Affordability is a Goal, not a Buzz Word
Accesibilidad financiera es un Meta, no una frase hueca.

Where does all the money go?
Finding funds to pay for groceries, put fuel in the car, and meet expanding health bills is a growing burden – if not to say painful experience – for residents in the Northeast. New millennium housing prices drive mortgage payments skyward and translate into higher taxes for many. Community infrastructure is needed to support population growth. Or the opposite is true: industry has left and so, too, the people who feel they can – while infrastructure falls into decay or upgrades are mandated by regulations. Coping with these sends water and sewer rates out of sight.

More than just a single face
This issue of From Watershed to Well not only focuses on our work toward increasing affordability…it also introduces you to a side of us you may not have seen before. We work with families, neighborhoods and communities to improve well being and quality of life.

Help from the outside - page 6
Faced with major economic development challenges, Bethel Township, Pennsylvania, called on RCAP Solutions for help. Going from zero to a now $13 million project will have a significant impact on economic development in the area. How did they afford this?

Do it yourself- page 8 (English) page 10 (Español)
“Comunidad Portillo Miramar is at a remote location, with difficult access. ‘No one comes here unless they intend to!’” This mountain-top Puerto Rican community shows us how to do what needs to be done using self-help, the affordable alternative.

Returning tax dollars to you - page 14
RCAP Solutions makes good use of YOUR tax dollars – bringing services to people all over the northeast and the US Caribbean. We are committed to expanding low-cost housing of varying forms. And, of course, there is our work in community planning especially regarding water and waste.

Making “Affordability” real through expanding our scope of work - page 12
While continuing our traditional state and federally funded programs, RCAP Solutions is also responding to the changing world around us by being attentive to needs at the grass roots level. We are developing new program initiatives to address real-life, real-time situations. You will hear more about these as they evolve. The conversion of mobile home parks to resident owned communities is just one of the initiatives.

Connecting the dots - page 3
The bridge between drinking water/waste management and housing is very short, although not often traveled. In a recently issued White Paper called “The Impact of Water System Viability on Housing Affordability in Rural America”, RCAP Solutions observed: “It is critical, we propose, to think of ‘housing affordability’ in wider terms than mere purchase price and mortgage payments. For residents in rural America, local taxes and surcharges for infrastructure utilization are influential factors in long term home financing – just as much or sometimes more than interest on a mortgage.” Our White Paper on this topic is available on line in the publications area of our website, www.rcapsolutions.org.
On June 26, 2007, RCAP Solutions held groundbreaking ceremonies for the Hubbardston House Assisted Living Facility for Seniors Conversion Project. Hubbardston House is a HUD 202-funded senior housing apartment complex professionally managed by RCAP Solutions Real Estate Services. Nineteen of the units in the existing elderly housing complex are being converted to assisted living units. The assisted living units at Hubbardston House will be the first of its kind in the central Massachusetts region. Funding for the project, which will cost $4.1 million, is being provided by the U.S. Department of Housing & Urban Development.

“Massachusetts has an aging population that faces increasing difficulty finding safe, supportive, and affordable rental housing,” said Paul A. Teixeira, RCAP Solutions VP for Real Estate Services. “The Hubbardston House conversion project will significantly increase the availability of assisted living facilities in the central Massachusetts region, and help seniors in this area remain independent and self-sufficient in their own residence with the availability of assisted living services.”
RCAP Solutions recently announced the formation of The Center for Affordable Housing Solutions to serve as a catalyst to enable traditionally underserved people to improve quality of life for themselves and for the communities in which they live. The Center will carry out this mission through three main types of activities:

- Leveraging existing financial, human, and civic resources
- Acting as an umbrella to integrate existing RCAP Solutions housing programs and provide a platform for launching new housing-related initiatives
- Bringing people and institutions together to solve affordable housing problems.

The Center, currently in the early stages of development will work with public and private sector partners both organizations and individuals, who will commit capacity development funds, provide expertise to the Center’s programs, or donate land suitable for affordable housing development.

For more information, please contact Carl Allen at 800-488-1969, Ext. 6651, callen@rcapsolutions.org

RCAP Solutions links Housing Affordability and Environmental Issues

A recent RCAP Solutions white paper outlines the connection between rural housing affordability and the cost of essential services such as water and wastewater systems. The paper points out that affordability is not just a matter of the cost of land and construction, but also the long-term costs of these environmental services.

In rural areas with limited manufacturing or other large user/tax-payer businesses, payment for initial drinking and clean water construction, or improvement of existing plant and equipment and the related on-going operating expenses fall largely on the shoulders of household residents.

It is critical, we propose, to think of housing affordability in wider terms than mere purchase price and mortgage payments.

“The paper has been distributed widely within the national RCAP network and is serving as a point of reference for ongoing policy development,” said Carl H. Allen, Jr., RCAP Solutions Executive Vice President, who co-authored the paper with RCAP Solutions staffers David Anderson and Carol Bortell Hess. “One of the most significant costs for rural homeowners is the cost of water and wastewater infrastructure. RCAP Solutions, with its interest in both housing and infrastructure is addressing both problems in rural communities,” he said.

For more information, please contact Carl Allen at 800-488-1969, Ext. 6651, callen@rcapsolutions.org.

To download a copy of the paper, please visit the publications area of www.rcapsolutions.org, or link directly to the paper here: http://www.rcapsolutions.org/pdfs/RCAP_Solutions_housing_white_paper.pdf

RCAP Solutions Hosts Interns from CECIA

This past summer, RCAP Solutions hosted two interns from the Inter American University of Puerto Rico’s Center for Environmental Education, Conservation and Research (CECIA), for a learning experience that exposed them to various aspects of small water system operations.

