



RCAC

Environmental Infrastructure Loan Program

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RCAC

Formed 1978

Technical Assistance provider

-Housing

-Environmental

RCAC Loan Fund Formed in 1988

**Certified as a Community
Development Financial
Institution (CDFI) in 1996**

**Currently Capitalized at
\$76,000,000**



Rural Community Assistance Partnership

Practical solutions for improving rural communities



Western RCAP

Rural Community Assistance Corporation
(916) 447-2854
www.rcac.org

Midwest RCAP

Midwest Assistance Program
(952) 758-4334
www.map-inc.org

Southern RCAP

Community Resource Group
(479) 443-2700
www.crg.org

Northeast RCAP

RCAP Solutions
(800) 488-1969
www.rcapsolutions.org

Great Lakes RCAP

WSOS Community Action Commission
(800) 775-9767
www.glrca.org

Southeast RCAP

Southeast Rural Community Assistance Project
(866) 928-3731
www.southeastrcap.org

RCAP National Office

1701 K St. NW, Suite 700
Washington, DC 20006
(800) 321-7227
www.rcap.org | info@rcap.org



General Program Requirements

- **Eligible Applicant:** nonprofit organizations, public agencies and tribal governments
- **Eligible Area:** Projects must be located in rural areas with populations of 50,000 or less (in the 13 western states). Community size is limited to 10,000 for long-term USDA guaranteed loans and short-term loans for which USDA is the long-term lender.
- **Eligible Projects:** water, wastewater, solid waste and storm water facilities that primarily serve low-income rural communities.

Short term loans (1 to 3 yrs.)

- **Feasibility: Preliminary Engineering Reports (PER), environmental reports**
- **Predevelopment: engineering, legal, bond counsel, etc.**
- **Construction**

Intermediate Term Loans

- **Up to 20 year term**
- **5% fixed interest rate**
- **For smaller capital needs or gap financing up to \$100,000**
- **Security flexible**

Long-term Loans

- **Must meet requirements of USDA Rural Utilities Service Water and Waste Disposal Guaranteed Loan Program, such as eligible purpose, eligible entity**
- **Up to 30 year term**
- **1% loan fee, 1% guarantee fee on Guaranteed portion of loan (generally 90%)**
- **Interest rate is set at time of closing in accordance with the secondary market rate for the loan term. The rate is generally expected to be 2% to 3% over short-term rates**

General Information

- **Interest rates and fees are subject to change. Short-term rates are generally in the 5.5% -5.75%range.**
- **Loan fees: 1%**
- **For Arizona, the interest rate is 1% higher, but there is no loan fee.**

General Information Cont.



- Loan applications are available online at www.rcac.org.
- Applications are specific to the requested loan product.
- RCAC loan officers and environmental staff can provide application assistance.

Thank you!



**As a certified CDFI,
RCAC fills financing
gaps
and serves those
traditionally
neglected
by conventional
markets**