

RURAL RESOLVE

*Rural Community Assistance Corporation
2022 Annual Report*

**RCAC PARTNERS
WITH RURAL
AND INDIGENOUS
COMMUNITIES TO
ACHIEVE THEIR VISION
AND WELL BEING
THROUGH TECHNICAL
ASSISTANCE,
TRAINING, FINANCIAL
RESOURCES
AND ADVOCACY.**



*Suzanne
Anarde-Devenport,
Chief Executive Officer*

To our RCAC Community of Friends,

It is an exciting time to be at RCAC! We finished fiscal year 2022 with progress in many areas: Community and Environmental, Loan Fund and Housing programmatic performance, new internal initiatives, external programmatic advancement, and strong fiscal and Loan Fund performance.

We advanced on individual and collective journeys, funded by the Vector Fund, which was initially seeded by the Mackenzie Scott grant, received in 2020. We leaned into opportunities that simply would not have been an option prior to December 2020 when we received the life-changing grant. We committed to a 1:1 match and are well on our way to that match. It allowed us to expand and deepen thoughtfulness and creativity, and it refined our approach to partnership with and in Indigenous communities. In turn, we continue to learn and grow in thought and practice about RCAC's role in adding value through true partnership.

We also transitioned to an outcome-based model, as each department developed Key Performance Indicators (KPIs) using the following principles:

- KPIs align with RCAC Strategic Directions, as approved by the RCAC Board.
- KPIs track our impact and outcomes achieved in communities.
- The Board and Senior Leadership embarked on developing RCAC's first Theory of Change.
- KPIs provide direction and guidance on operational, and programmatic efficacy and efficiency.

Our wellness initiative took shape during the past year, as the Wellness Consultant and Wellness Committee began to implement RCAC's Live Well Work Well Plan. The Plan is built on seven pillars, including Healthy Balance, Healthy Living, Healthcare, Healthy Growth, Financial Health, Healthy Spaces and Healthy Connection.

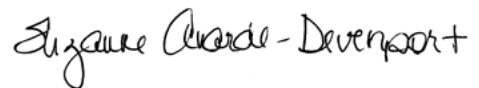
We also celebrated our first hybrid gathering as our team came together – most in person but many virtually – for our annual in-service known as the Annual Summit. With a homecoming theme, it was a time to reconnect, reflect and inspire one another.

We welcomed Chief Operating Officer Cyndi Spencer, Vector Fund Director Michael Carroll and Chief Financial Officer Hoan "Don" Nguyen. I am privileged to work with an active and engaged Board of Directors and a passionate Senior Leadership Team who continuously advance our mission and vision.

I invite you to read the highlights in this report from each of our program areas: Community & Environmental Services, Economic and Community Development, Housing and Lending. Each one demonstrates the unique nature of rural and Indigenous communities and our team's commitment to them.

Our momentum continues to build in the new fiscal year, as we move into a new normal and look at ways to expand leadership opportunities across the organization. I am excited to work with our funders, partners, leaders and staff to ensure rural and Indigenous communities throughout the West are empowered to be vibrant, healthy and thriving.

Sincerely,



Suzanne Anarde-Devenport
Chief Executive Officer

BLUE SKY CENTER

RCAC catalyzes economic growth and facilitates rural development through capacity-building partnerships with community-led organizations like Blue Sky Center in New Cuyama, California. RCAC's Building Rural Economies (BRE) team collaborates with and supports place-based initiatives to create lasting, transformative impacts on economies across the rural West.

The Cuyama Valley is a remote rural area that lies far inland from California's Central Coast at the confluence of Kern, San Luis Obispo, Santa Barbara and Ventura counties. The valley is a 300-square-mile area surrounded by public land that encompasses rural communities Cuyama, New Cuyama and Ventucopa. Cuyama Valley's relative isolation is also

one of its most potent assets, allowing for crystal-clear rainwater, unpolluted air and abundant native plant life. However, groundwater scarcity poses a long-term challenge to the valley's agriculture-based economy. Most of the region's 1,100 residents are Latinos, many of whom are farmworkers, and 81 percent of households are low-income. Local communities have historically struggled to coordinate their planning and development due to the absence of a centralized government structure, such as a town council.

