Creating vibrant, healthy and enduring rural communities

2019 BOARD OF DIRECTORS
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Dear friends and colleagues,

The end of 2019 was a time of transition for Rural Community Assistance Corporation (RCAC).

We bade farewell to Stanley Keasling, RCAC’s Chief Executive Officer from 2008 to 2019 and welcomed our new Chief Executive Officer, Suzanne Anarde.

Stan’s fierce devotion to rural communities made a mark on the organization. During his tenure, RCAC grew from 108 to 145 staff and revenues grew from $13.3 million to $18.7 million with total assets of more than $100 million and net assets of more than $42 million. Groundbreaking new initiatives including Agua4All, Development Solutions, Building Rural Economies and the Tribal Housing Excellence Academy were launched under Stan’s leadership. He solidified RCAC’s reputation as a national leader for rural community development. We are grateful.

With more than 25 years’ experience, RCAC’s new CEO Suzanne Anarde brings dedication, passion and a profound commitment to rural America to the organization. Living in the rural West for most of her life, Suzanne knows first-hand the challenges our communities face. She brings that culture and understanding to RCAC, combined with a deep knowledge of housing and community development at both local and national levels. We could not be more fortunate to have Suzanne take RCAC’s reins.

RCAC has intentionally assembled a diverse board of directors who best represent rural communities in their respective states. Our Senior Leadership Team has an average tenure of 15 years, and combined total tenure of 120 years. The board’s strategic vision ensures continuity and is brought to fruition under the Senior Leadership Team’s steady hand. Together, we’ve advocated for funding and increased access to safe drinking water and affordable housing opportunities in rural communities and on Tribal and Native lands. We’ve built stronger economies and provided technical and financial assistance throughout the rural West.

Our past successes are building blocks for the future. Our team stands ready for the challenges that lay ahead. We thank our partners, funders and staff for their continued and invaluable support as we work together to create vibrant, healthy and enduring rural communities.

Malama Pono,
Nalani Fujimori-Kaina
President, RCAC Board of Directors
I am honored to join Rural Community Assistance Corporation (RCAC) as only the third CEO since 1978. The values, diversity and skill set of the board and RCAC team, and our deep commitment to the rural West, are precisely the reasons I was drawn to RCAC. Safe drinking water, affordable housing and affordable lending capital, coupled with our economic development work, provide a solid foundation for rural and Native communities to achieve their goals.

The journey that we began together in late 2019 has been an eventful one, both internally and externally. I believe that change has a way of bringing out core values in people and organizations, and that has certainly been the case with RCAC. The flexibility and adaptability of the organization, the RCAC family, board and senior leadership, in meeting the challenges and opportunities that have arisen has been inspirational and empowering.

We continue on this journey together. We are incredibly thankful for our partners, funders and communities as we work toward fulfilling our unique roles, individually and collectively. Our goals and vision have not changed. We endeavor to give our very best to rural and Native communities in the West. Thank you for joining us on our journey.

Suzanne Anarde
Chief Executive Officer, RCAC
HOMEOWNERSHIP AND FORECLOSURE COUNSELING

RCAC provides technical assistance, training, and financial support to housing counseling agencies that serve rural communities throughout its service area. Homeownership counselors advise consumers who are buying or renting a home, are homeless, seeking reverse mortgages, have credit issues or risk default or foreclosure.

RCAC is a U.S. Department of Housing and Urban Development (HUD)-approved national intermediary. In fiscal year 2019 alone, RCAC's HUD housing counseling trainings resulted in nearly 10,000 contact hours for 600 plus participants. Of those, 330 were rural counselors and more than 475 participants provide counseling for underserved areas.

Since the 2008 housing crisis, when homeowners faced the very real threat of losing their homes to foreclosure, RCAC has partnered with the California Housing Finance Agency to secure more than $21.5 million to fund 30 housing counseling agencies. As a result, agency staff provided counseling to nearly 100,000 homeowners.

