

RCAC

West Sacramento, CA

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IMPACT (2020)

- 23 self-help grantees accessed \$22,226,113 in grant renewals.
- 3,308 participants in housing trainings accessed 14,215 training hours, including training for COVID-related foreclosure and eviction participants.
- 48 self-help agencies produced 478 new construction self-help homes; and rehabilitated 65 self-help homes.
- 13 housing projects secured \$49.9 million in financing and produced 257 single-family units and 156 multifamily units.
- 20 agencies submitted 245 Section 502 packages that totaled \$71 million for low-income homebuyers.
- 107 families achieved homeownership through \$27 million in financing.
- rcac.org

ABOUT

Founded in 1978, Rural Community Assistance Corporation (RCAC) is a nonprofit organization that provides training, technical and financial resources and advocacy so rural communities can achieve their goals and visions. RCAC's work includes environmental infrastructure (water, wastewater and solid waste facilities); affordable housing development; economic and leadership development; and community development finance.

Headquartered in West Sacramento, CA, RCAC serves rural communities in Alaska, Arizona, California, Colorado, Hawaii and other Pacific islands, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington and Wyoming. Its services are available to communities with populations of fewer than 50,000, other nonprofit groups, Tribal organizations, farmworkers, colonias and other specific populations. RCAC has an annual operating budget of more than \$15 million and more than 160 employees working from field offices throughout our service region.

RCAC provides environmental assistance to small municipal and nonprofit water systems, wastewater systems and solid waste management programs in 11 western states: Alaska, Arizona, California, Colorado, Hawaii, Idaho, Nevada, New Mexico, Oregon, Utah and Washington. It is also one of six regional agencies that together, serve the entire country. These six organizations make up the Rural Community Assistance Partnership (RCAP) network. All six organizations are "on the ground" working directly with rural communities so we have a common experience and knowledge base (primarily with environmental infrastructure).

SUCCESS STORY



THE CAMP FIRE

In fall 2018, the Camp Fire became the most destructive wildfire in California history. It destroyed approximately 14,000 housing units in Butte, Glenn and Tehama counties. Up to 90 percent of the Paradise population was displaced. The Paradise Community Village development was destroyed. The village was a 36-unit rental housing development for households at 30-60 percent of the annual median income for Butte County. CHIP originally developed the village and used in the Low-Income Housing Tax Credit program (LIHTC) to finance the development.

The Camp Fire created huge holes in the affordable housing market for the tri-counties. Paradise was largely a retirement community prior to the Camp Fire, and 98 percent of residents lived in single-family homes. Nonprofit groups including CHIP and RCAC immediately began rebuilding efforts. Funding was secured from various sources, including the California Community Foundation's Wildfire Relief Fund. The Paradise Community Village site has been cleared and construction was expected to begin in early 2020.

Retaining the low-income housing tax credits was a serious obstacle to rebuild the Village. LIHTC financing requires the units must be rebuilt within 25 months to keep their eligibility for the financing, which helps to make the units affordable to low-income families. RCAC is supporting federal legislation that will recognize communities affected by the Camp Fire as unique and exempt from the 25-month policy for LIHTC.

RCAC also is providing technical assistance and training to expand land development capacity throughout the region. RCAC worked to reclassify Paradise and other nearby communities as rural due to their decreased populations. This new classification allowed various rebuild projects to participate in the USDA Rural Development 502 Direct Loan program.

HIGHLIGHTS

- Location: Paradise, CA
- Devastating fire wiping out the Paradise Community Village LIHTC project
- 502 Direct Loan Program
- Supported single family building in Paradise through land development, acquisition, land banking, and construction finance tools.
- Mobile home parks—RCAC assisted with the focusing of resources to the 38 privately owned parks destroyed by the fire, with more than 1,600 units lost.