Blue Sky Center was founded in 2012 to increase Cuyama Valley's economic viability by developing local resources and meeting the collective needs of the region's diverse working-class

communities and small businesses. Based in a 310-acre former ARCO headquarters in New Cuyama, the center evolved into a vibrant laboratory for entrepreneurs, start-ups and regional businesses. Blue Sky uses a community-directed approach to planning and decision-making to consolidate the social economy, create a community food system, cultivate resident ownership and contribute to resilient infrastructure. Blue Sky began or catalyzed social enterprises that include a revived local airport, a bee apiary, an artisanal brewery, a boutique motel, luxury campsites, restaurants and various small manufacturing businesses.

RCAC's BRE team provided Blue Sky with extensive technical assistance and training. In 2019, a diverse group of community stakeholders attended the Recharge Our Community Economy (ROCE) workshop series to discuss how to unlock the valley's potential for sustainable development. As a result, Blue Sky established a Tourism and Wayfinding Working Group focused on community beautification and wayfinding to encourage visitors to visit, shop and explore Cuyama Valley communities. They developed partnerships, found new funding sources and devised detailed plans to create regional maps, creative road signage and a visitor center. The working group also recruited Caltrans to provide \$1 million in new arts-based transportation funding to Cuyama, established a new tourism website, visitcuyama.com, and created a community-wide resource directory of local businesses, craftspeople and other resources.

Blue Sky uses a community-directed approach to planning and decision-making to consolidate the social economy, create a community food system, cultivate resident ownership and contribute to resilient infrastructure.

In 2020, RCAC facilitated the bilingual Start, Grow, Revive Your Business workshop series to equip local entrepreneurs with the knowledge and tools to form, grow and mature their business plans. RCAC also contributed to the Cocinando un Negocio entrepreneurial workshop series that offered culturally appropriate, Spanish-language translations of the standard Start, Grow, Revive material to Latina entrepreneurs. As a result, Blue Sky Center hired a Community Coordinator to assist in Blue Sky Center and RCAC community economic development activities.

RCAC's BRE team helped Blue Sky create financial projections for its own social enterprise, Cuyama Beverage Company, and facilitated a virtual board training on board roles and responsibilities plus nonprofit financials. RCAC staff provided technical assistance to Blue Sky's executive directors to create onboarding documents for new board members and funding strategies to support the organization's long-term sustainability. Staff also delivered training and technical assistance to the Community Coordinator on capital campaign fundraising and grant writing.

