



About RCAC (taken verbatim from website <http://www.rcac.org/about>)

Rural Community Assistance Corporation (RCAC) is a nonprofit organization that provides training, technical and financial resources and advocacy so rural communities can achieve their goals and visions. Headquartered in West Sacramento, California, RCAC's employees serve rural communities in the western United States, and the Pacific Islands.

RCAC's work encompasses a [wide range of services](#) including technical assistance and training for [environmental infrastructure](#); [affordable housing development](#); [economic and leadership development](#); and [community development finance](#). These services are available to a variety of [communities and organizations](#) including communities with populations of fewer than 50,000, other nonprofit groups and tribal organizations.

RCAC seeks new partnerships and opportunities to advance comprehensive community development. RCAC's core values are as follows:

- Leadership: identifies innovative strategies to further rural community and economic development and inspires partners to achieve great outcomes
- Collaboration: achieves superior results by respectfully and inclusively identifying partners
- Commitment: works with passion and dedication to improve rural communities and the lives of their low-income residents
- Quality: produces exceptional work products to help our partners meet their goals
- Integrity: practices the highest professional standards and cultural competency in our work

Corporate Profile (<http://www.rcac.org/corporate-profile>)

Headquartered in West Sacramento, California, RCAC serves 13 western states, including Alaska, Arizona, California, Colorado, Hawaii and other Pacific Islands, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington and Wyoming. The organization employs nearly 100 staff. RCAC builds partnerships to expand resources for rural communities. Core services include training, technical assistance and financing.

RCAC provides a wide range of community development services for rural and Native American communities and community-based organizations. RCAC's major program areas are [affordable housing development](#), [environmental infrastructure development](#) and [community development finance](#). In addition, RCAC offers [leadership](#) and [economic development](#) training and technical assistance.

RCAC is a certified Community Development Financial Institution, and its [Loan Fund](#) provides financing for affordable housing, community facilities, and water and wastewater systems. As of Dec. 31, 2014, RCAC closed 759 loans which totaled \$415,553,806 and leveraged more than \$1.56 billion for projects

in rural communities. These loans supported 69,125 individual water and wastewater connections for rural citizens; 12,669 housing units; 6,746,168 feet of community facility space; and created or retained 15,585 jobs. RCAC currently has 173 loans under management, totaling more than \$59.7 million. Additionally, RCAC manages 44 loans totaling more than \$40.9 million on behalf of other lenders and investors.

In FY14, RCAC closed 36 loans which totaled \$12,765,499 in nine states. These loans supported 1,989 individual water and wastewater connections for rural citizens, 300 housing units; 3,620,027 feet of community facility space; and created or retained 273 jobs.

Community Facility Lending: Through the RCAC, communities are able to attain technical assistance as well as to benefit from the organization, which also serves as a Community Development Financial Institution. Through this mechanism, communities are able to obtain financing for essential community facilities including office buildings for public sector and nonprofit organizations; “*treatment centers; emergency and transitional housing, assisted living, human services, public safety, child care, education and cultural facilities*”. Other types of projects are eligible for this financing as well, and priority is given to those projects that utilize green methods and materials.

Link for RCAC lending programs: <http://www.rcac.org/programs-services/#section-0>

Other: RCAC publishes [RCAC's Network News](#) and [RCAC's Self-Help Builder Newsletter](#). The publications staff also develop technical manuals and other training material.

Links

Rural Community Assistance Corporation does not necessarily endorse nor agree with the contents of any of the following sites, but offers these links as a service to our users to access information about the west.

- [Fellow Travelers](#) (training and technical assistance providers for rural America)
 - [Learn About RCAC Green Services and Available Resources](#)
 - [Learn About Rural Community Development](#)
 - [Learn about the Rural West](#)
 - [Learn about Native Communities](#)
 - [Learn about Agricultural Workers](#)
 - [Access to Private Resources](#)
 - [Relevant Government Sites](#)
 - [Rural Advocacy Organizations](#)
 - [For Nonprofit Organizations Only](#)
- Fellow Travelers (training and technical assistance for rural America)
- [Cal Warn Water/Wastewater Agency Response Network Link](#) - The mission of the Water Agency Response Network is to support and promote statewide emergency preparedness, disaster response, and mutual assistance matters for public and private water and wastewater utilities
 - [Drinking Water/Wastewater Operator Links](#) - An RCAC regional manager who specializes in assisting Tribes and rural communities to maintain and upgrade their water systems, compiled the links on this drinking water/wastewater operator links page.
 - [Enterprise Foundation](#) - Provides loans, grants and technical assistance to nonprofit organizations that are building and revitalizing local neighborhoods.

