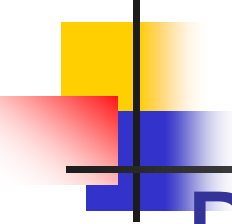


2020 Hawaii Infrastructure Funding Forum

Jan 23, 2020



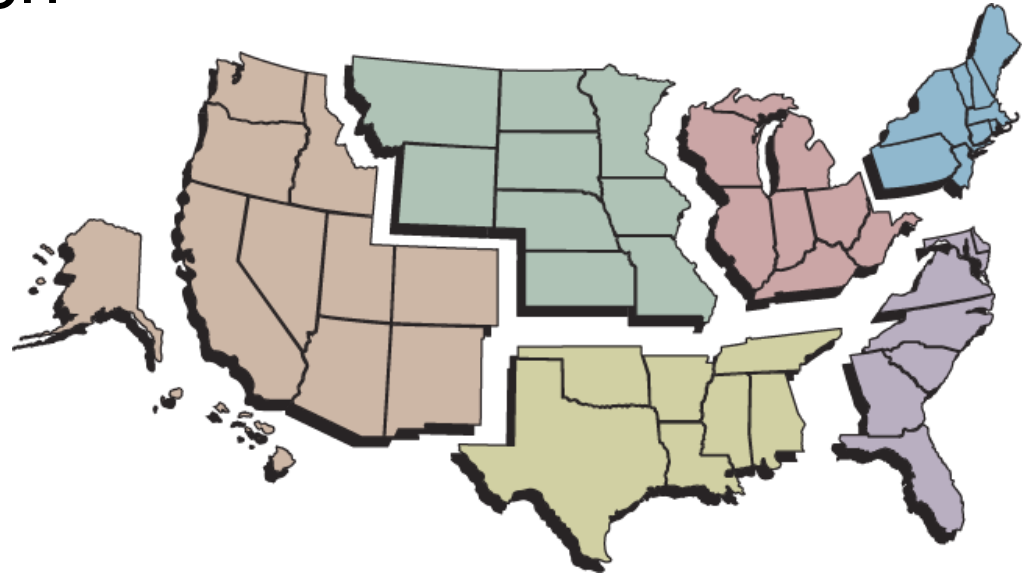
Rural Water and Wastewater Systems Capacity Development Resources - RCAC and HRWA