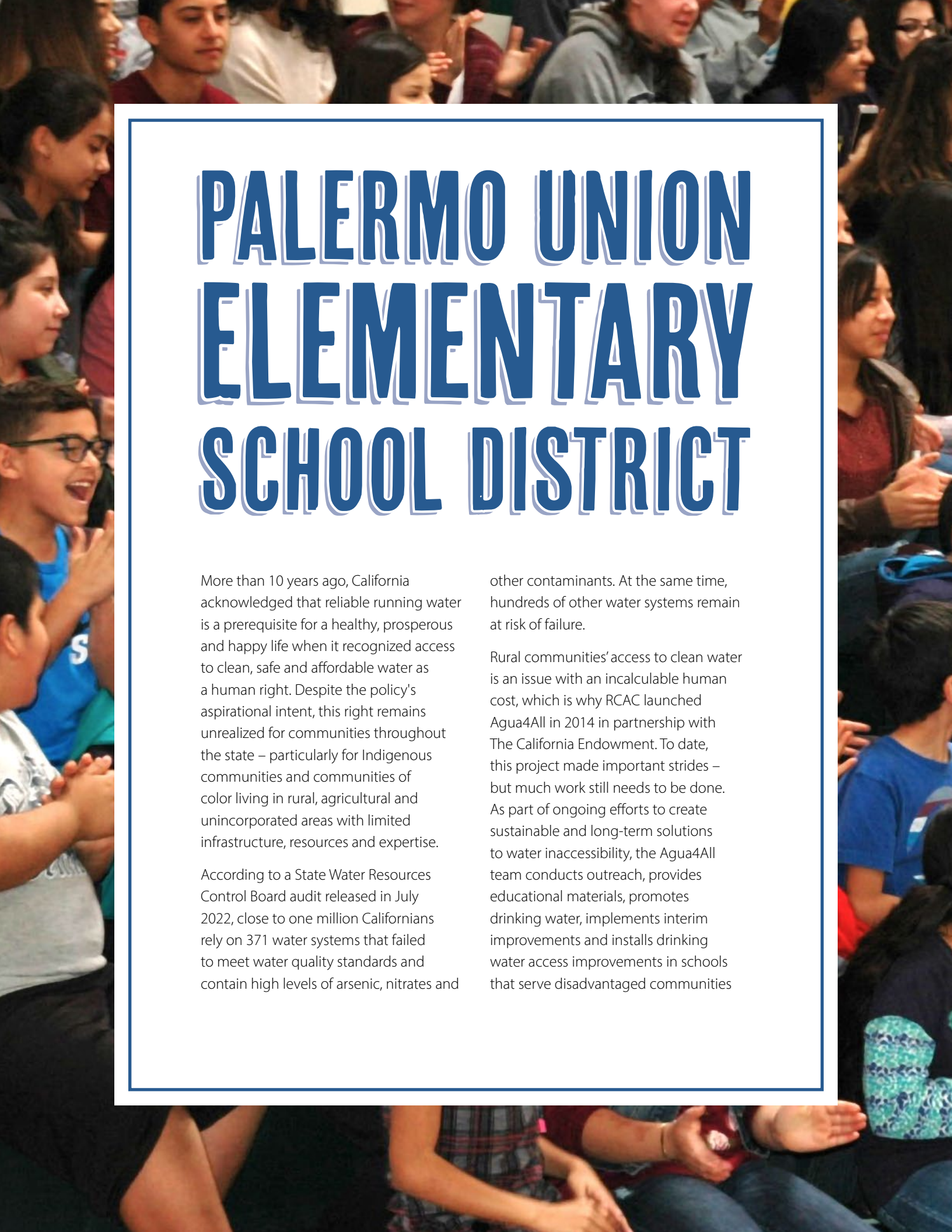
Blue Sky Center leveraged RCAC's culturally appropriate, rural-relevant training and assistance to strengthen its capacity and help create employment

opportunities and thriving businesses while significantly growing its capacity. As the BRE capacity building partnership with Blue Sky Center grows, RCAC looks forward to making even greater contributions to Cuyama Valley's future development and success.

"RCAC's focus on building staff and human resource capacity in the communities that it serves sets it apart from other organizations, and this is one of the most impactful things it can continue to do," said Em Johnson, Blue Sky Director of Strategy. "This work of establishing a foundation of small businesses and entrepreneurs will help stabilize our community for a long time."

OUR BUILDING
RURAL ECONOMIES
TEAM SERVED

103
BRE PROJECTS
IN FISCAL YEAR 2022



PALERMO UNION ELEMENTARY SCHOOL DISTRICT

More than 10 years ago, California acknowledged that reliable running water is a prerequisite for a healthy, prosperous and happy life when it recognized access to clean, safe and affordable water as a human right. Despite the policy's aspirational intent, this right remains unrealized for communities throughout the state – particularly for Indigenous communities and communities of color living in rural, agricultural and unincorporated areas with limited infrastructure, resources and expertise.

According to a State Water Resources Control Board audit released in July 2022, close to one million Californians rely on 371 water systems that failed to meet water quality standards and contain high levels of arsenic, nitrates and

other contaminants. At the same time, hundreds of other water systems remain at risk of failure.