RCAC’s Housing Counseling program builds the capacity of established and emerging housing counseling agencies, including Tribal-based organizations. Our experience with the 2008 crisis means we are equipped and ready to provide expertise as the COVID-19 pandemic unfolds and another crisis looms. Many of those who are now unemployed as a result of the virus will vitally need our housing counseling services once again.
A key component of RCAC’s mission is to help communities develop their own assets and resources to build and expand their rural economies.

In 2013, RCAC established its Building Rural Economies (BRE) program with three aims—to increase local entrepreneurship and jobs, to develop catalytic projects that seed additional investments, and develop a supportive, entrepreneurial environment for economic development to thrive.

RCAC works with a local partner to conduct community asset mapping and value chain analysis; facilitate networking; plan economic development strategies; and support business expansion and development. The program assists both new and existing entrepreneurs with either a start-up project or with a business that requires repositioning and expert guidance.

As of September 2019, BRE was working in 33 communities, including Globe, Arizona; Eastern Coachella Valley, California; Havre and Lewistown, Montana; Cochiti Pueblo, Hatch, Mora and Rio Arriba County, New Mexico; Enterprise, Oregon; Green River, Utah and Wellpinit, Washington. These communities have accessed $10.5 million in funding. In addition, participants have:

- Created 16 new businesses
- Created 62 new business ventures (part-time activities)
- Expanded 20 existing businesses
- Expanded 24 existing business ventures (part-time activities)
- Retained 10 existing businesses
- Retained 25 existing jobs
- Created 104 new jobs
Agua4All increases access to safe drinking water in schools and rural communities. Since the program’s launch, RCAC’s team has installed nearly 435 water bottle filling stations in California statewide. During the program pilot alone we installed 177 point-of-use arsenic filters in six schools and various community buildings and parks; and delivered more than 500,000 gallons of potable water to children and community members in just one small community. That is the equivalent of removing four million 16-ounce bottles of water in the community.

Since the program’s launch, RCAC’s team has installed nearly 435 water bottle filling stations in California statewide

In all, program participants include 63,945 students and 91 schools in 28 districts that serve 36 rural communities. Water bottle filling stations were installed in 67 public locations including parks and community buildings. Thirteen Tribal communities also participated in the program. Agua4all has distributed 11,616 reusable water bottles.
RCAC and Native Community Capital launched THE Academy to work with Tribal organizations in the West to increase the quality, quantity and types of housing on Tribal lands. It provides a training ground for Tribal entities where participants take their respective housing projects from concept to construction by participating in intensive capacity-building sessions. After graduation, RCAC provides two to three years of project development coaching.

Eight Tribal organizations from six states including Arizona, California, Idaho, Montana, New Mexico and Utah graduated from the first cohort of THE Academy. Seven Tribal organizations from six states including Arizona, Alaska, California, New Mexico, South Dakota and Washington graduated from the second cohort.

By November 2019, six of the participating housing organizations raised $7,460,672 for housing development on Tribal lands
RCAC’s Development Solution’s (DS) primary focus is to save and build the rural housing network’s capacity and to ensure that it is producing rental housing in underserved areas throughout the rural West. Since RCAC launched the DS program in 2013, it has helped seven nonprofit organizations produce 280+ affordable housing units in the rural West.

RCAC goes beyond its traditional lender and technical assistance provider roles to use its organizational resources and expertise to ensure that affordable housing either continues to be available, or it is augmented in rural areas where it is in short supply. RCAC partners with organizations when a greater role is warranted and shares risk with the local organization.

Current project locations include Aptos and Santa Rosa, California; Kunia, Hawaii; Great Falls and Kalispell, Montana; and Gallup and Kewa Pueblo, New Mexico.

Since RCAC launched the DS program in 2013, it has helped seven nonprofit organizations produce 280+ affordable housing units

RCAC also places special emphasis on identifying nonprofit organizations to develop housing on Tribal lands and within colonias (unincorporated settlements along the Mexican border in the U.S. that typically lack sanitation and adequate housing).
RCAC’s wide array of environmental programs make rural water, wastewater and solid waste systems sustainable. Critical training, technical and financial assistance ensure that systems stay in compliance with state and federal regulations.

