

Rural Community Assistance Corporation **2021 Annual Report**

Creating vibrant, healthy and enduring rural communities

Rural Community Assistance
Corporation's (RCAC) Board
of Directors and Senior
Leadership Team developed a
Strategic Framework in 2020
to guide the organization
through a time of challenge
and change brought on by
the COVID-19 pandemic, the
organization's transition to a
new CEO, the switch to remote
work, prevalent civil unrest and
widespread uncertainty about
the future.

In 2021 RCAC began to implement the six-pillar framework. In this year's annual report, we will discuss the work we have done in each of the six Strategic Framework pillars:

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	Increased Investment



Dear Friends and Supporters of RCAC,

During 2021, RCAC continued to elevate and move forward our expansive body of work in the rural and Indigenous West. Bolstered by MacKenzie Scott's \$20 million investment, our organization began to implement its Strategic Framework with

a focus on delivering services in different, innovative and more impactful ways, while always honoring RCAC's powerful 40-plus year legacy. Our Strategic Directions include:

- Core Competencies
- Increased Investment
- Indigenous Communities
- Diversity, Equity and Inclusion
- Capacity Building and Innovation
- Outcome Measurement

The Vector Fund was a key element in the year's work. We created the Fund to house the MacKenzie Scott grant, received in late 2020. The Vector Fund is a tribute to our deep-seated passion for the communities we serve. The Vector Fund provides RCAC staff with a unique opportunity to create and implement initiatives that deepen and/or expand RCAC's impact in Indigenous and rural communities, including increased internal efficiencies and equity, access to safe drinking water, decent and affordable housing, financial resources and economic stability.

I am proud that our very first investment from the Vector Fund was made into our RCAC community in accordance with our Board approved Compensation Philosophy. In the fall of 2021, RCAC staff submitted innovative proposals to be funded through the Vector Fund, and several are in the implementation stage. RCAC committed to a 1:1 match for the MacKenzie Scott grant, increasing our total investment to \$40 million over the next years.

Our team had an increasingly busy 2021, despite a continued "virtual reality," with staff working 100 percent remotely, and navigating online communications and virtual meetings. We continued to cultivate funding opportunities to support our communities— as COVID continued to have a negative impact—through both programmatic and Loan Fund investments. We made progress on several important initiatives including:

- Facilitating Paycheck Protection Program Loan Forgiveness
- Biomass Utilization Fund Project Development
- Partners For Rural Transformation (PRT) Partnership
- Rural Community Assistance Program (RCAP)
 Partnership
- Cultural Lending Initiative Partnership and Design
- Diversity, Equity & Inclusion (DEI) Listening Sessions
- Loan Fund Assessment Implementation
- Job Market Value Salary Survey
- Data and Impact Initiative Discovery and Inventory
- Wellness Initiative Plan Development

There is much more to do in our communities and organization to "move the needle". We occupy a unique place in the rural and Indigenous community development ecosystem. We must never forget that our role in contributing to positive outcomes for our rural and Indigenous communities is based on an intricate web of partnerships, performance and trust. Many times, we find ourselves leading, but we are learning the value of knowing when to support and follow those with cultural and grounded knowledge of the very communities we hope to support. I am grateful and humbled to be a part of this organization and the RCAC community. Through continued partnership with our funders, partners and communities, we can collectively continue to move towards our vision of a vibrant, healthy, enduring rural and Indigenous West.

Suzanne Anarde, Chief Executive Officer

Guzaur Charde



Building Rural Economies (BRE) business coaching

Building Rural Economies' business coaching accelerated in fiscal year 2021. Fifty-five businesses/entrepreneurs benefited, and 20 participants received coaching in tandem with their Reemerging Loan Fund (RELieF) loan. RELieF pairs low-interest loans with one-on-one business coaching for every borrower to address strategic pivots that many businesses needed to make during and after the pandemic. The coaching includes a strategic business evaluation to determine if pre-pandemic business models need to change.

Small business owner Michael Blecha received a Paycheck Protection Program (PPP) loan, and later a RELieF loan coupled with business coaching, from RCAC Rural Development Specialist Bo Blodgett.

"I had never done any formal business planning. The SBA had given me some forms to put down things like my three-and five-year business plans, but Bo [Blodgett] came along and really reverse-engineered it. He had a no BS approach and helped find places where my financial planning needed more. He was really helpful," Blecha said.