Rural communities' access to clean water is an issue with an incalculable human cost, which is why RCAC launched Agua4All in 2014 in partnership with The California Endowment. To date, this project made important strides – but much work still needs to be done. As part of ongoing efforts to create sustainable and long-term solutions to water inaccessibility, the Agua4All team conducts outreach, provides educational materials, promotes drinking water, implements interim improvements and installs drinking water access improvements in schools that serve disadvantaged communities

These new fountains greatly improved the indoor and outdoor use of each facility in Palermo, a small town where the middle school plays a major role in community activities.

statewide. Agua4All also facilitates the Bottled Water for Schools program, where eligible schools with water quality challenges receive regular five-gallon water bottle deliveries. Thanks to RCAC's partnership with diverse private and public institutions, foundations and utilities, schools pay no additional out-of-pocket expenses for Agua4All products or services.

Yet, there is still much work to be done. In schools across the state, many students still lack access to clean, safe and drinkable water, which is essential for their mental and physical development. A recent study found that over 50 percent of school districts that tested found lead contamination in at least one of their on-campus drinking water fountains. Sodas, juices and sugary drinks remain common sights at schools, including in the lower-income and diverse communities most vulnerable to diet-related diseases and other health problems. Meanwhile, the COVID-19 pandemic highlighted the gaps in clean water access and other disparities that predated and persisted during the crisis.

As the 2022–23 school year began, RCAC Rural Development Specialist and lead technical assistance provider Hazel Critchfield visited Palermo, California to see the impressive impacts of the Agua4All team's work with the Palermo Union Elementary School District (PUESD).

The district serves about 1,300 students in six schools across the greater Palermo, Honcut and Oroville area of Butte County, a large portion of whom are Latino. The district serves families with a median household income (MHI) of \$42,500, which is far lower than the county's \$59,863 MHI. Approximately 74 percent of PUESD students are economically disadvantaged.

In the past, Palermo Union had applied for and received funding from the State Water Resources Control Board's Drinking Water for Schools Grant Program. However, the state did not fund all the fountains, reusable bottles and outreach materials the school district requested. Grant funding from the Chris Long Foundation enabled Agua4All to install four drinking fountains at Palermo Middle School, as well as drinking fountains at three elementary schools in the district. During RCAC's visit to the middle school, students enthusiastically discussed the benefits of staying hydrated, and staff shared feedback on the project's impact.

"Between classes, students and staff had a hard time getting drinks or filling their bottles because everything was so spread out," said Carlos M. Aguilar, Palermo Union's Director of Maintenance, Operations and Transportation. "These new fountains have greatly improved the indoor and outdoor use of each facility in Palermo, a small town where the middle school plays a major role in community activities."

The grant also provided 2,888 BPA-free reusable water Nalgene bottles in two separate batches to PUESD. Nalgene approved bulk discount rates for Agua4All through promotional vendor TeamWorld. Reusable water bottles are rapidly gaining popularity and becoming as common among students as backpacks and lunchboxes.

"Each RCAC team member has been knowledgeable and excited about improving communities through a variety of programs, and they were the first to suggest how the Chris Long Foundation grant could benefit us," Aguilar said. "In a low-income community, any help we can get is appreciated."



Left to right: PUESD Director of Maintenance, Operations and Transportation Carlos M. Aguilar, RCAC Rural Development Specialist Hazel Critchfield and Palermo Middle School Principal Kimberly Solano

MEADOWLARK VISTA

The housing affordability crunch continues to pose a serious threat to rural people and economies. Businesses across RCAC's service area express that the lack of low-cost housing undercuts their ability to attract and retain employees, which in turn threatens small-town and rural area economies. Rural viability and community vitality are inextricably linked to the availability of safe and affordable housing.

RCAC partners with diverse public, private, nonprofit and Tribal housing developers, government agencies and community organizations to help them meet their affordable workforce housing development goals.

Since 2016, RCAC has worked in partnership with the Lake County Community Housing Organization (LCCHO) in Ronan, a city in scenic Lake County, Montana. Ronan is part of a group of small towns in the Mission Valley that includes Pablo, St. Ignatius and Charlo, which are located on the Flathead Reservation, home to the Confederated Salish and Kootenai Indigenous people. Approximately 2,000 people live in Ronan, and many are extremely low-income. In recent years, the Flathead Lake tourist attraction gained significant popularity, while the COVID-19 pandemic prompted residents to move into the valley and work remotely, which drove up property values and exacerbated the housing shortage.

