastructure and that costs.

Kevin: I love the listening, leading through listening. I've seen that with you, of course, so many times. So now I'm going to ask you a few questions. This might be a little bit weird, because I'm going to ask some questions about you and me and our relationship. How we came to meet and what we've done together, and your perspective on that. But you have to pretend I'm not here. So you pretend that you're talking to someone other than me. And when you refer to me, refer to Kevin.

Pinky: That man.

13:00 **Kevin:** That man. Exactly. So, can you just talk about what you remember about how you and Kevin first met and what brought him here?

Pinky: Well, it was an email that I thought was the email that I read all the time when I'm looking for funding. "I think I can help you" or "I think I can be of help to you." It's probably stored in our archives somewhere. George probably has it stored. And I say, "Can you call me?" And you called me. And then I said, "Can you come out and visit?" And you did. And you came out. I think it was in the fall when you came, and you didn't know me. I didn't know Kevin. It was just one of those... And I didn't know the history, I just thought lumber. Okay. And I wasn't even putting things together like lumber with house, or lumber with trees, where do you get it? You just kind of think of lumber in terms of coming from somewhere to build a home.

And so the first meeting with Kevin was really good. And of course Kevin was so generous and gave me a check when we needed a check. He didn't even know me. I could have ripped Kevin off, I wouldn't have, but I mean, it was just that initial meeting and then the follow-ups. And I didn't realize, oh, he would take notes all the time and listen. And I thought, he's taking a lot of notes, but he listened to what people were saying. And that made a difference. Because a lot of times when people come here, they don't listen. They're often coming to see a certain thing. And if they don't see it, then they're often disappointed. And anytime you go to underserved areas, whether you're in Washington, DC, a bigger city, or Appalachia, you're going to see a variety of things and you're going to have questions. And Kevin asked a lot of the right questions. So it was interesting. It was a trusting relationship. And once in a while, you find people that you don't trust. Once in a while, and in all the years I've been working with faith and community-based private individuals, it's only happened a few times. You just got to go with your sense, where you have that inside feel about people. And Kevin was the one that I liked.

Kevin: So you and Kevin ended up collaborating to build a home together. Could you talk about how that came about?

Pinky: We did. And this is how our neighborhood has changed, because we weren't always in this neighborhood. We had a house here that had been foreclosed on, it was abandoned, and the kids went in there and destroyed this house. The kids in this neighborhood actually got in there and took boulders and destroyed it. And the lender offered it to us for a dollar. But at the time I thought, well, we're going to have to move it, fix it. We don't have that kind of money. So someone else bought it and then we had the foundation. And when Kevin came, he was looking at it and I think he was thinking in his own mind. And I was thinking in mine, maybe he'd built a house for us. And then the idea came from Kevin, let's build a home there. And so through back and forth, and I don't know if George was working on it then, but from Hancock Lumber on the design and what they were going to need. And we didn't really know, I mean, it was just something different. Almost surreal in a way, because then this truck came in, all the things that you needed for the house was there.

And so through the course of the summer, we had a deadline to meet with a small grant that we had, and we would have been in trouble with the funder if we didn't get this house completed by a certain date. But again, Kevin provided all of those supplies. We had to find the labor. Some of our other faith-based friends took the lead and started building the home. Now economic development can't really happen here unless we have jobs. So we made sure that our local contractors that we blew some of the dust their way too, and that they got jobs with the plumbing and the electrical, the heating, gardening and water hookups and things like that. So it was a project that really worked out well. We had a woman who was retiring and moving back. She's a tribal member and it suited her needs, and we were able to not sit on that house for very long. And we had a nice dedication. The bank was happy because it helped us. When we sold that house, we were able to pay the bank. Because it got to where I'd sink by the bank. I didn't want to go in, because I knew they were going to ask me, "When

are you going to pay us what you owe us?” And so it was there, there was a lot of impact with it. There was a huge amount of impact.