- [First Nations Development Institute](#) - Promotes culturally appropriate economic development by and for Native peoples. First Nations helps develop the capacity of tribes, Native organizations and Native American people to better manage their financial assets. First Nations provides grants, loans, technical assistance, policy and research.
- [Housing Assistance Council](#) - Works to improve housing conditions for the rural poor with loans, technical assistance, training, research and information.
- [Local Initiatives Support Corporation](#) (LISC) - Provides grants, loans and equity investments to CDCs for neighborhood redevelopment.
- [My Own Business](#) - Provides a free Internet course in English and Spanish on how to start a business, for start-up businesses and those already operating.
- [National Center for Small Communities](#) - Provides training and technical assistance for small town leaders.
- [National Economic Development and Law Center](#) - A nonprofit public interest law and planning organization that specializes in community economic development.
- [National Small Flows Clearinghouse \(NSFC\)](#) - Funded by the U.S. Environmental Protection Agency, the NSFC helps America's small communities and homeowners solve their wastewater problems to protect public health and the environment.
- [Native American Indian Housing Council](#) - Provides training, technical assistance, research and information services, advocacy and Native American housing news.
- [Neighborhood Reinvestment Corporation](#) - Supports local community-based organizations to revitalize communities. Sponsors the Neighborhood Reinvestment Training Institutes, Neighborworks and Neighborhood Housing Services.
- [Oregon Rural Community Assistance Program](#) - Assists small Oregon communities to meet federal/state water quality requirements through partnerships, training and technical assistance.
- [Portable, Practical, Education Preparation](#) - Dedicated to improving the quality of life in rural Arizona, but actually touches many states and countries.
- [Rural Community Assistance Partnership, Inc.](#) - The Rural Community Assistance Partnership, Inc. national network which includes a national office and [six regional offices](#) with multi-state service areas.
- [Rural Development Initiatives](#) - Helps communities thrive by providing a variety of services including strategic planning, project assistance, leadership development and facilitation. Primarily serves Oregon.
- [Rural LISC](#) - Started in 1995 by LISC, Rural LISC provides training, technical assistance and funding to 70 partner communities across the country to build the capacity of rural community development corporations.

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Learn About Rural Community Development

- [Aspen Institute](#) - The Institute fosters responsible leadership through seminars and policy programs. Check out their community strategies group, rural development philanthropy and rural economic development pages.
- [California Community Economic Association](#) - A clearinghouse for information and action that advances the field of community economic development through training, continuing education, technical assistance, advocacy and public policy.
- [Community and Economic Development Toolbox](#) - Primarily intended for rural communities of New York and Pennsylvania, the Cornell University toolbox has something for everyone interested in rural development.

- [Community Stewardship Exchange](#) - Web site of the Sonoran Institute includes information, contacts and examples of community-based strategies that preserve the ecological integrity of important natural systems while meeting the economic aspirations of adjoining communities.
- [EZ/EC News and Announcements](#) - Home of the rural enterprise zone and rural enterprise program. Check out the community toolbox.
- [Daily Yonder](#) - Daily multi-media for breaking news, commentary, special reports on hot topics facing rural communities and updates from rural bloggers.
- [Heartland Center for Leadership Development](#) - Practical resources and public policies for rural community survival.
- [Housing and Community Development Knowledgeplex](#) - Comprehensive interactive resource for the affordable housing and community development field powered by the Fannie Mae Foundation.
- [International Economic Development Council](#) - Membership organization providing leadership and excellence in economic development for communities, members and partners.
- [Joint Center for Housing Studies](#) - The Joint Center for Housing Studies at Harvard University publishes an annual report on the state of the nation's housing, a newsletter and other documents, all available online.
- [National Environmental Service Center](#) - A clearinghouse for information about drinking water, wastewater, environmental training and solid waste management in communities serving fewer than 10,000 individuals.
- [National Rural Development Partnership](#) - Links and information on rural development councils in each state.
- [National Rural Economic Developers Association](#) - Individual member, professional organization to advance rural development, member proficiency, and social and human service objectives in rural areas. Primarily for officials working for rural utility organizations.
- [Office of the Comptroller of the Currency](#) - Check out the OCC's directory of rural community development banking resources and the Native American Banking Resource Directory.
- [Rural Assistance Center](#) - The Center for Rural Health, the Welfare Information Network, the Rural Policy Research Institute, and the Office of Rural Health Policy developed this rural health and human services "information portal" to help rural communities access the full range of available programs, funding and research to provide quality health and human services to rural residents.
- [Rural Development Leadership Network](#) - A national multi-cultural organization supporting community-based development in rural areas through hands-on projects, education and skills building, leadership development and networking. Check out an academic degree in rural community development.
- [Rural Policy Research Institute](#) - Provides analysis and facilitates public dialog concerning the impacts of public policy on rural people and places. Check out the "rural by the numbers" page. Also includes great maps. You can even make your own!
- [Sustainable Measures](#) - The web site includes more than 600 indicators that communities use to measure their progress toward sustainability, a checklist for evaluating indicators, definitions, resources listings and an online training course.
- [Western Rural Development Center](#) - One of four U.S. Department of Agriculture sponsored regional rural development centers in the U.S. Comprehensive list of rural development resources.