The Ronan Housing Authority, which shares staff and a common board with LCCHO, contacted RCAC for assistance as the local housing crisis peaked. Over 200 families were on the housing waiting list, while only one unit was available in the entire Mission Valley market area. A 36-unit Low Income Housing Tax Credit (LIHTC) project LCCHO managed converted to home ownership, first for renters and then for income-eligible individuals. LCCHO needed new units to absorb the displaced tenants and some on its waitlist, but the small nonprofit lacked the staff, training and financial strength to attract investors. From 2018 to 2020, RCAC worked in tandem with LCCHO to secure funding, including a significant tax credit allocation that provided approximately 75 percent of project funding for Meadowlark Vista Apartments, a multifamily housing development. RCAC also agreed to provide LCCHO with staff time and technical training and to assume all financial risks associated with developing the new tax credit project.

While the 24 housing units were slated for completion in 2020, the pandemic caused cost overruns due to supply disruptions, price escalations, worker shortages and other complications. Contractors and sponsors' efforts, along with eleventh-hour cost-saving measures overcame these obstacles. In 2021, the Montana Department of Commerce allocated

Although Flathead Reservation still desperately needs more affordable housing for rural workers, Meadowlark Vista's 24 families are happy to have a place they can now call home.

an additional \$210,000 in American Rescue Plan Act (ARPA) gap financing to complete Meadowlark Vista Apartments.

In addition to 24 apartment homes, the Meadowlark Vista development includes a computer bank, a community room, a property manager's office, laundry facilities and a children's play area. For the first time, LCCHO has space to host social service providers, job connection specialists and other enrichment services. Other amenities and common areas such as an outdoor barbecue space and community garden plots further encourage tenants to connect and build community. Another key project component was that units would be available for low-income households from both Indigenous and non-Indigenous backgrounds — a critical gap in a region where most housing providers exclusively serve Indigenous residents.

As of November 2021, all units at Meadowlark Vista Apartments are fully occupied. While LCCHO currently lacks an executive director, its board of directors ensures operational continuity. Although Flathead Reservation still desperately needs more affordable housing for rural workers, Meadowlark Vista's 24 families are happy to have a place they can now call home.

OUR HOUSING
PARTNERS COMPLETED

462
**SELF-HELP
HOUSING
UNITS**
IN FISCAL YEAR 2022

QUINTANA'S MUSIC CENTER

RCAC Re-Emerging Loan Fund (RELiE)F borrower Quintana's Music Center in Gallup, New Mexico is a concrete example of how small rural and Indigenous businesses can survive and prosper despite COVID-19's lingering economic impact when they receive the right assistance.

The Quintana couple's story began in New Mexico's heavy metal scene of the 1990s. Rhonda sang for local bands while Ryan was a guitarist who briefly owned a music store before closing it to help run his father's Native American jewelry business. Their shared passion for music undoubtedly played a significant role in their future, but the couple had no idea of the immense impact it would have on their hometown.

When Rhonda and Ryan opened Quintana's Music Center in 2017, RCAC provided them with the crucial support

they needed to get their business off the ground. The Quintanas initially struggled to obtain financing from traditional lenders. "In the music industry, you can't just decide one day that you'll be a Fender dealer, for example," Rhonda explained. "You have to buy tens of thousands in equipment up-front." RCAC provided the Quintanas with the substantial working capital they needed to purchase inventory.

Quintana's Music Center soon offered equipment and accessories from companies like Marshall, Orange, Fender, Jackson and others, along with music books and band instruments for students, and a growing collection of used and new vinyl records. For a while, they also carried Native American jewelry sourced from local Indigenous artisans. Aside from having a successful business, the Quintanas are committed to giving back to their community. Rhonda and Randy

helped organize the Gallup Arts Crawl, a monthly street festival that attracted 3,000 people, an impressive number for a city with a population of just over 21,000. "We've also had events for the women's shelter, the Humane Society, and we've sponsored baseball and basketball teams," Rhonda said. "We believe very much in giving back to the community, which not only supports underprivileged people but helps the money stay in the area."

