



California Financing Coordinating Committee Funding Fair

October 2025



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

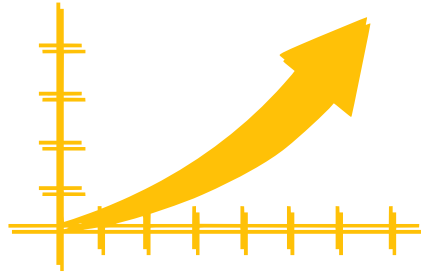


Income surveys

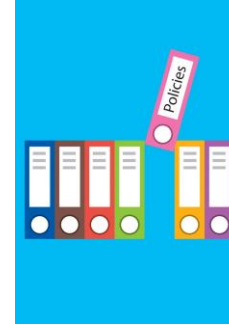
Technical Assistance Types



Funding Application
Assistance



Financial Analysis



Policy Development



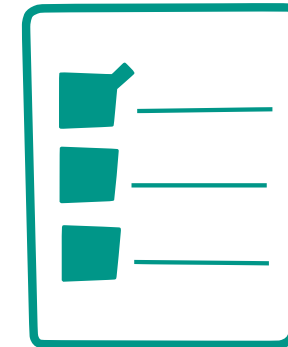
Regionalization



Community Outreach



Training



Income Surveys

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

<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

Intermediate Term Loan - Example

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



Questions?

Application:

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

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