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Learn about the Rural West

- [California Institute for Rural Studies](#) - A nonprofit research organization working toward a rural California that is socially just, economically viable and environmentally balanced.
- [Center for the Study of Rural America](#) - This Federal Reserve Bank of Kansas City Center focuses on economic and policy issues unique to rural America .

- [Denali Commission](#) - A federal-state partnership to provide critical utilities, infrastructure and economic support throughout Alaska. Includes information on challenges in rural Alaska as well as general information about Alaska.
- [EconData](#) - Your guide to regional economic activity, funded by the Economic Development Administration.
- [The Groundwater Foundation](#) - Programs and publications that present the benefits we receive from groundwater and the risks that threaten groundwater quality. Good resource for small communities.
- [High Country News](#) - A paper for people who care about the West.
- [North American Rural Futures Institute \(NARFI\)](#) - Based in Montana, NARFI is a clearinghouse of rural news, events and 21st century trends affecting rural life and our rural futures. Provides links to what others are saying about the future of rural America.
- [Northwest Areas Foundation Indicator Website](#) - Great source of information of states, counties, reservations and tribes in the Northwest Areas Foundation's eight-state region.
- [SoCal Water Resources News](#) - A free daily Internet mailing with links to news stories concerning water resource issues in Southern California.
- [Water Education Foundation](#) - Information about water resource issues.
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Learn about Native Communities
- [Administration for Native Americans](#) - Promotes the goal of social and economic self-sufficiency for all Native Americans.
- [Alaskanative.com](#) - Directory of Alaska Native Corporations, organizations and resources.
- [American Indian Heritage Foundation](#) - Encourages Indian people to aspire to excellence in their own lives and to provide relief services to Indian people nationwide while building bridges of understanding. Includes a directory of all federally recognized tribes.
- [Coalition for Native Hawaiian Advancement \(CNHA\)](#) - (CNHA) is a national, member-based nonprofit organization dedicated to providing support services to agencies and organizations focused primarily on low to moderate income Native communities.
- [CodeTalk](#) - Federal inter-agency Native American website designed specifically to deliver electronic information from government agencies and other organizations to Native American communities.
- [First Nations Development Institute](#) - Promotes culturally appropriate economic development by and for Native peoples. First Nations helps develop the capacity of tribes, Native organizations and Native American people to better manage their financial assets. First Nations provides grants, loans, technical assistance, policy and research.
- [WWW Virtual Library - American Indians](#) - Index to Native American Resources on the Internet.
- [Native American Environmental Protection Coalition](#) is a tribally driven nonprofit organization dedicated to providing technical assistance, environmental education, professional training, information networking and intertribal coordination.
- [Indians.com](#) - News, information and entertainment from a Native American perspective by Ho-Chunk, Inc. the economic development corporation of the Winnebago Tribe.
- [National Congress of American Indians](#) - Advocates for more than 250 tribal governments promoting strong relations and promotes better understanding among the general public of native peoples and rights. Includes a gateway to numerous Native American periodicals.
- [Office of Hawaiian Affairs](#) - An agency working to provide a better life and future for Hawaiians.
- [University of Alaska Anchorage](#) - The University resource index for Alaska Native and American Indians.
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Learn about Agricultural Workers

- [Agricultural Personnel Management Program](#) - An information center at the University of California, Berkeley on farm labor management and related issues for practitioners, educators, service providers, students and researchers.
- [Applied Survey Research](#) - Summary of a study conducted by Applied Survey Research and the Center for Community Advocacy for the current housing and health needs of farm workers in the Salinas and Pajaro Valleys.
- [California Policy Research Center, University of California, California- Mexico Health Initiative](#) - A collaborative program of the California Policy Research Center which is coordinating Californian and Mexican efforts to improve the quality of life of migrant/immigrant families by expanding their access to health care, increasing their health insurance coverage, and reducing their unmet health needs. Provides many fact sheets on demographics and health status of agricultural workers.
- [National Center for Farmworker Health](#) - Dedicated to improving the health status of farm worker families. Provides information about farm workers, such as population demographics, agricultural economy, housing, occupational safety and health, insurance and assistance programs, and farm worker children.
- [Rural Migration News](#) - Summarizes the most important immigration and integration developments affecting residents of cities and towns in the agricultural areas of California and rural areas throughout the United States. Includes links to data.