During 2019, technical assistance providers (TAPs) worked with more than 500 systems to help them comply with regulations. Training is a key element to ensure that water boards, operators and staff have the most up to date knowledge they need to properly manage their systems; and more than 6,700 participants attended RCAC’s trainings during 2019.

RCAC’s TAPs also worked with system boards and staff to access $67 million for water and wastewater projects that will serve nearly 45,000 households. Of note, this includes a $172,000 grant to provide planning assistance to Paradise, California as it recovers from the 2018 Camp Fire. RCAC staff will work with Paradise to develop a municipal sewer system to replace the private septic systems that served the community before the fire.
Regionalization is another tool to help small systems thrive. RCAC uses a flexible and proven facilitation framework and technical expertise to help communities form regional collaborations. This strategy creates economies of scale so that small water systems are sustainable and able to afford day to day operations and necessary upgrades. Today, RCAC is working with 62 communities to regionalize their systems, and 13 projects have been completed.

RCAC has several environmental programs that are designed specifically to work with Native communities. RCAC circuit riders conduct hundreds of technical assistance/training visits to Arizona, California and Nevada Tribal communities annually. RCAC is also the Environmental Protection Agency (EPA) Region 10 Environmental Finance Center (EFC); and at the time of selection it was the only non-university to receive the award. The EFC, RCAC and our sub-contractor Eastern Washington University, develop solutions to infrastructure affordability for water and wastewater, along with training.

**During 2019, technical assistance providers (TAPs) worked with more than 500 systems to help them comply with regulations**

RCAC also hosts quarterly Native American Water Masters Association meetings that bring together regional Tribal staff and agencies to share common issues related to their water/wastewater systems, receive training and build internal capacity to create stronger utilities.

We completed 32 rate studies to help water and wastewater systems establish appropriate rates to operate and maintain their systems. We also completed 28 median household income surveys to help communities determine their eligibility for grant and loan programs.
High Risk Design

- Determined by performance issues that affect grant goals which may be due to:
  - Design problems
  - Missing funds
  - Documentation
  - Miscommunication
A high volume of loan applications and decreased administrative resources created a long wait time for applicants anxious to purchase homes under the U.S. Department of Agriculture (USDA) Rural Development section 502 loan packaging program, so during 2015 RCAC participated in a pilot program to expedite the loan application and review process. RCAC staff provide training and support to nonprofit housing organizations that want to become 502 loan packagers. RCAC staff also review the packages to make sure they are complete before sending them to USDA for approval. The program was so successful that in 2016 USDA issued a Final Rule to make it permanent. Since 2015, loan processing and closing time has decreased, giving more rural families access to decent and affordable homes.

Since the program’s inception staff reviewed 755 applications and helped 368 families to secure home loans, representing a total of $72,708,295 in mortgage funds.
RCAC’s Loan Fund reached multiple milestones during the last five years. In 2016, the Loan Fund reached $100 million in lending capital. It celebrated 30 years of lending in 2018. As of the fiscal year end on Sept. 30, 2019, RCAC closed 1,106 loans, which totaled $609,806,356 and leveraged more than $2.2 billion for projects in rural communities. These loans supported 110,644 individual water and wastewater connections for rural citizens, 15,001 housing units; 11,389,803 feet of community facility space; and created or retained 20,534 jobs.

By April 2019, lending capital was $90,879,459, with $35,906,394 equity.

In response to COVID-19’s impact and growing threat to rural America, the Loan Fund quickly began taking steps to support its borrowers who are experiencing financial strain now, or may in the near future. RCAC offered loan and interest deferments and other COVID response facilities, such as Paycheck Protection Program (PPP) loans. To ensure sufficient lending capital to make the loans, RCAC developed new partnerships and welcomed new investment opportunities. At the time of publication, RCAC has made more than 80 PPP loans totaling nearly $9 million.