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Self-Help Housing

RCAC's Homeownership Solutions program works with grantees in the western United States to successfully produce single-family financed housing under the Mutual Self-Help Housing program. COVID-19 widely impacted Self-Help production in FY2021. Most builds take longer due to fewer volunteers, delays in materials and subcontractors, skyrocketing costs and shutdowns or owner builder quarantines. Self-Help grantees focused on developing solutions for COVID related construction cost overruns, ordering early, changing building materials and adjusting house plans. Even faced with these challenges, self-help participants completed 407 new homes and rehabilitated 62 homes.

Development Solutions

The Development Solutions program works with organizations that develop and manage multifamily rental housing. RCAC's team successfully partnered with local organizations on two affordable housing projects, Wingate Subdivision – Moab, Utah, and Meadowlark Vista Apartments – Ronan, Montana, to create 46 new housing units, despite escalating materials costs and COVID impacts.

Paycheck Protection Program

In 2021, RCAC continued processing PPP loans, closing 209 total.

"I am very blessed to have RCAC provide so many resources for entrepreneurs and the guidance to understand and apply tools for building a small business. **Aaron has given** me invaluable help becoming an organized business owner prepared for opportunities to grow."

Opposite:
Wally the Water Drop,
our Agua4All mascot,
sits on a newly installed
water bottle filling

Western Rural Start Up Network

Small business coaching provides nocost direct technical assistance to rural entrepreneurs and small businesses to launch or re-launch their business, operate, sustain, and grow their business, secure access to financing and build networks. RCAC's small business coaching team created the Western Rural Start Up Network (WRSUN), an interactive, intentional network that connects small business owners, industry experts and RCAC small business coaches. In addition to one-on-one coaching, the WRSUN hosts online webinars open to small business owners in RCAC's region and beyond.

During 2021, 63 small businesses received one-on-one assistance. As a result, the small businesses created 20 new jobs and saved 138 existing jobs.

"I am very blessed to have RCAC provide so many resources for entrepreneurs and the guidance to understand and apply tools for building a small business. Aaron has given me invaluable help becoming an organized business owner prepared for opportunities to grow," says Bess Bennet, owner of BluffBabe.

Advocacy

CEO Suzanne Anarde and RCAC's advocacy team continued to provide insights on legislation related to rural communities. Anarde participated in a Administrative Conference of the United States (ACUS) panel, which focused on identifying barriers that prevent underserved communities from engaging in a meaningful way in regulatory policymaking.

RCAC's Government Affairs and Rural Policy team advocated on COVID relief funding including CARES Act, HEROES Act, American Rescue Plan, Consolidated Appropriations Act and the Paycheck Protection Act.

The team participated in Rural Community Assistance Partnership's Virtual DC Fly In where staff and Board members met with House and Senate offices to advocate for FY2022 federal funding. The team met with more than 50 offices across the West to advocate for our rural and Indigenous communities.

RCAC's sponsored bill, SB 625, authored by Senators Caballero and Limon, will create a state Community Development Financial Institution Fund (CDFI Fund), like the U.S. Treasury's federal program. The bill and \$50 million in the state budget will be incredibly impactful to Community Development Financial Institutions in California.

Partnerships

RCAC is one of six steering committee members of Partners for Rural Transformation (PRT). The six partner CDFIs serve three-quarters of the country's "persistent poverty" counties, or counties where 20 percent or more of the population has lived in poverty for over 30 years. The partners work to increase capital, strengthen local capacity, promote civic engagement and create a positive narrative about rural communities. PRT work is collaborative and carried out through working groups that coordinate on advocacy, contribution to publications, panel discussions and fundraising for grants.

station.



Safe Drinking Water

Arvin, California completed a long journey toward accessing safe drinking water in 2021. In 2008, the community's water system failed to comply with safe drinking water regulations due to high arsenic levels. The California Endowment selected the community for its pilot Agua4All program in partnership with RCAC, Community Water Center and Pueblo Unido Community Development Corporation. The program increases access to and consumption of safe drinking water in schools and communities by installing touchless water bottle filling stations and providing reusable water bottles and interim treatment solutions where necessary. In tandem with Agua4All, RCAC implemented the Arvin Interim Solutions project, which tested water and installed arsenic removal filters and protective cabinets. RCAC staff also developed operating manuals and monitored the drinking water filling stations. The

"This was a unified effort from the bottom up for the community. The community, local water board, state and federal regulators and numerous technical assistance providers all came together to make it happen."

touchless water bottle filling stations have proven to be especially beneficial during the pandemic, and the reusable bottles have helped to both increase water consumption in the community and cut back on solid waste. All in all, RCAC managed 170 filters at multiple sites, including all the schools, parks, health clinics and other community locations.