I mean, it was some of them people back east at Hancock Lumber, probably wondering what's Kevin up to now, what is he doing? Trying to package this, get this together. And Pine Ridge, because they probably did not know that much about Pine Ridge at that time. And then hope because we didn't have that foundation there, that vacant one, people started seeing some movement there, the faith-based were coming in and things were happening on time. And a lot of it was coming with no budget. It was really amazing. I think it was Sheila who was guiding us through this process because things just kind of fell into place. And we kept worrying about the deadline and we made it, and we got a home buyer, got her counseled and she was in the home, got it sold. So it was a happy ending. She needs a little paint work right now, I was noticing that today. But we put somebody in a home.

Kevin: So you and Kevin today have a friendship, you have a history of doing work here together, getting things done. And around that, you have a friendship. Can you just talk a bit about Kevin and why you think the two of you just seem to function so well together?

Pinky: Well, it's interesting because you see a desire to do something. A desire to help other people. I guess, coming from me, it was seeing if you have a resource and it has the opportunity there to empower people, then you should use it. So there's probably a lot of resources that we could use, but some would probably not be in a good way. But you have to be able to see that, how was it going to empower us? What is it going to do in this case? It was empowering contractors, our community, the home buyer, Hancock Lumber, because they were doing something that was very generous, which tied in with our culture. And I think that actually the whole world needs to be more generous. We don't need any more rich people. We need people who want to share, and that's where our culture was a long time ago. We shared a leveling society. So we always shared, gave things away, and you couldn't accumulate a lot back then. You wouldn't have enough room in your teepee, to have everything.

But I think with empowering our younger people. Part of that was when you had those young men unload that truck, when Kevin had that truck unloaded, he offered some of them a job back at Maine and they just weren't quite ready. And of course they didn't know Kevin either, so you couldn't blame them. With a guy coming with a truck, thinking he was a truck driver he could kidnap them and throw them in the back, haul them off. With all the horror stories you hear now. But they could have had a great opportunity. But maybe that'll come again when the time's right.

23:16 Kevin: Kevin did something that's a little bit tricky to do, which is to be from away and come to Pine Ridge and then write a book about his experiences at Pine Ridge. That can be a very tricky thing to do. What do you think about the book, and what in your view is the message of the book or the value of the book The story?

Pinky: Well, you have to read the book. And sometimes you have to read several parts of it over and over, because if people are focusing on Pine Ridge itself and looking at the pictures and saying, “Oh, look at that dog” or “That house really needs some work on it”, there's more to it than that. I didn't know about Kevin's struggle with his voice. I just thought he talked funny. He had a funny sounding voice and that was it. And it wasn't until I started reading the book that I realized that he had that condition. And I mean, that didn't bother me. I mean, I'm sure it had a piece of the book though, because at a point of time in his life he had to define direction. And he came out here. And whatever you saw here, whatever he did out here, helped him decide the direction he was going to take next. I don't think that there was anything in there that was derogatory. It's very straight forward coming from him. He had met so many different people. I often wondered why he went to Wyoming to shoot a Buffalo when he could have shot a tribal Buffalo and kept the meat here. He went all the way to

Wyoming. But that was his choice. This would have been an Indian Buffalo, but we got the meat anyway.

And then there was another piece in there where you talked about going to the church that's north of Rosie's and where I live, and how you felt uncomfortable there. That there was something in there that you the feel. And I thought being direct like that, I've never been in that church since it's been cleaned out. And every time I go by there now, I think of what Kevin said about that church, that he didn't feel right in there.

Interviewer: Can you just quickly talk about what it is that he didn't feel right up in the church, if you recall?

Pinky: He just said he was in there and he didn't feel right, there was nothing in there. The alter was there, but the statues and everything like that were stripped, the windows were broken, the door was open. It's like that poem, "here's the church, here's the steeple." And I thought about that and saying, "open the doors and there's no people", but that part stayed with me. But it was really I think with us here at Pine Ridge, how much opportunity we have if we empower ourselves.