In addition, RCAC is working with investors to develop solutions to support rural communities and ensure they have the resources necessary to emerge from the crisis intact or stronger. The newly created Re-Emerging Loan Fund (RELieF) will provide resources for small businesses as they re-enter their marketplaces post COVID.

RCAC currently has 354 loans under management, totaling more than $96.9 million. Additionally, RCAC manages 67 loans totaling more than $54 million on behalf of other lenders and investors.
RCAC created its Diversity, Equity and Inclusion (DEI) Committee in 2015. Our board, senior leadership and staff are committed to building a diverse equitable and inclusive workplace. That commitment infuses all aspects of our work, internally with our teams and externally with our communities and partners.

Our commitment goes beyond numbers, projects or programs, to ensure that everyone has a voice and is included in decision making. We value the strength, resilience, cultural richness and pride that our communities represent. But we cannot do our daily work in a vacuum, ignoring the factors that lead to the very challenges we need to resolve: unemployment, unsafe drinking water and sanitation, inadequate housing and homelessness, which both cause and are the result of poverty. We have long prided ourselves on our passion for rural, Tribal and Native communities and we acknowledge that passion must include compassion, honesty, humility and an ongoing journey toward cultural competency.

The DEI committee, made up of representatives from across the organization, implements the DEI strategic plan. We recognize that this work is never finished, but requires ongoing reflection, conversation and devotion to our corporate values.
As a member of the Drinking Water Advocates Coalition, RCAC successfully lobbied for passage of the Safe and Affordable Funding for Equity and Resilience Program (SAFER) and has been actively involved in implementing the legislation, which provides $130 million per year for each of the next 10 years to help California achieve its goal to ensure the Human Right to Water for all Californians. The bill provided an additional $130 million for the state to spend in 2020 to jump start the program, bringing the total investment to more than $1.4 billion.

RCAC, along with other clean water advocates, community members and technical assistance providers will continue to engage to implement the SAFER Fund to ensure water systems can provide safe and affordable drinking water to disadvantaged communities and low-income groups; and to make certain that program funds go to the systems that are most in need.

RCAC supported the $4 billion California Housing Bond that voters approved in November 2018, and that same year provided input to change California’s mobile-home park law, which created a deferred payment program that allows borrowers to serve low-income communities.
RCAC’s advocacy team supported Montana’s new housing loan program for developers that build low-income housing. The legislation passed in 2019 to create a new workforce housing loan program, and Gov. Steve Bullock signed it into law on May 10.

RCAC’s staff worked with California’s delegation to the U.S. Congress to ensure that Paradise, California would be eligible for critical USDA funding to rebuild after the devastating 2018 Camp Fire.

Representatives from RCAC’s Government Affairs and Rural Policy (GARP) team attend an annual fly-in to Washington D.C. to meet with legislators and advocate for funds to support rural programs. The weeklong trip takes months of preparation as staff prepares project case studies and researches funding needs. In FY19, the fly-in team met with nearly 60 Congressional offices to share success stories and ask for continued support for federal programs that benefit rural communities and was successful in securing level or increased funding for programs included in our request.

In one of its earliest advocacy achievements, RCAC led the Drinking Water Advocates’ Coalition to establish a $10 million Drinking Water for Schools Grant Program (DWFS) in the 2016 California state budget. The group secured an additional $6.8 million in the 2018-19 California state budget for the DWFS. By March 2019, RCAC helped 100 schools in 33 school districts apply for $3.6 million in funding.

In recognition of RCAC’s expertise, RCAC staff members have been invited to participate on a variety of state and federal advisory groups including the Utah Affordable Housing Commission, EPA’s National Environmental Justice Advisory Council, Washington’s Interagency Multijurisdictional System Improvement Group and California’s County Drought Advisory Group.