After years of interim solutions, the community successfully drilled six new production wells, built a new

million-gallon water tank and brought thousands of feet of new pipelines online to implement a long-term solution to provide safe water.

"This was a unified effort from the bottom up for the community. The community, local water board, state and federal regulators and numerous technical assistance providers all came together to make it happen," said Jerry Tinoco, RCAC Rural Development Specialist and Arvin community member.

This Page: A Sonoma County vineyard. Photo by Trent Erwin on Unsplash.

Increased Investment

Strengthen the economies of rural communities through increased capital investment that supports small businesses and community development.



Loan Fund

In 2021, RCAC's Loan portfolio grew to \$168 million. The team processed and closed 299 loans, 67 percent more loans than in FY2020, and added 236 new borrowers, while serving 63 repeat borrowers.

Paycheck Protection Program and RELieF Loans

The Loan Fund continues to process PPP loan forgiveness applications successfully. The RELieF loan program took off with 29 loans closed. As businesses reopen and stay open, the demand for RELieF loans should continue to increase.

502 Direct Loan Packaging

RCAC conducted 502 loan packaging in 14 states and reviewed 242 loans resulting in more than \$78 million in loans for families. The 502 Direct Loan Program was designed for low- and very low-income applicants in rural areas as an affordable alternative to traditional mortgage financing, providing subsidized mortgage loans for modest homes in rural areas. Since the program's inception in 2014, RCAC processed 523 loans for \$116,049,331. Of those loans, \$6,796,724 were made in communities that the federal government classifies as persistent poverty, and \$29,826,477 were lent to very low-income families.

This scope is possible because RCAC works with 58 qualified employers and their 86 individual loan packagers. Organizations consistently apply to become loan packagers. The interdependent relationship allows RCAC to match its lending expertise with each state's qualified employers' on-the-ground knowledge. The employers leverage their networks, and RCAC leverages its trainings and Loan Fund experts. RCAC also provides program marketing materials to qualified employers to distribute in their communities.

Lantana homes

RCAC provided a \$19.1 million loan to support construction costs for Lantana Homes, a 48-unit subdivision in Sonoma County, where the housing challenge became a crisis in October 2017 after wildfires created devastating property destruction. The loan was one of the largest in RCAC's history. Morgan Stanley Investment Bank partnered with RCAC and contributed \$17.5 million to the loan. Morgan Stanley had an initiative to assist with wildfire recovery efforts and had recently participated in another RCAC loan in Sonoma County.

Efren Carrillo, Vice President of residential development at Burbank Housing Development Corporation said the funding was the game changer Burbank needed.

"Completing the complex puzzle of affordable housing wouldn't be possible without partnerships on the funding side. RCAC is a vital piece of that puzzle to make these homes a reality," Carillo said. "RCAC has always been seen as one of these mission-driven funding sources that can fill gaps to make a project work. In this case, it's a \$19 million loan. It's more than a significant contribution. Without it, this vision is not a reality."

Organizational

Fund Development exceeded all fundraising goals, increasing capital and grant funding available for investment in our communities.

•	Community	&	Environmental
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•	
We raised:	\$18,898,728
Goal:	\$12,000,000