Barely two years after their opening, COVID-19 struck Gallup like a sledgehammer. In-person classes and outdoor events were suspended while the Navajo Nation — the Quintanas' main customer base — emerged as a major hotspot for the disease. Infection rates on the Navajo Nation rose faster than anywhere else in the country, and Indigenous communities comprised some 40 percent of cases statewide. New Mexico enacted stringent lockdown measures as Gallup's entire local economy, which was built around tourism and heavy industry, virtually capsized.

In the wake of this perfect storm, the Quintanas reevaluated their business model and how to survive. "We had to get really creative," Rhonda said. "We quickly got our website up and running so that customers could make orders and do curbside pick-ups, but that wasn't enough to keep everything going and pay our bills."

RCAC Loan Officer Georgianne McConnell eventually offered a new loan to ensure Quintana's Music Center's recovery: RELieF. The RELieF program was created to help rural businesses re-enter the market after pandemic restrictions were lifted. Pandemic-impacted businesses can apply for a loan of up to \$25,000, which includes business coaching, technical assistance



and a strategic business evaluation tailored to their specific needs. Loans under RELieF may be partially or entirely forgiven depending on circumstances or need.

"We would have never made it without the help of RCAC's RELieF loan, and we're just so thankful for that," Rhonda said. "Working with Georgianne was like having a friend that was invested in our business and our family."

As Gallup and the nation move toward economic recovery, RCAC continues to assist the Quintanas. The shop's role in the community has grown to include offering affordable music lessons in new soundproof rooms and professional instrument repairs. A small event center will also be added to the shop this year to provide a venue for various community events. "RCAC is making a huge contribution to our downtown because of how we're growing, and we keep recommending RCAC to other small businesses in Gallup," Rhonda said.

"We were just small business owners with a dream, and RCAC made our dream possible with resources, mentorship and faith."



*Above, left: Rhonda and Ryan Quintana
Above, right: Quintana's Music Center interior*

M&J MOBILE HOME PARK

Reliable access to clean and safe drinking water remains a major challenge for communities across the rural West. Rising temperatures and persistent drought threaten rural and Indigenous communities' water supplies, which negatively impacts people's health and quality of life. Meanwhile under-resourced water systems in these areas struggle to secure the capital, training and technical knowledge needed to comply with regulations.

RCAC's Community and Environmental Services team works with rural water systems to help ensure that their drinking water supply remains sustainable and reliable. Aside from providing technical assistance, RCAC staff facilitate partnerships with local, state and federal stakeholders, investigate regional solutions, and undertake numerous other

initiatives to ensure that economically disadvantaged rural communities have stable access to clean, potable water.

M&J Mobile Home Park is a very small community park in the rural town of Fielding in Box County, Utah. Like many of the small western communities RCAC works with, the people there have scarce access to services and even fewer resources. Roughly 22 people live in the mobile home park at any given time, and community members' annual income is about \$18,292 – far below the state income of \$46,500. M&J's public water system serves 17 connections, and all but one are mobile homes.

RCAC began working with M&J Mobile Home Park in fall 2017. A new owner had just recently purchased the park and, unbeknownst to them at the time, its public water system was included in the

12,000 **353**
PARTICIPANTS
ATTENDED WORKSHOPS
 ON TECHNICAL, MANAGERIAL AND
 FINANCIAL TOPICS RELATED TO
 ENVIRONMENTAL INFRASTRUCTURE

972 **COMMUNITIES**
ASSISTED
 TO BUILD, IMPROVE, MANAGE,
 OPERATE OR FINANCE DRINKING
 WATER, WASTEWATER OR SOLID
 WASTE SYSTEMS IN FISCAL YEAR 2022

deal. A Utah Division of Drinking Water (DDW) “Do Not Use” order, advising park residents not to drink the water due to very high arsenic levels, had been in effect for several months. When the new owner learned that they had bought the community water system along with the property, they were surprised; they did not know how to operate the system, let alone meet their legal obligations under the Safe Drinking Water Act. A consulting engineer determined that upgrading the distribution system, adding treatment and finding a new water source would require a large capital project. At that point, RCAC helped the system to apply for a Federal Drinking Water State Revolving Fund (SRF) grant and complete the required public notifications and other reports. The system submitted a funding application to the Utah water board in November 2018, but the proposal was denied.