RCAC’s GARP team worked with partners to establish a new California community development financial institution (CDFI) coalition called the California Coalition for Community Investment (CCCI). The coalition supports state-level advocacy and education to lawmakers on the role of CDFIs and the impact they have on transforming communities across California. CCCI members represent affordable housing lenders, small business lending, housing trust funds, credit unions and microloan lenders.
Funders & Investors

- Ally Bank
- Amador Water Agency
- American Express
- Aria Resort and Casino
- Arizona Dept. of Environmental Quality
- Bank of America
- Bank of the West
- Banner Bank
- Blue Sky Center
- Caliente Elementary School District
- California Bank & Trust
- California Community Foundation Wildfire Relief Fund
- California Dept. of Community Services & Development
- California Environmental Protection Agency
- California State Water Resources Control Board
- California Wellness Foundation
- Capital One
- Ceniarth, LLC
- Centerville Community Services District
- Charles Schwab Bank
- City of Willows
- CoBank
- Colorado Dept. of Public Health
- CommonSpirit Health
- Community Economics, Inc.
- Compass Bank
- Corning Union Elementary School District
- Culp & Kelly
- Cutten Elementary School District
- Dominican Sisters of Hope
- El Centro Elementary School District
- Enterprise Rental Car Foundation
- Environmental Defense Fund, Inc.
- Erich & Hannah Sachs Foundation
- Fahe
- First Foundation
- Golden State Acquisition Fund, LLC
- Hawaii State Dept. of Health
- Housing Assistance Council
- Housing California
- Idaho Dept. of Environmental Quality
- John and Pat Mealy
- JP Morgan Chase Bank
- Kashia Elementary School District
- Kelly Mescher
- Mechanics Bank
- Mercy Investment Services, Inc.
- Merrick Bank Corp.
- Mission Union Elementary School District
- Monterey Peninsula Water Management District
- Morgan Stanley Bank
- National Housing Law Project
- National Urban League
- Nevada Division of Environmental Protection
- New Mexico Environment Dept.
- Opportunity Finance Network
- Orange Center Elementary School District
- Oregon Community Foundation
- Pacific Western Bank
- Pioneer Union Elementary School District
- Providence St. Joseph Health Investment Trust
• Pueblo of Laguna Utility Authority
• Rasmuson Foundation
• RCAC Board of Directors
• Regional Coalition of Los Alamos National Laboratory Communities
• Regional Water Management Foundation
• Religious Communities Investment Fund, Inc.
• Rose Foundation
• Round Valley Unified School District
• Rural Community Assistance Partnership, Inc.
• Rural Local Initiatives Support Corp.
• S.F. Gimbel Foundation
• Sacramento Housing Alliance
• Sacramento Steps Forward
• San Diego County Water Authority
• Santa Fe Community Foundation
• Santa Rosa Rancheria
• Self-Help Enterprises
• Sierra Health Foundation
• Sisters of the Holy Cross
• Sisters of the Holy Names of Jesus & Mary
• Southern Trinity Joint Unified School District
• Stony Creek Joint Unified School District
• Sutter County Community Services District
• Tahoe Truckee Community Foundation
• The California Endowment
• The California Wellness Foundation
• The Christensen Fund
• The Congregation of the Sisters of Charity of the Incarnate Word
• The Ford Foundation
• The Grove Foundation
• The Sisters of St. Francis of Philadelphia
• Town of Coulee City
• Trillium Asset Management
• Trinity Health Corp.
• Tule River Public Works
• Tulelake Joint Unified School District
• U.S. Dept. of Agriculture
• U.S. Dept. of Commerce
• U.S. Dept. of Health & Human Services
• U.S. Dept. of Housing & Urban Development
• U.S. Dept. of Labor
• U.S. Dept. of the Treasury
• U.S. Environmental Protection Agency
• U.S. Navy
• Union Bank
• U.S. Bank
• W.K. Kellogg Foundation
• Washington Dept. of Ecology
• Washington Dept. of Health
• Water Foundation
• Wells Fargo Bank Foundation
• West Yost Associates
• Winship-Robbins Elementary School District
• Woodard and Curran
• Woodcock Foundation
• Woodville Elementary School District
• Yocha Dehe Wintun Nation
• Yuba County Water Agency
The following is a summary of information contained in RCAC’s annual financial statements. Complete financial statements with the associated independent auditor’s report are available at www.rcac.org.