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Access to Private Resources

- [Calvert Social Investment Foundation](#) - An interactive online database that delivers tailored social and financial information on microcredit and community development financial institutions.
- [Council on Foundations](#) - A nonprofit membership association of grantmaking foundations and corporations. Check out the Foundation News and Commentary.
- [Federal Home Loan Bank of San Francisco](#) - Provides wholesale credit products and services to member banks. The bank sets aside approximately 10 percent of its net income each year to fund the Affordable Housing Program.
- [Foundation Center](#) - Promotes public understanding of private philanthropy and helps grantseekers succeed. Check out the Philanthropy News Digest.
- [Neighborhood Funders Group](#) - A national network of foundations and philanthropic organizations supporting community-based efforts to improve economic and social conditions in low-income communities. Check out the Rural Funders Working Group page.

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Relevant Government Sites

- [Administration for Native Americans](#) - Promotes the goal of social and economic self-sufficiency for all Native Americans.
- [California Financing Coordinating Committee \(CFCC\)](#) - Consists of state and federal agencies and departments that collectively offer coordinated and streamlined access to infrastructure financing for California's local communities. CFCC members provide potential borrowers and grant recipients with an efficient and effective infrastructure funding mechanism.
- [Catalog of Federal Domestic Assistance](#) - Database of all federal programs available to state and local governments; federally recognized Indian tribal governments; territories and possessions of the U.S., domestic public, quasi-public, private profit and nonprofit organizations and institutions.
- [Census Bureau](#) - Your gateway to census 2000.
- [CodeTalk](#) - Federal inter-agency Native American web site designed specifically to deliver electronic information from government agencies and other organizations to Native American communities.

- [Community Development Financial Institutions \(CDFI\)](#) - CDFIs expand the availability of credit, investment capital and financial services in distressed urban and rural communities. Find the CDFI nearest you!
- [U.S. Department of Agriculture \(USDA\), Rural Development](#) - Financial programs for rural community facilities, economic development and community empowerment. Check out the USDA nonprofit gateway link!
- [U.S. Department of Agriculture, Economic Research Service](#) - Economic analysis on topics related to rural America. Check out the state fact sheets and Rural America publications.
- [U.S. Department of Housing and Urban Development](#) - Information about housing. You can search for local information. You can access Native Edge, an interagency initiative to facilitate sustainable economic development within American Indian and Alaskan Native communities. Also find links to farm worker advocacy organizations.
- [U.S. Department of Labor, Bureau of Labor Statistics](#) - Main source for statistics on jobs and unemployment. Check out the regional and state-by-state statistics.
- [U.S. Department of Labor, Employment and Training Administration, Migrant and Seasonal Farmworkers Homepage](#) - Offers comprehensive information about the National Farmworker Jobs Program.
- [U.S. Environmental Protection Agency](#) - Information about current environmental issues and federal regulations. You can search for regional and local information.
- [Federal Register Online](#) - Official daily publication for rules, proposed rules and notices of federal agencies and organizations.
- [Fedstats](#) - The gateway to statistics from more than 100 U.S. federal agencies.
- [Nonprofit Gateway](#) - A central starting point to help nonprofit organizations access online federal information and services.
- [Rural Information Center of USDA](#) - Information and referral services to local, state and federal government officials; community organizations; rural electric and telephone cooperatives; libraries; businesses; and rural citizens working to maintain the vitality of America 's rural areas.
- [Searchgov.com](#) - A gateway to federal, state and local government web sites.
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- [Rural Advocacy Organizations](#)
- [California Housing Law Project](#) - An advocacy organization that lobbies for affordable housing and tenants rights for low-income people, the disabled, elderly, homeless and agricultural workers in the state.
- [Coalition for Indian Housing and Development](#) - Represents tribes and tribal housing organizations on low-income housing, mortgage lending, finance and economic development issues within the federal government.
- [Community Action Partnership](#) - Comprehensive information about community action agencies with links to state and local associations.
- [Community Development Venture Capital Alliance](#) - Promotes use of venture capital to create jobs, entrepreneurial capacity and wealth to advance the livelihoods of low-income people and the economies of distressed communities.
- [Community Transportation Association of America](#) - Advocates to make coordinated community transportation available, affordable and accessible. Learn about the rural transit assistance program.
- [Congressional Rural Caucus](#) - A bipartisan coalition of members of Congress who help agricultural and rural America build stronger, more prosperous futures for current and future generations in rural communities.

