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| Affordable Housing           | • Predevelopment  
• Site Development  
• Construction | • Nonprofits  
• Public Body  
• Tribes | Up to 3 yrs. | $3.0 M   | 5%        | • 1% Loan Fee  
• $300 doc fee | • Generally 1st lien on real estate | Unit construction requires homes to be pre-sold |
| Environmental Infrastructure  | • Feasibility  
• Predevelopment  
• Construction | • Nonprofits  
• Public Body  
• Tribes | Up to 3 yrs. | Varies by purpose | 5% | • 1% Loan Fee | • Varies by purpose | Except for feasibility requires take-out in place |
| Short Term                   |                                             |                               |                 |             |           |                                           |                                                    |                                                                     |
| Environmental Infrastructure  | • Smaller capital improvement projects       | • Nonprofits  
• Public Body  
• Tribes | Up to 20 yrs. | $100,000 | 5% | • 1% Loan Fee | • Generally Assignment of revenues | Requires USDA WWD Loan Guarantee                  |
| Intermediate Term            |                                             |                               |                 |             |           |                                           |                                                    |                                                                     |
| Environmental Infrastructure  | • Larger capital improvement projects        | • Nonprofits  
• Public Body  
• Tribes | Up to 30 yrs. | $6.0 M | Varies by term | • 1% Loan Fee  
• 1% guarantee Fee  | • Real Estate Bonds  
• Assignment of revenue | Requires USDA CF Loan Guarantee                  |
| Long Term                    |                                             |                               |                 |             |           |                                           |                                                    |                                                                     |
| Community Facilities         | • Construction  
• Acquisition  
• Rehabilitation | • Nonprofits  
• Public Body  
• Tribes | Up to 30 yrs. | $6.0 M | Varies by term | • 1% Loan Fee  
• 1.5% guarantee Fee  
• $300 doc fee | • Real Estate  
• Equipment | Requires USDA CF Loan Guarantee                  |
| Community Facilities Re-Lending | • Construction  
• Acquisition  
• Rehabilitation | • Nonprofits  
• Public Body  
• Tribes | Up to 30 yrs. | $6.0 M | 5% with a 1% write down for first 3 yrs. | • 1% Loan Fee  
• $300 doc fee | • Real Estate  
• Equipment | Program pending extension for availability |
| Small Business Short Term/Intermediate Term | • Working Capital  
• Lines of Credit | • For profit businesses  
• Nonprofits  
• Tribal | Up to 5 yrs. | $250K w/o guarantee | Based on credit quality of applicant | • 1% Loan Fee  
• $300 doc fee | • Business Assets  
• Equipment  
• Inventory | Loan of $250K or greater require federal or state guarantee |
| Small Business Long Term     | • Real Estate  
• Equipment | • For profit businesses  
• Nonprofits  
• Tribal | Up to 30 yrs. | $6.0 M | Based on credit quality of applicant | • 1% Loan Fee  
• 1% – 3% guarantee fee | • Real Estate  
• Equipment | Requires USDA B&I or BIA loan Guarantee |
| Individual water well and    | • Repair or replace systems (Septic system  
• and septic systems assistance in Idaho only) | • Individual property owners | Up to 20 yrs. | Water wells: $18K  
• Septic systems: $15K | 1% – 3% water wells  
• 1% septic systems | • $100 water wells  
• $500 septic systems | • Real Estate lien | Grants possible for water wells in CA and for septic systems in Idaho. |
| Septic systems               |                                             |                               |                 |             |           |                                           |                                                    |                                                                     |
| Polanco Park Program         | • Renovation of existing Polanco Parks       | • Individual Park Owners  
• Determined based on need | Based on need | TBD | 1.125% | • Real Estate Lien | Polanco Parks in Riverside Co., CA |                                                                     |
| RELIEF Loan Program          | • Relief from effects of COVID               | • Profit businesses  
• Nonprofits  
• Tribal | Up to 5 years | $25,000 | 3% | • $250 | • Not required | Possible partial or full forgiveness |                                                                     |

Chart reflects general program parameters, loans can be tailored to fit particular applicant needs. RCAC serves rural communities (50,000 or less population) in AZ, NM, CA, ID, WA, UT, NV, HI, WY, MT, OR, CO, and AK. Areas served may be further restricted by use of certain guarantee programs. Loan program applications are available at www.rcac.org. For further information see contacts on reverse side.

* 1.125% Loan fee for construction loans
For more information, please contact the loan officer in your area. Or, call RCAC’s main office at (916) 447-9832 and ask for Loan Fund.

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