**EXPENSES BY PROGRAM**

**2019**
- Loan Fund: 1%
- Housing: 15%
- Community & Environmental: 18%
- Other Programs: 47%
- Fundraising: 1%
- Rental Operations: 1%
- Management & General: 1%

**2018**
- Loan Fund: 1%
- Housing: 15%
- Community & Environmental: 15%
- Other Programs: 42%
- Fundraising: 1%
- Rental Operations: 1%
- Management & General: 1%

**CONDENSED BALANCE SHEETS**

as of September 30,

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<thead>
<tr>
<th></th>
<th>2019</th>
<th>2018</th>
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</thead>
<tbody>
<tr>
<td><strong>ASSETS</strong></td>
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<tr>
<td>cash and investments</td>
<td>$24,130,353</td>
<td>$28,164,892</td>
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<tr>
<td>grants, contracts &amp; other receivables</td>
<td>8,993,656</td>
<td>4,961,046</td>
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<tr>
<td>loans receivable, net</td>
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<td>64,708,982</td>
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<td>fixed assets</td>
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<td>other assets</td>
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<tr>
<td>total assets</td>
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<td>$103,307,708</td>
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<tr>
<td><strong>LIABILITIES &amp; NET ASSETS</strong></td>
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<tr>
<td>accounts payable &amp; accrued liabilities</td>
<td>$6,313,432</td>
<td>$3,952,651</td>
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<td>notes and bonds payable</td>
<td>69,050,020</td>
<td>56,758,046</td>
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<td>net assets</td>
<td>44,808,244</td>
<td>42,597,011</td>
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<tr>
<td>total liabilities and net assets</td>
<td>$120,171,696</td>
<td>$103,307,708</td>
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**CONDENSED STATEMENTS OF ACTIVITY**

for the Years Ending September 30,

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<tr>
<th></th>
<th>2019</th>
<th>2018</th>
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<tbody>
<tr>
<td><strong>REVENUE</strong></td>
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<td>grants and contracts</td>
<td>$18,690,612</td>
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<td>loan fees and interest</td>
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<td>investment income</td>
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<td>other</td>
<td>304,935</td>
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<td>total revenue</td>
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<td><strong>EXPENSES</strong></td>
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<td>loan fund</td>
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<td>housing</td>
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<td>community &amp; environmental</td>
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<td>other programs</td>
<td>728,672</td>
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<td>fundraising</td>
<td>254,908</td>
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<td>rental operations</td>
<td>152,673</td>
<td>151,584</td>
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<td>management and general</td>
<td>3,323,232</td>
<td>2,823,380</td>
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<td>total expenses</td>
<td>$22,018,171</td>
<td>$18,744,774</td>
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<tr>
<td>increase in net assets</td>
<td>$2,211,233</td>
<td>$5,613,632</td>
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</table>

consisting of:
- change in unrestricted net assets | $957,404 | $931,496 |
- change in temporarily restricted net assets | 4,682,136 | 4,682,136 |

<table>
<thead>
<tr>
<th></th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>increase in net assets</td>
<td>$957,404</td>
<td>$5,613,632</td>
</tr>
</tbody>
</table>
As we closed out fiscal year 2020, we bade farewell to second chief executive officer in RCAC’s history, Stan Keasling. He was no stranger to the organization and its mission when he joined RCAC in 2008. Three decades earlier, he helped Self-Help Enterprises (SHE) form RCAC. Keasling returned to RCAC with a lifetime of experience and dedication to community development along with a passion to eliminate poverty and its effects on rural communities.

His vision ensured that RCAC didn’t just survive, it thrived.

His dynamic and tireless drive led to new programs that are now supporting economic development, improving access to safe drinking water, increasing housing access on Native lands and ensuring that families who want to pursue homeownership can get the financing and counseling they need.

Visionary. Creative. Indomitable. With a great grasp of numbers and a legendary laugh, Keasling left his mark on RCAC and communities throughout the rural West.

Thank you Stan.