



# California Financing Coordinating Committee Funding Fair

November 2024



# About RCAC

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## 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

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Affordable housing



Community facilities



Water and wastewater infrastructure financing (Loan Fund)



Classroom and online training



Technical assistance



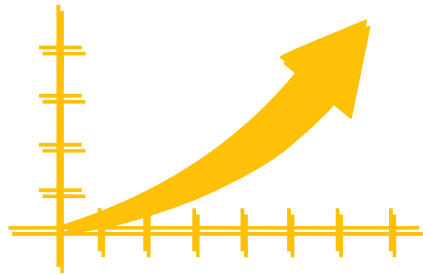
Income surveys

# Technical Assistance Types

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Funding Application Assistance



Financial Analysis



Policy Development



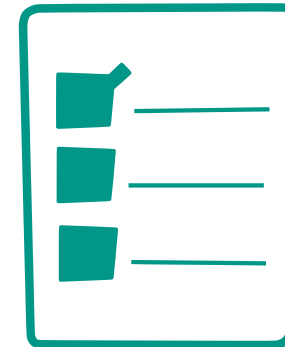
Regionalization



Community Outreach



Training



Income Surveys

# Environmental Infrastructure Loan Program



# Project Eligibility

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**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

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Non-profit Organizations

Government Entities

Federal or State recognized Tribal Entities

# Short Term Loan - Example

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## 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

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## 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



**RCAC**  
[www.rcac.org](http://www.rcac.org)

## Questions?

Application:

[www.rcac.org/lending/environmental-loans/](http://www.rcac.org/lending/environmental-loans/)

Barbara Roesner | Loan Officer, Southern CA  
[Barbara.Roesner@RCAC.org](mailto:Barbara.Roesner@RCAC.org) | 510-846-2364

Richard Strezo | Loan Officer, Northern CA  
[Richard.Strezo@RCAC.org](mailto:Richard.Strezo@RCAC.org) | 720-630-1967