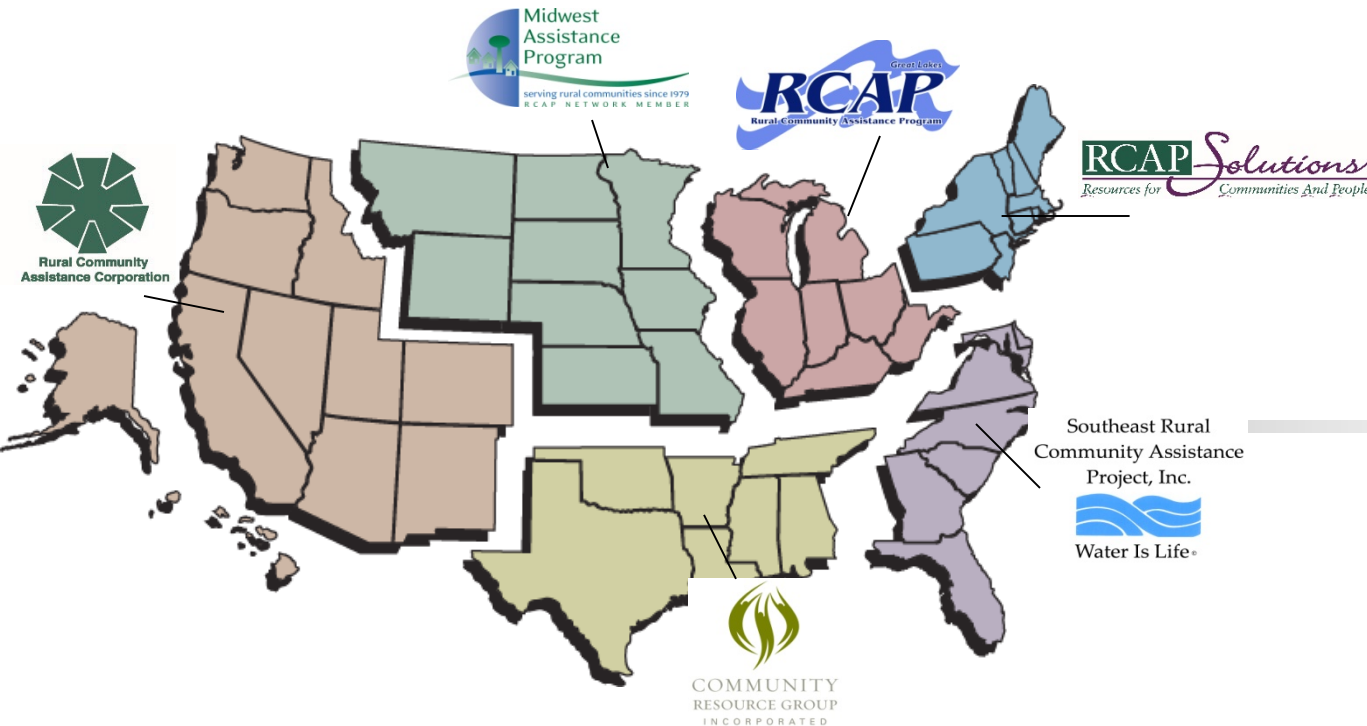


What is RCAC?

- Non-Profit Corporation
- Serve 11 Western States
- Corporate office in West Sacramento.
- 140+ employees
- Serve Rural Communities



The RCAP Network: 6 Regions



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.glracap.org

Southeast RCAP
Southeast Rural Community Assistance Project
866/928-3731
www.southeastrcap.org

Rural Community Assistance Partnership

800/321-7227

www.rcap.org



"Improving the quality of life in rural communities"

RCAC Services

www.rcac.org

Lending

RCAC makes loans for affordable housing development, environmental infrastructure, community facilities and small businesses.

[Learn More](#)

Environmental

RCAC works to make small community water, wastewater and solid waste systems sustainable.

[Learn More](#)

Community & Economic Development

RCAC supports communities to create a vision, set goals and implement an action plan for community and economic development projects.

[Learn More](#)

Housing

RCAC partners with nonprofit housing organizations to develop, finance and operate affordable single- and multifamily housing.

[Learn More](#)

Native Communities

RCAC works with Tribes and Native communities to maintain and develop drinking water, wastewater, solid waste and housing services.

[Learn More](#)



Hawai'i Rural Water Association (HRWA)



Non-Profit Organization serving our rural water and wastewater utilities. Founded in 2010. Office located in Kamuela, Hawaii. Website: www.hrwa.net

A member of the National Rural Water Association. Office located in Duncan Oklahoma. Founded in 1976
Website: <https://nrwa.org>



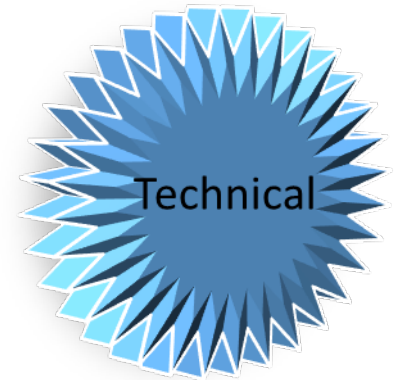
Hawai'i Rural Water Association

Training, Technical Assistance and Capacity Development Programs for Water and Wastewater



Financial

- **USDA RD Water Circuit Riders**
- **USDA RD Wastewater Circuit Rider**
- **EPA Water Training and Technical Assistance**
- **USDA FSA Source Water Specialist**



Technical



Managerial

Infrastructure Stability

Product Quality

Customer Satisfaction

Operational Resiliency

Community Sustainability & Economic Development

Operational Optimization

Water Resource Adequacy

Stakeholder Understanding & Support

Financial Viability

Employee Leadership & Development

RCAC and HRWA's Circuit Rider Programs

- The focus of both of our Circuit Rider Programs is to build Technical, Managerial and Financial capacity of small rural Communities





Capacity

Technical

- Drinking Water & Wastewater System Technical Assistance including:
 - Operations and Maintenance
 - Compliance and Monitoring Assistance
 - Capital and Emergency Infrastructure Projects

Managerial

- Drinking Water & Wastewater System Managerial Assistance including:
 - Utility Governance Board Training
 - Help with development of Utility Policies and Procedures



Capacity Continued

Financial

- Drinking Water & Wastewater System Financial Assistance including:
 - **Financial Analysis**
 - **Capital Improvement Plans**
 - **Grant and loan application assistance**



RCAC Small Water System Circuit Rider Program - funded by HI Department of Health

- Provide TMF Training and Technical Assistance (TTA) for small community water system operators, owners, and decision-makers (Boards, etc.)