RCAC continued to assist M&J with reporting and training after this setback while exploring potential regional solutions. RCAC facilitated regular meetings between M&J, a new

RCAC's Community and Environmental Services team works with rural water systems to help ensure that their drinking water supply remains sustainable and reliable.

consulting engineer, the Bear River Water Conservancy District and two nearby water providers. In early 2020, the COVID-19 outbreak slowed discussions, but progress continued. The group investigated several options, including connecting M&J with a neighboring water system or comprehensively treating the existing well.

The new director of the Utah Division of Drinking Water (DDW) gathered stakeholders in fall 2021 with a goal to resolve the issue by the end of 2022. As

part of this process, RCAC worked with DDW and M&J to investigate potential interconnections with Ukon Water Company and ensure a timely return to compliance to avoid possible legal repercussions. M&J prepared a revised SRF application that incorporated these new factors and considered possible additional funding through the Bipartisan Infrastructure Law. The water board approved a \$1.54 million funding package in June 2022 for a water line extension from Ukon Water Company to M&J Mobile Home Park. It comes with \$1.36 million in principal forgiveness, leaving \$300,000 to be repaid over 30 years at 0 percent interest, which ensures affordability for the community.

Much remains to be done, but the community and RCAC achieved an important breakthrough in a five-year project to secure an enduring, sustainable regional solution so M&J Mobile Home Park's residents have safe, reliable drinking water for many years to come.

FINANCIAL INFORMATION

CONDENSED BALANCE SHEETS as of September 30,

	2022	2021
ASSETS		
cash and investments	\$ 85,100,420	\$ 86,605,521
grants, contracts & other receivables	9,341,663	6,289,046
loans receivable, net	97,215,699	110,687,308
fixed assets	1,617,159	1,739,992
other assets	3,433,894	3,407,698
total assets	\$ 196,708,835	\$ 208,729,565
LIABILITIES & NET ASSETS		
accounts payable & accrued liabilities	\$ 5,228,104	\$ 4,807,200
notes and bonds payable	106,292,745	123,698,766
net assets	85,187,986	80,223,599
total liabilities and net assets	\$ 196,708,835	\$ 208,729,565

CONDENSED STATEMENTS OF ACTIVITY for the Years Ending September 30,

	2022	2021
REVENUE		
grants and contracts	\$ 27,304,510	\$ 45,156,276
loan fees and interest	5,077,769	7,050,285
investment income	528,466	247,524
other	300,134	64,890
total revenue	\$ 33,210,879	\$ 52,518,975
EXPENSES		
loan fund	\$ 5,255,934	\$ 5,918,628
housing	4,042,345	3,224,961
community & environmental	10,749,639	8,867,873
other programs	2,151,883	1,210,222
fundraising	257,636	249,168
rental operations	105,193	114,354
management and general	5,683,862	4,204,703
total expenses	\$ 28,246,492	\$ 23,789,909
increase in net assets	\$ 4,964,387	\$ 28,729,066
consisting of:		
change in unrestricted net assets	\$ 1,308,926	\$ 7,385,627
change in temporarily restricted net assets	3,655,461	21,343,439
	\$ 4,964,387	\$ 28,729,066

This 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.