Loan Fund

We raised:	\$52,701,890
Goal:	\$50,000,000

Housing

We raised:	\$7,010,479
Goal·	\$5,500,000

Non-Public funds

We raised:	\$24,720,384
Goal:	\$2,000,000

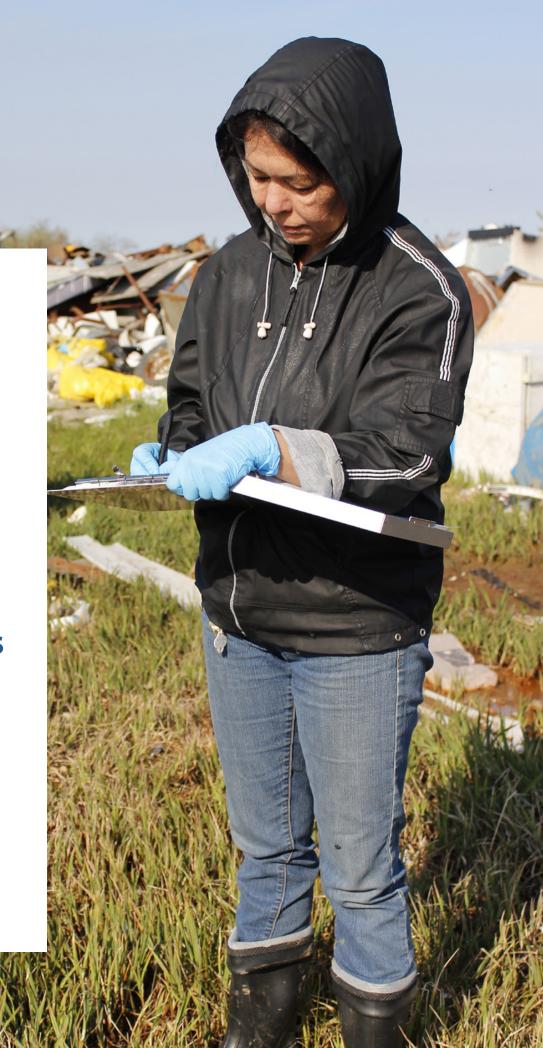
Total funds raised

This Page and opposite:
Jacqueline Shirley,
RCAC Rural
Development
Specialist, performs an
assesment at a Yup'ik
community landfill.

5

Indigenous Communities

Collaborate with grassroots and Indigenous-led organizations that provide infrastructure, housing, lending and other essential services in Indigenous communities.



Translating materials

RCAC worked with the Tribal Yup'ik Village of Akiachak under the U.S. Department of Agriculture Rural Development Solid Waste grant. Akiachak is a remote (no road system) traditional Yup'ik community located 400 miles west of Anchorage on the Kuskokwim River. The landfill there is unlined, unmanned and unfenced, and it needed an assessment to identify any contamination. Only 50 percent of the local households are served with running water. RCAC Rural Development Specialist Evelyn Agnus translated materials into the Indigenous Yup'ik language for Yup'ikspeaking communities to ensure Tribal leaders can make the best decisions to govern their citizens.

Cultural Lending Initiative

RCAC contracted with Roanhorse Consulting, LLC to partner with us to design a Cultural Lending Initiative (CLI). CLI will deepen our impact through building collaborative partnerships and expanding our understanding and knowledge of Indigenous communities, while increasing and diversifying our investments in those communities. Ultimately, CLI and this process will help build mutual trust and relationships between RCAC and Native leaders and grassroot lenders.



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Advocacy training

A Ewing Marion Kauffman Foundation Rebuilding Better Grant enabled RCAC to launch a pilot advocacy program with Native American entrepreneurs in New Mexico. RCAC will connect the entrepreneurs to a cohort of their peers and other stakeholders. Through the cohort, they will learn how to effectively advocate for themselves while educating legislators about the challenges and barriers to success that they face.

This Page:
Photo by Prawny on
Adobe Stock.

Opposite: Current and former Diversity, Equity & Inclusion Committee members.



Diversity, Equity and Inclusion

Grow inclusive practices by improving organizational awareness, positioning and approaches, which embrace Indigenous knowledge and are mindful of historical contexts, to better serve internal stakeholders and external partners and communities.





The Diversity, Equity and Inclusion (DEI) Committee continues to evolve and provide valuable guidance and space for RCAC staff to grow in their understanding, respect and thoughtfulness on their individual DEI journeys.

In 2021 the committee held a virtual retreat to review its accomplishments over the last six years and to develop strategic directions aligned with RCAC's Strategic Framework. The committee will focus on inclusion, empowerment and continuous improvement.

As remote work continued, the committee launched well-attended listening sessions for RCAC staff.
These bi-monthly, voluntary sessions

covered a variety of topics including microaggressions, giving feedback, cultural appropriation, DEI committee history and strategic plan, and the Americans with Disabilities Act. Board members Claudia O'Grady, Nalani Fujimori Kaina, Vickie Oldman and Rep. Andrés Cano also participated in the sessions, sharing their backgrounds and history and answering staff questions. Staff were active in the remote platform chat during all the listening sessions. The platform provided a safe place for participants to ask questions, share ideas and consider difficult questions. Listening session attendance is consistently high; an average 75 percent of RCAC staff attended the last four.