- [Corporation for Enterprise Development CFED](#) - Services include policy analysis, design and advocacy, research and demonstration, field services and communication. CFED promotes asset-building and economic opportunity strategies. Check out the development report cards for each state.
- [Council of State Community Development Agencies](#) - Advocates with federal policy makers for the common rural development goals of the states.
- [National Association of Development Organizations](#) - Advocates for a regional approach to community, economic and rural development for regional development organizations in small metropolitan areas and rural America.
- [National Association of Housing and Redevelopment Officials](#) - Housing and community development advocates for the provision of adequate and affordable housing and strong, viable communities for all Americans -- particularly those with low and moderate incomes.
- [National Association of Regional Councils](#) - Membership organization for multi-purpose, multi-jurisdictional, public organizations created by local government to advocate for regional approaches to problem-solving.
- [National Association of Resource Conservation and Development Councils](#) - Learn about your local Resource Conservation and Development Council.
- [National Congress of American Indians](#) - Advocates for more than 250 tribal governments promoting strong tribal relations and promotes better understanding among the general public of native peoples and rights. Includes a gateway to numerous Native American periodicals.
- [National Low-Income Housing Coalition](#) - Dedicated solely to ending America's affordable housing crisis.
- [National Rural Health Association](#) - National membership organization to improve health and healthcare of rural Americans.
- [National Rural Housing Coalition](#) - A coalition of rural community activists, public officials and nonprofit developers who advocate for better housing and community facilities for low-income rural people.
- [Opportunity Finance Network](#) - A network of private intermediaries that lend in unconventional markets that are often overlooked by conventional financial institutions.
- [Water Infrastructure Network \(WIN\)](#) - Works to solve the nation's increasing water and wastewater infrastructure funding shortfall. WIN is working toward long-term, sustainable funding sources for water and wastewater infrastructure to benefit communities nationwide.

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For Nonprofit Organizations Only

- [Action Without Borders](#) - Connects people, organizations and resources to find practical solutions to social and environmental problems. Features news of nonprofit organizations from around the globe.
- [BoardSource](#) - Premier resource for building strong and effective nonprofit boards.
- [Chronicle of Philanthropy](#) - A newspaper for the nonprofit world. Much of the online version is available only to subscribers.
- [CompassPoint Nonprofit Services](#) - Provides nonprofit organizations with management tools, concepts and strategies necessary to shape change in their communities. Lots of links to help nonprofit organizations.
- [Grantsmanship Center](#) - Grant information and grantsmanship training. Check out the magazine.
- [Independent Sector \(IS\)](#) - The IS mission is to promote, strengthen and advance the nonprofit and philanthropic community to foster private initiative for public good.
- [Internet Nonprofit Center \(INC\)](#) - Sponsored by the Evergreen State Society, INC provides information for and about nonprofit organizations.
- [Management Center](#) - Develops the capacity of nonprofit leaders to build powerful and effective organizations. Check out the free online nonprofit organizational assessment tool.

- [National Center for Nonprofit Enterprise](#) - Dedicated to helping nonprofit organizations better manage, develop and make the most of scarce economic resources. The center offers an array of programs and services.
- [National Council of Nonprofit Associations](#) - Check out this organization's publications and find out about your state association.
- [Nonprofit Genie](#) - The California Management Assistance Partnership web site with information and resources for the nonprofit community.
- [Nonprofit Times](#) - The leading business publication for nonprofit management.
- [NPower National Network](#) - Dedicated to helping nonprofit organizations better serve their communities through technology.
- [Peter F. Drucker Foundation for Nonprofit Management](#) - The foundation mission is to lead social sector organizations toward excellence in performance.
- [Technical Assistance for Community Services](#) - A training and consulting resource for nonprofit organizations in Oregon and Washington. Check out the news archive.
- [Wilder Foundation](#) - The Wilder Foundation publishes useful books for nonprofit organizations and provides training and consultation.
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Learn About RCAC Green Services and Available Resources
- [Dsire](#) - Database of State Incentives for Renewables & Efficiency. Dsire is a comprehensive source of information on state, local, utility and federal incentives that promote renewable energy and energy efficiency.
<http://www.rcac.org/pages/214>