



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 01/17/2023



Rural Community Assistance Corporation

LOAN FUND PROGRAMS



Affordable Housing Loans



Environmental Infrastructure Loans



Community Facilities Loans



Small Business 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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RCAC is an equal opportunity provider, employer, and lender

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