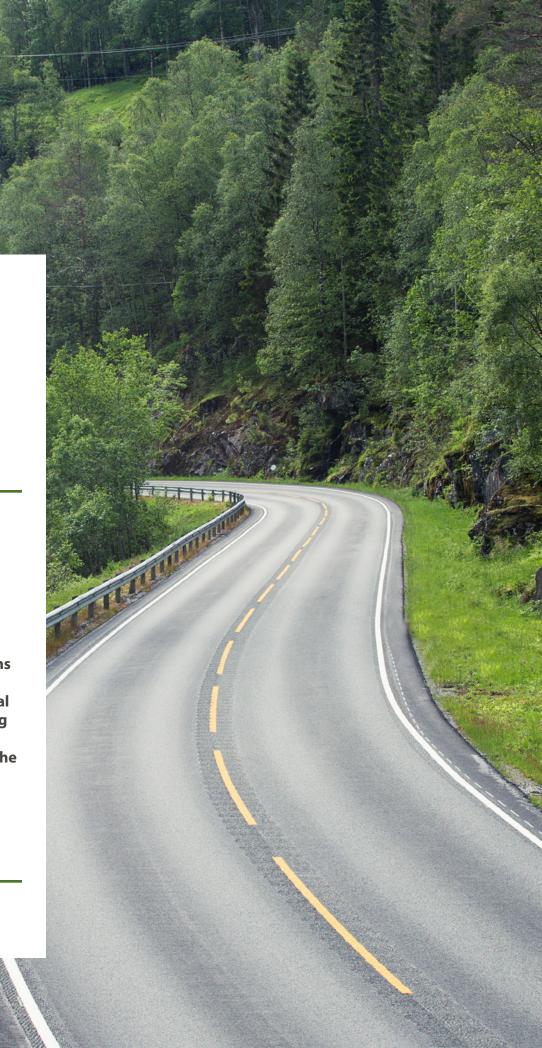
The Diversity, **Equity and Inclusion (DEI) Committee** continues to evolve and provide valuable guidance and space for RCAC staff to grow in their understanding, respect and thoughtfulness on their individual **DEI journeys.**

This Page: Photo by Sergii Mostovyi on Adobe Stock.

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Capacity Building and Innovation

Strengthen RCAC's operations by exploring innovative strategies, improving internal infrastructure and promoting staff development so that RCAC can continue to build the capacity of organizations.



Wellness initiative

RCAC built toward the Live Well Work Well initiative launch in 2021. The extensive process included hiring Wellness Consultant Stephanie Gularte, who held multiple one-on-one staff interviews and focus groups, Wellness Steering Committee conversations, Staff Wellness Committee meetings and Senior Leadership Team discussions. She coordinated multiple staff surveys and researched established workplace wellness best practices and new, postpandemic workplace wellbeing data. The wellness program will build a culture that supports employee and organizational wellbeing through initiatives that create immediate staff benefits and positive, systemic transformation over time.

Initial actions included "meeting free" blocks of time for every staff person; at least one hour block per day for personal time and/or lunch, based on staff's time zone; email protocols outside of business hours; and additional paid time off (PTO) for wellness purposes. RCAC provided additional PTO for the entire staff for a Rest and Reset Week for the last week of December 2021.

Coaching

RCAC Senior Leadership, managers and staff received access to team and one-on-one coaching from LEH Consulting Group, LLC. to improve individual and team collaboration and professional development.

Vector Fund

After receiving the unprecedented unrestricted \$20 million grant from MacKenzie Scott in late 2020, RCAC leadership recognized the unique opportunity the gift presented. RCAC Leadership created the Vector Fund (VF) and pledged to match the funds one for one so that the actual amount available to deploy will be at least \$40 million.

RCAC launched a competitive internal Request for Proposals process in the fall of 2021. A cross departmental review team vetted 10 proposals. Ultimately the RCAC Board of Directors approved all 10 concepts and \$9.4 million in VF were reserved for these projects.

"Creating and deploying the Vector Fund is a once in a lifetime opportunity for RCAC and our team. The RCAC staff driven initiatives are innovative and will deepen and expand our reach and impact in the rural and Indigenous West by increasing efficiencies and capacity in addition to providing culturally appropriate resources and opportunities in the communities we serve," said CEO Anarde.

