



California Financing Coordinating Committee Funding Fair

November 2023



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.



RCAC Programs



Affordable housing



Community facilities



Water and wastewater infrastructure financing (Loan Fund)



Classroom and online training



Technical assistance

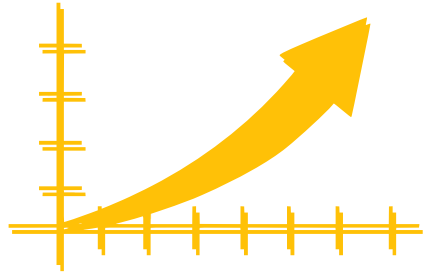


Income surveys

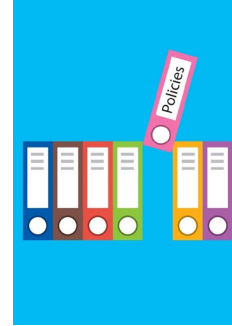
Technical Assistance Types



Funding Application
Assistance



Financial Analysis



Policy Development



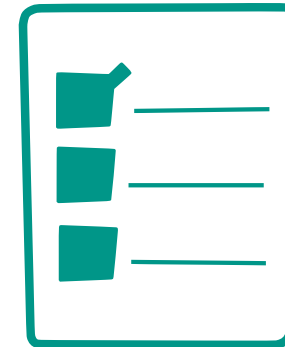
Regionalization



Community Outreach



Training



Income Surveys

Borrower Eligibility



Non-profit Organizations

Government Entities

Federal or State recognized Tribal Entities



Short Term Loan

Feasibility Studies,

- Preliminary Engineering and Environmental Reports
- Predevelopment, engineering costs, legal, bond counsel, etc.
- Construction
- Bridge Financing



Short Term Loan - Example

<u>Borrower</u>	Public Utility District
<u>Purpose</u>	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.
<u>Amount</u>	\$2,500,000
<u>Term</u>	18 months, interest only
<u>Rate</u>	5.5% fixed
<u>Security</u>	Grant Anticipation Note

Short Term Loan



Terms:

Up to 24 months

Interest rate 5.5%

Construction: 1.125% loan fee

Revolving: 1.5% loan fee



Collateral:

Varies according to purpose

Grant Anticipation Note



Questions?

Application:

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

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