RCAC

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California Financing Coordinating Committee Funding Fair

October/ November 2026

CALIFORNIA Water Boards

STATE WATER RESOURCES CONTROL BOARD

REGIONAL WATER QUALITY CONTROL BOARDS

About RCAC

Our Mission

RCAC partners with rural and Indigenous communities to achieve their vision and well being through technical assistance, training, financial resources and advocacy.

Our Vision

Rural and Indigenous communities throughout the West are empowered to be vibrant, healthy and thriving.



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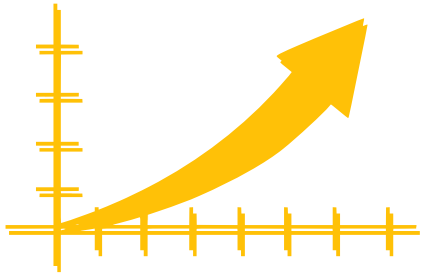
RCAC Programs

- Affordable housing
- Community facilities
- Water and wastewater infrastructure financing (Loan Fund)
- Classroom and online training
- Technical assistance
- Income surveys

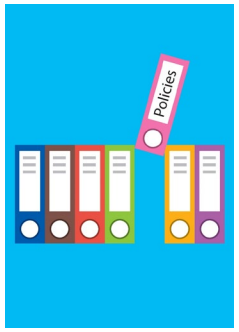
Technical Assistance Types



Funding Application Assistance



Financial Analysis



Policy Development



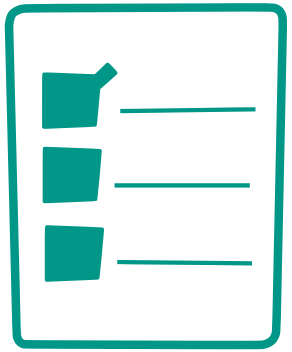
Regionalization



Community Outreach



Training



Income Surveys

Environmental Infrastructure Loan Program



Project Eligibility



Water, wastewater and solid waste



Rural communities with populations < 50,000



System must primarily serve a low-income community

MHI of system's service area must be less than County or State MHI, whichever is greater

If MHI does not qualify, then system might qualify under a different loan program

Borrower Eligibility



- Non-profit Organizations
- Government Entities
- Federal or State recognized Tribal Entities

Short Term Loan - Example

Borrower	**Public Utility District**
Purpose	Revolving Line of Credit for interim financing of State Water Resource Control Board disbursements. Funds can be drawn to pay contractor and engineer's while waiting for state reimbursement.
Amount	$2,500,000
Term	18 months, interest only
Rate	5.5% fixed
Security	Grant Anticipation Note

Intermediate Term Loan - Example

Borrower	**Municipal Water District**
Purpose	Purchase and install a 100,000-gallon water tank to expand their existing storage capacity.
Amount	$402,000
Term	10 years – (6 months interest only followed by 9.5 years principal & interest)
Rate	5.5% fixed
Security	Promissory Note, UCC Filing and Security Agreement

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Questions?

Application:

www.rcac.org/lending/environmental-loans/

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