Salary and benefits survey/Job Market Value assessments

RCAC launched a salary and benefits survey in early 2021 to ensure equitable salary compensation for RCAC employees. Our primary salary compensation goals included:

- Create internal consistency and transparency in salary compensation.
- Provide competitive salary compensation for retaining and attracting talent.
- Financial sustainability for RCAC and individual departments, after three years of strategic investment of Vector Funds.

The data and information from the Salary and Benefits Assessment was reviewed carefully, collectively and by department, through the DEI lens, to include gender, manager and director status, age, longevity and ethnicity.

Future Job Market Value assessments will include the DEI lens data for consistent review to ensure equity in that space moving forward.

This Page: Photo by Andrey Popov on Adobe Stock.

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Outcome Measurement

Transition RCAC measurement to an outcome-based model that effectively articulates the narrative of our work, increases learning opportunities to refine our programmatic approach and expands the metrics we can share with diverse funding sources.





Barbara Richard, Arrow2, LLC., worked with RCAC staff to create a data inventory and provided guidance and input on methodology, developing Key Performance Indicators (KPIs) and creating baselines that will continue during fiscal year 2022.

By improving its data use, RCAC will strengthen and grow its programmatic work through measuring its effectiveness. Data and impact measurement will help RCAC articulate a narrative around how and why its programs achieve a positive impact on the individuals it serves.

601 WORKSHOPS CONDUCTED 10%
INDIGENOUS
LENDING

17,335
WORKSHOP PARTICIPANTS

1,117
COMMUNITIES
ASSISTED

Financial Information

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.

CONDENSED BALANCE SHEETS as of September 30,		2021		2020
ASSETS				
cash and investments	\$	86,605,521	\$	34,439,082
grants, contracts & other receivables		6,289,046		5,836,418
loans receivable, net		110,687,308		111,621,356
fixed assets		1,739,992		2,036,668
other assets		3,407,698		3,257,644
total assets	\$	208,729,565	\$	157,191,168
LIABILITIES & NET ASSETS				
accounts payable & accrued liabilities	\$	4,807,200	\$	7,751,673
notes and bonds payable		123,698,766		97,944,962
net assets		80,223,599		51,494,533
total liabilities and net assets	\$	208,729,565	\$	157,191,168
CONDENSED STATEMENTS OF ACTIVITY	,			
for the Years Ending September 30,		2021		2020
REVENUE				
grants and contracts	\$	45,156,276	\$	22,812,909
loan fees and interest		7,050,285		6,346,290
investment income		247,524		275,427
other		64,890		372,512
total revenue	\$	52,518,975	\$	29,807,138
EXPENSES				
loan fund	\$	5,918,628	\$	4,724,256
housing		3,224,961		3,242,460
community & environmental		8,867,873		9,699,872
other programs		1,210,222		1,330,857
fundraising		249,168		294,240
rental operations		114,354		139,374
management and general		4,204,703		3,689,790
total expenses	\$	23,789,909	\$	23,120,849
increase in net assets	\$	28,729,066	\$	6,686,289
consisting of				
consisting of:		7005607	,	2,789,492
change in unrestricted net assets	\$	7,385,627	\$	2,702,432
9	\$	/,385,62/ 21,343,439	\$	3,896,797

List of Funders

- Align Impact
- AdEdge Water Technologies
- Ally Bank
- · Alpaugh Unified School District
- American Express National Bank
- · Analytical Environmental Services
- Aquadyne Associates
- · Aquatic Environmental Systems, INC.
- · Arizona Dept. of Environmental Quality
- · Bank of America
- Bank of America Charitable Foundation
- · Bank of the West
- BDS 2012 Qualified Annuity Trust
- Bellagio Resort and Casino
- · Big Sandy Rancheria
- Big Valley Band of Pomo Indians
- · Blue Locker Diving
- Brian Augusta & Associates, Inc.
- Cadmus Group
- · California Bank & Trust
- · California Coalition for Rural Housing
- California Dept. of Community Service and Development
- California Environmental Protection Agency
- · California Indian Health Services
- California Department of Housing and Community Development
- California State Water Resources Control Board
- · California Wellness Foundation
- Charles Schwab Bank
- · Cher-Ae Heights Indian Community
- CIT Bank
- · City of Colusa
- Colorado Housing & Finance Authority
- · Common Spirit
- Community Economics
- · Community Housing Opportunities Corp.
- · Compass Bank
- · Cutler-Orosi Joint Unified School District
- Delsar
- Dignity Health
- Dominican Sisters of Hope
- Enterprise Rent-a-Car Foundation
- · Environmental Defense Fund
- Erich and Hannah Sachs Foundation
- Ewing Marion Kauffman Foundation
- Federation of Appalachian Housing Enterprises
- · First Foundation
- First Republic Bank
- Fluid Resource Management
- Golden State Acquisition Fund
- · Grid Alternatives
- · Grow with Google Small Business Fund
- Hawaii Community Foundation via Occam Advisors

