

# RURAL COMMUNITY ASSISTANCE CORPORATION

West Sacramento, CA



## OVERVIEW

Founded in 1978, Rural Community Assistance Corporation (RCAC) is a nonprofit organization. Our work includes environmental infrastructure (water, wastewater, and solid waste facilities), affordable housing development, economic and leadership development, and community development finance.

RCAC serves rural and Indigenous communities, farmworkers, Tribal organizations, colonias, and others in Alaska, Arizona, California, Colorado, Hawaii and other Pacific islands, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington and Wyoming. RCAC has an annual operating budget of over \$15 million and more than 160 employees working from field offices throughout the 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. RCAC is one of six regional agencies comprising the Rural Community Assistance Partnership (RCAP), which are “on the ground” working directly with rural communities, so we have a common experience and knowledge base. RCAP maintains an office in Washington, D.C., which provides direct access to federal policymakers. RCAC’s dedicated staff and active board, coupled with its key values: leadership, collaboration, commitment, quality, and integrity, have helped effect positive change in the rural West.

## RCAC HELPS WOMEN-OWNED LAW FIRM IN ARIZONA’S ‘LEGAL DESERT’ ENDURE PANDEMIC

D’Arcy Downs-Vollbracht, an attorney and small business owner in rural Mohave County, AZ, had earned a reputation as a tenacious problem solver dedicated to ensuring justice for her community. But the firm struggled to stay afloat during the pandemic as revenue, primarily from healthcare providers in underserved areas, ground to a halt.

“I was working nonstop to keep healthcare organizations compliant,” she said. “My physician clients awaited government relief, and my income just stopped. “D’Arcy found it challenging to cut costs. A \$9,000 federal PPP loan provided some help, but it was a mere band-aid for the deep financial wound.

In the rural West, a significant “legal desert” exists due to a shortage of qualified attorneys and a high demand for legal services, denying many rural individuals access to legal protections or justice. A recent study highlighted lawyers’ essential role in rural areas, especially during the pandemic. Arizona ranks among the states with the fewest attorneys per capita.

Now, D’Arcy’s ability to provide discounted and free services to low-income clients was on the line. As she faced the possible end of her practice, D’Arcy connected with an RCAC loan officer and secured a \$20,833 second-round PPP loan just before the deadline, allowing her to maintain her lease and refocus on her pro bono and sliding-scale cases.

In the face of the pandemic’s economic impact, D’Arcy’s practice reflects the unbroken spirit of rural communities. “RCAC treated me with respect like my business mattered and understood what I was doing in my community,” D’Arcy said. “RCAC took a chance and helped me when I needed it most. What more could you ask for?”

## THREE-YEAR IMPACT

- ▶ \$174.9 million in loans
- ▶ 14 community facilities financed
- ▶ 384 total businesses financed (62 minority-owned, 117 women-owned)
- ▶ Jobs created via financing: 277 FTE construction jobs, 46 jobs created at businesses

### Housing Financing:

- ▶ 528 affordable rental units

### Green Financing:

- ▶ \$86,018,847 across 67 green projects