Kevin: Perhaps Kevin only knows this, or maybe Kevin doesn't, but Kevin keeps coming back. Why do you think he keeps coming back?

Pinky: Well, once you make friends, if you have the opportunity to keep coming back and learning or sharing, or maybe helping others rise. Whether it's one project at a time, it certainly can't happen all at once like 250 homes. But if you take one house at a time, one project at a time, I think it's worth coming back.

Kevin: Great.

Interviewer: This is my first time in Pine Ridge, so it's been great to hang out with everyone and kind of learn some of the ways of how you kind of build your culture. One thing that I learned yesterday was about you don't really say 'you're welcome', or there's not an emphasis on that, because there's this emphasis of helping each other and that's kind of ingrained in your way of life. I was wondering if you could sort of just talk about that and sort of how that exists in your culture. Really curious about that.

28:10 **Pinky:** I guess we don't say 'you're welcome' very often. We say, thank you, *wóphila*. I'm just trying to think of the last time I might say 'you're welcome'. But little kids, I guess, say 'you're welcome'. We share, we're taught to be generous, to give. And once you give it no strings attached, it's your gift. I guess all of us that live here can tell stories of the generosity of our great grandparents, grandparents. Whether we give up time, and back then nobody had a lot, so you still felt generosity. And how they practiced it, because if you can't practice it you're really not generous, it's just a word on. But older people. I remember when I first opened my store, there was a very nice lady from Anderson and older lady. And I'd say, "We love your earrings." Well, she'd take them off and give them to me because you admire them, and you have to be generous, and you take them off and give them. And you don't see a lot of people doing that anymore.

I try to, when an opportunity exists. And I think that it's somebody I want to honor, by giving them my coat or something. But we try to do it all the time. And you see it over and over in our families because people share, take in children, go the extra mile to make sure that people have something. And it's important for us to know that you can still make things happen with very little. And that's the wonderful thing about generosity.

Kevin: That's lovely. How do you feel about, as you look to the future of your community, how do you feel about the future and what do you think is important for this community to think about or focus on the entire reservation?

Pinky: Here at Fraggie Rock, you mean, or the entire reservation? I think we're arming our young people. We're not going to change the habits of older people, and we can't expect to do that. They're not going to change. But we have the opportunity to really affect the habits of our young people, our young population, and that's giving them one more weapon. And that's a good credit report. They have all the other things, and we keep our language, we keep that intact. But adding that good credit report, them knowing our history, the education, and empowering them so that they cannot just build a home here, but they can go to Rapid City, they can go to Denver, they can go anywhere and buy a home.

What I worry about is leadership. I think that the level of leadership, we have over 50% of our population being so young and a lot of the older ones are gone now. So who's going to teach them, how are we going to impart this knowledge so that they're going to learn it. Because a lot our young people who go wayward don't have teachers, they don't have that guidance, and they don't have that sense of somebody empowering them to move forward.

Our staff, I think that Elaine's got kids, a daughter in college. Jermaine's daughter just graduated from college. George was in college years ago and can ace any exam except the inspector's exam. I think that we're giving them good tools. I think that we're fortunate to be able to talk about the importance of finance. And it's not so much managing how much you have, but what you have. And we did that a long time ago. And I've talked to you before about recapturing the spirit of self-sufficiency, take us back to the point where we can say we can do this grant without the government. We can say that we can do this without oversight. And oftentimes when we do it on our own, we're viewed better I think because then you don't have to deal with people in elected positions who view underserved as being incapable of doing anything. And they want to do it for us.

Kevin: I love that. One final question with a compliment. You're one of the best for me, one of the best connectors of people I've ever watched or met. And you've connected hundreds of people who are not from Pine Ridge, or maybe didn't even start to know about Pine Ridge. There's hundreds of people who are from here, and you see they have this never ending appetite to do that, and scale to do that. So you must believe that's important. Connecting people here, with people who are from away, and connecting people from away with people who are here. Could you just talk about why you think that matters that you do that or that it's important?