- Hawaiian Community Assets via Maui County
- · Horsley Witten Group, Inc.
- Housing Advocates
- · Housing Assistance Council
- · Housing California
- Indian Health Services
- Inter Tribal Council of Arizona
- · Isenberg Family Charitable Foundation
- JCM Industries, Inc.
- Jewish Community Federation of San Francisco, the Peninsula, Marin and Sonoma Counties
- JP Morgan Chase
- Junction Elementary School District via California State Water Resources Control Board
- · Kauffman Foundation
- MacKenzie Scott via National Philanthropic Trust
- · Mechanics Bank
- · Mercy Investment Services, Inc.
- · Merrick Bank Corp.
- · Michael K. Nunley & Associates, Inc.
- Morgan Stanley Bank
- Mueller Water Products, Inc.
- Napa Berryessa Resort Imporovement District
- · National Housing Law Project
- National Urban League
- National Urban Link
- Natural Investments
- · NeighborWorks America
- Nevada County
- Nevada Division of Environmental Protection
- · New Mexico Environment Dept.
- Northern Trust
- NorthStar Asset Management, Inc.
- · Olamina Fund
- · Opportunity Finance Network
- · Oregon Community Foundation
- Pacific Western Bank
- PNC Bank
- Providence St. Joseph Health Investment Trust
- Rasmuson Foundation
- RCAC Board of Directors
- Regional Water Management Foundation
- Religious Communities Impact Fund
- Richgrove Elementary School District
- Rural Community Assistance Partnership, Inc.
- Rural Local Initiatives Support Corp.
- · San Joaquin County
- San Pasqual Band of Mission Indians
- Santa Fe Community Foundation

- Sarah Dovi
- Satterberg Foundation
- · Self-Help Enterprises
- Shasta Lake City
- · Sierra Health Foundation
- Silver Valley Unified School District
- · Sisters of the Holy Names of Jesus and Mary
- Southeast RCAP
- Tall Trees
- The California Endowment
- · The Christensen Fund
- The Congregation of the Sisters of Charity of the Incarnate Word
- The Ford Foundation
- The Grove Foundation
- The Rose Foundation
- The Sisters of St. Francis
- The Sustainability Group of Loring, Wolcott & Coolidge
- The Winlo Trust
- Tiedemann Advisors
- Tribal Environmental Solutions
- Trillium Asset Management
- Trinity Health Corp.
- · U.S. Dept. of Agriculture
- U.S. Dept. of Health and Human Services
- U.S. Dept. of Housing and Urban Development
- U.S. Dept. of the Treasury
- U.S. Environmental Protection Agency
- Umpqua Bank
- Union Bank
- United Water Works
- University of California, Davis
- University of North Carolina
- U.S. Bank
- US Bank Nevada
- W.K. Kellogg Foundation
- Warner School District
- Washington Dept. of Enterprise Services
- Washington Dept. of Enterp
- Washington Dept. of Health
- Water FoundationWaterOperator.org
- Wells Fargo Bank Foundation
- Weils raigo bank rou
 West Yost Associates
- Woodcock Foundation
- Yocha Dehe Wintun Nation
- Zions Bancorporation



2021 Board of Directors

Vickie Kitseallyboy Oldman, President, New Mexic Frank Bravo, Vice President, California Marty Miller, Secretary, Washington Claudia O'Grady, Treasurer, Utah Nancy Brown, Board Member, Nevada Andrés Cano, Board Member, Arizona Nalani Fujimori Kaina, Board Member, Hawaii Carleen Herring, Board Member, Idaho Kim Peone, Board Member, Washington John Sheehan, Board Member, California

Rural Community Assistance Corporation

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