FUNDERS

- Align Impact
- Ally Bank
- Alpaugh Unified School District
- American Express National Bank
- Arizona Dept. of Environmental Quality
- Avivar Capital
- Bank of America
- Bank of the West
- Banner Bank
- Barbara D & David T Sargent Foundation
- Bonneville Bank
- Brian Augusta & Associates Inc.
- Cadmus Group LLC
- California Bank & Trust
- California Coalition for Rural Housing
- California Department of Community Services and Development
- California Environmental Protection Agency
- California Housing and Community Development
- California Organized Investment Network
- California Rural Housing
- California State Water Resources Control Board
- California Wellness Foundation
- Capital Magnet Fund
- Capital One Bank
- Centri-Tech
- Charles Schwab Bank
- Chris Long Foundation
- CIT Bank
- City of Calistoga
- City of Colusa
- Colorado Capital Management
- Colorado Department of Public Health & Environment
- Common Spirit
- Community Development Corporation of Brownsville
- Community Development Financial Institutions Fund
- Community Economics, Inc.
- Community Housing Opportunities Corporation
- County of Colusa
- Enterprise Rent-a-Car Foundation
- Environmental Defense Fund
- Ewing Marion Kauffman Foundation
- Fannie Mae
- Federation of Appalachian Housing Enterprises
- First Foundation Bank
- First Republic Bank
- Freshworks
- Ginger Segel Consulting LLC
- Google LLC
- Great Lakes Community Action Partnership
- Green Dot Bank
- Hawaii Community Foundation
- Heron Foundation
- Horsley Witten Group, Inc.
- Housing Advocates
- Housing Assistance Council
- Housing California
- Idaho Dept. of Environmental Quality
- Idaho State Revolving Loan Fund
- Indian Health Services
- Jewish Community Federation of San Francisco
- JP Morgan Chase Bank
- Lenders Coalition for Community Health Center
- Mammoth Lakes Housing Authority
- Mercy Investment Services, Inc.
- Merrick Bank Corporation
- Milken Institute
- Morgan Stanley Bank
- National Housing Law Project
- Natural Investments LLC
- NeighborWorks America
- Nevada Division of Environmental Protection
- New Mexico Environment Department
- North American Development Bank
- Northern Circle Indian Housing Authority
- Northern Trust
- NorthStar Asset Management Corporation
- Occam Advisors
- Olamina Foundation
- Opportunity Finance Network
- Oregon Community Foundation
- Pacific Western Bank
- Plumas Bank
- PNC Bank
- Rabobank
- Rasmuson Foundation
- RCAC Board of Directors
- Regional Water Management Foundation
- Religious Communities Impact Fund, Inc.
- Robert Wood Johnson Foundation
- Rural Community Assistance Partnership
- Rural Local Initiatives Support Corporation
- Sacramento Region Community Foundation
- San Pasqual Band of Mission Indians
- Santa Fe Community Foundation
- Satterberg Foundation
- Self Help Enterprises
- Siegel Foundation
- Silver Valley Unified School District
- Sisters of the Holy Names of Jesus and Mary
- St. Joseph Health System
- St. Mark's Lutheran Church
- SweetGrass
- The California Endowment
- The Campbell Foundation
- The Christensen Fund
- The Congregation of the Sisters of Charity of the Incarnate Word
- The Dominican Sisters of Hope
- The Erich & Hannah Sachs Foundation
- The Grove Foundation
- The Sisters of St. Francis of Philadelphia
- The Sustainability Group of Loring, Wolcott & Coolidge
- The Woodcock Foundation
- Tiedemann Advisors, LLC
- Town of Paradise
- Trillium Asset Management
- Trinity Health Corporation
- Umpqua Bank
- Union Bank
- University of California Davis
- University of North Carolina
- Uplift America
- U.S. Bank
- US Department of Agriculture (USDA)
- US Department of Health & Human Services (HHS)
- US Department of Housing & Urban Development (HUD)
- US Department of the Treasury
- US Economic Development Administration
- US Environmental Protection Agency (EPA)
- US Indian Health Services (IHS)
- US Small Business Administration
- W.K. Kellogg Foundation
- Washington State Department of Health
- Water Foundation
- Wells Fargo Bank Foundation
- West Yost Associates
- Yocha Dehe Wintun Nation
- Zions Bancorporation



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Rural Community Assistance Corporation

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