Pinky: I was probably doing it subconsciously and knowing that it was worth it. When I went some years ago, I can't remember the year now. I was the director here, and we had been working on our self-help program, and we answered to Department of Ag in DC. So when I would go to DC, I would meet with a man there that I was very fond of. He was a good instructor, a good mentor. And he's probably retired now, but it was about the time of the veterans pow wow here, and President Karzai was coming from Afghanistan to meet, do something here, and President Reagan died. So at the same time, a woman who was right next door to the man I liked in DC, she dealt in Ag, but she was working in foreign countries, and she had gone to Afghanistan and had met with, they called them 'enlightened women'. They weren't wearing the burka and they were bringing them over on a tour. But their plan was to meet with President Karzai. But when President Reagan died that stopped, and they didn't know what to do with these women.

So my friend in DC that I liked, next door to the lady who was bringing the tour out, said take him to see Pinky, go to Pine Ridge. So they came, and there must've been about 12 women in this group, and they had a translator from DC and my friend who worked for Ag. And so while they were here, before

they came that Sunday, the reading at church said, "You're only one person away from someplace else in the world." And it really didn't make sense to me at the time. But they brought the tour here. We met them in Rapid and they were this beautiful women in all their colorful clothing, their scarves. And they were recruited so that they came from all different parts of Afghanistan, no two of them came from the same place. You didn't have a pair coming. And my friend actually had to go over there, and she had to wear the scarf and wear a long skirt, and they had to have a male member of their family accompany them to the interview and to let the people know what they were going to do. They were coming over here to study water and food production and animals. And somehow housing came into it. So we did host.

But there was a very young girl in the tour. And I didn't know during the time we were taking them around that she didn't tell her betrothed that she was coming over here. And they had put out a death sentence on her. She'd never been away from her mother for more than two weeks and she was part of that group. While we were taking them on a tour and going to the powwow and doing things, they were working behind the scenes on what they were going to do with her because she couldn't go back. So can you imagine a young girl coming over here for just two weeks and then not go back? So then I began to pay attention and think, boy, this is serious stuff. These are ladies, and I would visit with them, but we got ready to go to the powwow and we were in a staging area. And then one of them said, "We can't touch other males, only a chief." And in our culture, shake hands, hug. So they can go like this (clasping own hands) when they see people, that was a greeting.

Well we're going down to a veteran's powwow, all these beautiful women. And we were down there at the powwow grounds, and my friends had come up saying, don't touch them, don't touch them. I didn't want to be responsible for something serious happening because that was one person away from somewhere else in the world. I didn't want to be responsible for somebody being put to death or something.

So there was one woman in the group who was very quiet and the leader would take them around and she didn't want to go to the powwow. And I thought that's unusual, usually they want to go. So I sat with her in the car while the others were enjoying the powwow. And she's real quiet. She had a real pretty scarf so I'd say, "Love your scarf." She wouldn't say much. "Where'd you go to school", back and forth. She had limited English and didn't talk much. Well later when they went back, they went to Amish country in Pennsylvania, and they got ready for them to move on to the next place they were going. But they said she had always been on the phone, talking with people. She didn't come down and they went up in her passport and her bags were in the room and she was gone. It was a serious tour. Right after that, that program was canceled. My friend left the government. Now she's a filmmaker, and she's going to be coming back to do some work here at Fraggie Rock. But that was that point where when you collect people or you're connecting people, that was a serious time in my life.

Kevin: Thanks so much for taking the time to do this, and for being like you always are, so transparent, sharing what you think and what you know with us. So it was lovely. Thank you.

Pinky: You're welcome.

Interviewer: One more, Pinky. Can you just quickly tell Kevin who you are and then what you do here, and just your involvement in the community here just in general? Just so we have that information to introduce you.

Pinky: Oh, okay. My name is Emma "Pinky" Iron Plume is my maiden name. Married name is Clifford. And I worked for the Oglala Sioux Tribe Partnership for Housing. I'm a member of the tribe and our office is located in the Fraggie Rock community on the Pine Ridge Reservation.