



## 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.

#### Contact us:

To talk to a loan officer in your area, call 1-855-979-7322  
Or learn more at our website: [www.rcac.org](http://www.rcac.org)

*RCAC is an equal opportunity employer, lender and provider.*



Rural Community Assistance Corporation  
**LOAN FUND PROGRAMS**

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Loan Program	Purpose	Eligibility	Term	Loan Limit	Int Rate	Fees	Collateral	Other
<b>Affordable Housing</b>	<ul style="list-style-type: none"> <li>• Predevelopment</li> <li>• Site Development</li> <li>• Construction</li> </ul>	<ul style="list-style-type: none"> <li>• Nonprofits</li> <li>• Public Body</li> <li>• Tribes</li> </ul>	Up to 3 yrs.	\$3.0 M	5.5%	<ul style="list-style-type: none"> <li>• 1% Loan Fee*</li> <li>• \$300 doc fee</li> </ul>	<ul style="list-style-type: none"> <li>• Generally 1st lien on real estate</li> </ul>	Unit construction requires homes to be pre-sold
<b>Environmental Infrastructure Short Term</b>	<ul style="list-style-type: none"> <li>• Feasibility</li> <li>• Predevelopment</li> <li>• Construction</li> </ul>	<ul style="list-style-type: none"> <li>• Nonprofits</li> <li>• Public Body</li> <li>• Tribes</li> </ul>	Up to 3 yrs.	Varies by purpose	5.5%	<ul style="list-style-type: none"> <li>• 1% Loan Fee*</li> </ul>	<ul style="list-style-type: none"> <li>• Varies by purpose</li> </ul>	Except for feasibility requires take-out in place
<b>Environmental Infrastructure Intermediate Term</b>	<ul style="list-style-type: none"> <li>• Smaller capital improvement projects</li> </ul>	<ul style="list-style-type: none"> <li>• Nonprofits</li> <li>• Public Body</li> <li>• Tribes</li> </ul>	Up to 20 yrs.	\$100,000	5%	<ul style="list-style-type: none"> <li>• 1% Loan Fee*</li> </ul>	<ul style="list-style-type: none"> <li>• Generally Assignment of revenues</li> </ul>	
<b>Environmental Infrastructure Long Term</b>	<ul style="list-style-type: none"> <li>• Large capital improvement projects</li> </ul>	<ul style="list-style-type: none"> <li>• Nonprofits</li> <li>• Public Body</li> <li>• Tribes</li> </ul>	Up to 30 yrs.	\$6.0 M	Varies by term	<ul style="list-style-type: none"> <li>• 1% Loan Fee*</li> <li>• 1% guarantee Fee</li> </ul>	<ul style="list-style-type: none"> <li>• Real Estate Bonds</li> <li>• Assignment of revenue</li> </ul>	Requires USDA WWD Loan Guarantee
<b>Community Facilities</b>	<ul style="list-style-type: none"> <li>• Construction</li> <li>• Acquisition</li> <li>• Rehabilitation</li> </ul>	<ul style="list-style-type: none"> <li>• Nonprofits</li> <li>• Public Body</li> <li>• Tribes</li> </ul>	Up to 30 yrs.	\$6.0 M	Varies by term	<ul style="list-style-type: none"> <li>• 1% Loan Fee*</li> <li>• 1.5% guarantee Fee</li> <li>• \$300 doc fee</li> </ul>	<ul style="list-style-type: none"> <li>• Real Estate</li> <li>• Equipment</li> </ul>	Requires USDA CF Loan Guarantee
<b>Community Facilities Re-Lending</b>	<ul style="list-style-type: none"> <li>• Construction</li> <li>• Acquisition</li> <li>• Rehabilitation</li> </ul>	<ul style="list-style-type: none"> <li>• Nonprofits</li> <li>• Public Body</li> <li>• Tribes</li> </ul>	Up to 30 yrs.	\$6.0 M	5% with a possible 1% write down for first 3 yrs.	<ul style="list-style-type: none"> <li>• 1% Loan Fee*</li> <li>• \$300 doc fee</li> </ul>	<ul style="list-style-type: none"> <li>• Real Estate</li> <li>• Equipment</li> </ul>	Requires USDA approval
<b>Small Business Short Term/ Intermediate Term</b>	<ul style="list-style-type: none"> <li>• Working Capital</li> <li>• Lines of Credit</li> </ul>	<ul style="list-style-type: none"> <li>• For profit businesses</li> <li>• Nonprofits</li> <li>• Tribal</li> </ul>	Up to 5 yrs.	\$250K w/o guarantee	Based on credit quality of applicant	<ul style="list-style-type: none"> <li>• 1% Loan Fee</li> <li>• \$300 doc fee</li> </ul>	<ul style="list-style-type: none"> <li>• Business Assets</li> <li>• Equipment</li> <li>• Inventory</li> </ul>	Loan of \$250K or greater require federal or state guarante
<b>Small Business Long Term</b>	<ul style="list-style-type: none"> <li>• Real Estate</li> <li>• Equipment</li> </ul>	<ul style="list-style-type: none"> <li>• For profit businesses</li> <li>• Nonprofits</li> <li>• Tribal</li> </ul>	Up to 30 yrs.	\$6.0 M	Based on credit quality of applicant	<ul style="list-style-type: none"> <li>• 1% Loan Fee</li> <li>• 1% - 3% USDA guarantee fee</li> </ul>	<ul style="list-style-type: none"> <li>• Real Estate</li> <li>• Equipment</li> </ul>	Requires USDA B&I or BIA loan Guarantee
<b>Individual water well and septic systems</b>	<ul style="list-style-type: none"> <li>• Repair or replace systems</li> </ul>	<ul style="list-style-type: none"> <li>• Individual property owners</li> </ul>	Up to 20 yrs.	Water wells & Septic systems: \$30K, \$45K in CA	1 %	<ul style="list-style-type: none"> <li>• \$100–\$500</li> </ul>	<ul style="list-style-type: none"> <li>• Real Estate lien</li> </ul>	Grants possible for water wells and septic systems
<b>Polanco Park Program</b>	<ul style="list-style-type: none"> <li>• Renovation of existing Polanco Parks</li> </ul>	<ul style="list-style-type: none"> <li>• Individual Park Owners</li> </ul>	Determined based on need	Based on need	TBD	<ul style="list-style-type: none"> <li>• 1.125%*</li> </ul>	<ul style="list-style-type: none"> <li>• Real Estate Lien</li> </ul>	Polanco Parks in Riverside Co., CA
<b>RELief Loan Program</b>	<ul style="list-style-type: none"> <li>• Relief from effects of COVID</li> </ul>	<ul style="list-style-type: none"> <li>• For-Profit businesses</li> <li>• Nonprofits</li> <li>• Tribal</li> </ul>	Up to 5 years	\$25,000	3%	<ul style="list-style-type: none"> <li>• \$250</li> </ul>	<ul style="list-style-type: none"> <li>• Not required</li> </ul>	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](http://www.rcac.org). For further information see contacts on reverse side.

\* 1.125% Loan fee for construction loans

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