



Community development loans available to Tribes, Tribal entities and individuals in the Southwest

Rainmakers Collaborative

Rural Community Assistance Corporation (RCAC), the key investment partner in the Rainmaker's Collaborative, has low-interest, long- and short-term loans available to Tribes, Tribal communities and individual Native Americans for small business, housing and community facility projects in Arizona and New Mexico. Native Capital Access is the lead partner in the Collaborative.

Eligible projects include: energy efficient affordable housing, infrastructure, community facilities, Native owned small businesses, sustainable agriculture, non-profits working in Indian Country or with Native populations, and other mission driven social enterprises.

Our team is easy to work with and provides quick turnaround on applications and our loans can be tailored to fit your specific needs. We work with large and small organizations and individuals eligible for this program. Give us a call for an informal discussion about your specific needs. Our rates and terms are very competitive but vary by program. See back page for details.

Confluence Philanthropy, which advances mission-aligned investments, and its members launched the Rainmakers Collaborative in 2017. Other founding Collaborative members include The Christensen Fund, the W.K. Kellogg Foundation and The Santa Fe Community Foundation. Partners aim to substantially increase the foundation sector's investment capital and lending to Tribes in the Southwest.

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RCAC is an equal opportunity employer, lender and provider.



Rural Community Assistance Corporation LOAN FUND PROGRAMS

Loan Program	Purpose	Eligibility	Term	Loan Limit	Int Rate	Fees	Collateral	Other
Affordable Housing	<ul style="list-style-type: none"> • Predevelopment • Site Development • Construction 	<ul style="list-style-type: none"> • Nonprofits • Public Body • Tribes 	Up to 3 yrs.	\$3.0 M	5%	<ul style="list-style-type: none"> • 1% Loan Fee* • \$300 doc fee 	<ul style="list-style-type: none"> • Generally 1st lien on real estate 	Unit construction requires homes to be pre-sold
Environmental Infrastructure Short Term	<ul style="list-style-type: none"> • Feasibility • Predevelopment • Construction 	<ul style="list-style-type: none"> • Nonprofits • Public Body • Tribes 	Up to 3 yrs.	Varies by purpose	5%	<ul style="list-style-type: none"> • 1% Loan Fee* 	<ul style="list-style-type: none"> • Varies by purpose 	Except for feasibility requires take-out in place
Environmental Infrastructure Intermediate Term	<ul style="list-style-type: none"> • Smaller capital improvement projects 	<ul style="list-style-type: none"> • Nonprofits • Public Body • Tribes 	Up to 20 yrs.	\$100,000	5%	<ul style="list-style-type: none"> • 1% Loan Fee* 	<ul style="list-style-type: none"> • Generally Assignment of revenues 	
Environmental Infrastructure Long Term	<ul style="list-style-type: none"> • Large capital improvement projects 	<ul style="list-style-type: none"> • Nonprofits • Public Body • Tribes 	Up to 30 yrs.	\$6.0 M	Varies by term	<ul style="list-style-type: none"> • 1% Loan Fee* • 1% guarantee Fee 	<ul style="list-style-type: none"> • Real Estate Bonds • Assignment of revenue 	Requires USDA WWD Loan Guarantee
Community Facilities	<ul style="list-style-type: none"> • Construction • Acquisition • Rehabilitation 	<ul style="list-style-type: none"> • Nonprofits • Public Body • Tribes 	Up to 30 yrs.	\$6.0 M	Varies by term	<ul style="list-style-type: none"> • 1% Loan Fee* • 1.5% guarantee Fee • \$300 doc fee 	<ul style="list-style-type: none"> • Real Estate • Equipment 	Requires USDA CF Loan Guarantee
Community Facilities Re-Lending	<ul style="list-style-type: none"> • Construction • Acquisition • Rehabilitation 	<ul style="list-style-type: none"> • Nonprofits • Public Body • Tribes 	Up to 30 yrs.	\$6.0 M	5% with a 1% write down for first 3 yrs.	<ul style="list-style-type: none"> • 1% Loan Fee* • \$300 doc fee 	<ul style="list-style-type: none"> • Real Estate • Equipment 	Requires USDA approval
Small Business Short Term/ Intermediate Term	<ul style="list-style-type: none"> • Working Capital • Lines of Credit 	<ul style="list-style-type: none"> • For profit businesses • Nonprofits • Tribal 	Up to 5 yrs.	\$250K w/o guarantee	Based on credit quality of applicant	<ul style="list-style-type: none"> • 1% Loan Fee • \$300 doc fee 	<ul style="list-style-type: none"> • Business Assets • Equipment • Inventory 	Loan of \$250K or greater require federal or state guarante
Small Business Long Term	<ul style="list-style-type: none"> • Real Estate • Equipment 	<ul style="list-style-type: none"> • For profit businesses • Nonprofits • Tribal 	Up to 30 yrs.	\$6.0 M	Based on credit quality of applicant	<ul style="list-style-type: none"> • 1% Loan Fee • 1% - 3% USDA guarantee fee 	<ul style="list-style-type: none"> • Real Estate • Equipment 	Requires USDA B&I or BIA loan Guarantee
Individual water well and septic systems	<ul style="list-style-type: none"> • Repair or replace systems 	<ul style="list-style-type: none"> • Individual property owners 	Up to 20 yrs.	Water wells & Septic systems: \$30K, \$45K in CA	1 %	<ul style="list-style-type: none"> • \$100–\$500 	<ul style="list-style-type: none"> • Real Estate lien 	Grants possible for water wells and septic systems
Polanco Park Program	<ul style="list-style-type: none"> • Renovation of existing Polanco Parks 	<ul style="list-style-type: none"> • Individual Park Owners 	Determined based on need	Based on need	TBD	<ul style="list-style-type: none"> • 1.125%* 	<ul style="list-style-type: none"> • Real Estate Lien 	Polanco Parks in Riverside Co., CA
RELIEF Loan Program	<ul style="list-style-type: none"> • Relief from effects of COVID 	<ul style="list-style-type: none"> • For-Profit businesses • Nonprofits • Tribal 	Up to 5 years	\$25,000	3%	<ul style="list-style-type: none"> • \$250 	<ul style="list-style-type: none"> • 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

Revised 9/28/22