HRWA's EPA TTA Program

Assist small public water systems comply with the Safe Drinking Water Act. Training and technical assistance is available to public water system personnel (including non-community systems) through this program to achieve safe drinking water standards.



HRWA's Source Water Program

- Source Water Technicians identify areas where pollution prevention is most needed.
- Create local teams made up of citizens and individuals from federal, state, local, and private organizations.
- Collaborate to create a Rural Source Water Protection plan to promote clean source water.
- The plans identify voluntary actions the community can implement to prevent source water pollution.





NATIONAL
RURAL WATER
ASSOCIATION

NRWA

America's Largest Utility Membership



Eligible Projects

- Pre-development (planning) costs for infrastructure projects
- Replacement equipment, system upgrades, maintenance and small capital projects
- Energy efficiency projects to lower costs and improve system sustainability
- Disaster recovery or other emergency loans are available

Key Points

- Below market interest rate (currently 3%) and a maximum repayment period of 10 years
- Quick turnaround time (just a few days if documents are in order)
- Loan amounts may not exceed \$100,000 or 75% of the total project cost, whichever is less
- Emergency loans are 90-day no interest, with immediate turn around on applications
- NRWA charges no administrative or processing fees
- Systems must be public entities (municipalities, counties, special purpose districts, Native American Tribes, nonprofit corporations and cooperatives) serving up to 10,000 persons, or in rural areas with no population limits

RCAC Loan Programs

Affordable Housing Loans

Finance construction and rehabilitation of single- and multifamily housing for low-income families.

[Learn More/Access Application](#)

Environmental Infrastructure Loans

Financing to construct, improve or expand the supply of safe drinking water and waste disposal systems in the rural West.

[Learn More/Access Application](#)

Community Facility Loans

Financing to construct or improve essential community facilities in the rural West.

[Learn More/Access Application](#)

Small Business Loans

Financing for businesses to create or retain jobs.

[Learn More/Access Application](#)

Household Water Well Loan/Grant Programs

Low interest rate loans and grants to construct, refurbish or replace individual household and small (serving less than 15 connections) water well systems.

[Learn More/Access Application](#)

Loan Programs at a Glance

Which loan program(s) fits your needs? Read or download this overview of RCAC's loan programs.

[Access Here](#)

Loan Fund Contacts

Talk directly to a loan fund officer to answer your loan fund questions.

[Contact Here](#)

RCAC's Environmental Infrastructure Loan Program

Goals

- Help create, improve or expand the supply of safe drinking water, waste disposal systems and other facilities for communities serving less than 50,000 persons
 - Bridge funds - Predevelopment
 - Gap funds
 - Emergency Funds
 - Capital Improvement Funds

RCAC's Environmental Infrastructure Loan Program

Key points

- RCAC is a CDFI
- Water, Wastewater and Solid Waste Loans
- Fast and efficient process
- Can do short, intermediate, or longer term loans

Eligibility

- Non-profit organizations
- Government entities
- Communities serving 50,000 or less (10,00 for USDA Guaranteed Program)



RCAC Loan Borrower Eligibility

- Non-profit organizations
- Government entities
- Communities serving 50,000 or less (10,000 for USDA Guaranteed Program)

RCAC Infrastructure Loans

- Loan application is available at <https://www.rcac.org/lending/environmental-loans/>
- Short term interest rate subject to change
- RCAC Loan Committee can make loan policy exceptions to fit community needs
- Contact information for RCAC Loan Officers is available online

Loan Officer:

Lydia Looknanan

Email: LLooknanan@rcac.org

Phone: 530-908-0391



Mahalo!

For more information on RCAC and HRWA visit
www.rcac.org or www.hrwa.net

Or contact us:

Mahana Gomes, HRWA

Hrwaoffice@hawaiiirwa.org

808-315-8925



Barry Pollock, RCAC

BPollock@rcac.org

510-759-6984



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Discussion Questions for this afternoon

- o How can State help make funds accessible more broadly?
- o How can we improve access to funding sources (broker/banking, leveraging loan funds) - to get the most mileage out of available funds?