The interns, Lindsay Martinez Whalen and Eyda Montalvo Ortiz, worked closely with Larry Stepenuck, Barry Woods and Harvey Minnigh of RCAP Solutions to expand their practical knowledge of water system operations. They returned to Puerto Rico at the end of the summer to continue their education and training.

CECIA-IAUPR and RCAP Solutions are also moving forward as partners to introduce in Massachusetts a post-secondary certificate program focused for English and Spanish speakers on the technical operations of public drinking water systems. We will be beginning an outreach program to identify potential students and participating utilities.

For more information about this program please contact Ms. Sukhwindar Singh, Director of Education and Training, at ssingh@rcapsolutions.org (telephone 814-861-7072) or Dr. Graciela Ramirez-Toro at cecia@prtc.net.
The simple question “Can I afford it?” is the driving force behind most of our day-to-day decisions about how we spend money.

We usually have an instinctive response, a “yes” or a “no”. But, if the item is something that we either badly need, or badly want, we usually can find a way to make the answer “yes” and fit it into our circumstances. We can pledge to save up the money to pay for it in cash, or else put it on a credit card – buying now and paying later.

Unless there are compelling reasons, such as medical expenses, children’s college tuition, housing, or some other vital necessity, we don’t normally go beyond our initial analyses or get overly creative in our financing schemes.

Thinking the ‘unthinkable’

Communities act in much the same way as individuals do when faced with decisions about where to invest resources in infrastructure. Communities usually plan expenditures on a year-to-year basis, based on projected needs. When communities are functioning well, there is a general consensus as to which needs might have priority in any given year. Something in the buzz going around town seems to cause such projects as schools, roads, parks, or other services (including utilities) to rise to the top of the list of needs.

Just as individuals don’t like to think about their big expenses, neither do communities, particularly when it comes to water and sewer upgrades. Water and sewer systems are out of sight and out of mind for most members of the community (at least, until something goes wrong with the service).

For those in the know, however, launching a water or sewer project can seem so expensive and cumbersome that it is often seen as a chore best put off until another time.

There’s no time like the present

When I meet with communities to discuss funding and affordability issues, I often frame the issue around two main points:

First, it will probably never be less expensive than it is right now to do necessary work on a water or sewer system. Costs do not decrease over time; they go up. Sometimes the cost of certain materials and types of labor may decline, depending on economic conditions. Generally though, this is not something to hold your breath for, expecting it to happen. Investing now, proactively or even pre-emptively, in infrastructure and other improvements to the system can
offset much more expensive emergency repairs in the future. It is well known that emergency repairs, planned and executed in the midst or aftermath of an emergency, are not necessarily the best or most cost effective improvements that can be made to a water or wastewater system.

Second, when the upgrade is large enough to require borrowing funds, the users who will enjoy use of the utility will repay the loan over the period of the loan’s term (usually 20-30 years). Another way to think of this is that the decision makers (or voters) of today are deciding to pass an improved utility on to their descendants (emphasis on improved), the costs of which are being borne by those who will be using the improvements, and not by those in the present who are making the choice to do it (in the least costly manner as described in the first point).

**A legacy to be proud of**

Some may argue that passing debt on to the next generation is not a good thing, but the decision makers of today are being very responsible when they do so. They are making needed improvements to ensure the public health and the welfare of the community well into the future at the lowest possible cost. It’s not likely that postponement will result in the lower project costs, and postponing it into the more costly future is doing future generations a disservice.

**Finding the right balance**

It isn’t difficult to determine the per-user cost for a project. Doing so helps determine what the users can afford, so that a project that can be accomplished within those limits. It becomes a balancing act between what needs to be done and what the users (not necessarily the present-day users) can afford to pay. Estimating current cost versus future cost (should the project be postponed) is also part of the balancing act.

**Can we afford to do it …or can we afford NOT to do it?**

Communities should ask themselves both of these questions when they are considering infrastructure projects. In my opinion, the second question should be considered first. Then, if the community reaches a consensus that the project is one that has to be done (i.e., they can not afford not to do it), finding a way to make it affordable becomes the task at hand. Addressing affordability is best done by stakeholders, who should form a committee that decides what is in the best interests of the community as a whole, as much as possible. Furthermore, oversight of consultants, engineers and contractors by informed local people is a very valuable part of a community’s capacity to be a self-sustaining entity.

In many ways, keeping infrastructure projects affordable hinges on the ability of local folks to ask the right questions.

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**The RCAP Solutions Community Loan Fund, administered by RCAP Solutions Financial Services, Inc., may be a convenient and cost-effective financing source for your community’s predevelopment and project financing needs.**

For more information, please call 800-488-1969, Ext. 6725, or visit www.rcapsolutions.org/loan_funds.htm
Bethel Township, Pennsylvania: An Income Survey Success Story

Municipio de Bethel, Pennsylvania: Una historia exitosa de Encuesta de Ingresos

By Donald Schwartz, Director, District I
dschwartz@rcapsolutions.org

Una encuesta de ingresos puede ser una herramienta útil y costo-efectiva para ayudar a las comunidades a clasificar para asistencia y establecer tarifas al alcance de la comunidad. Este artículo describe una encuesta de ingresos muy exitosa realizada por RCAP Solutions para el Municipio de Bethel, PA. Los resultados de la encuesta ayudaron al municipio a clasificar para fondos estatales para un proyecto de tratamiento y recolección de aguas usadas, y también resultó en una tarifa anual de usuario $360 menor que el estimado original usando la información del Censo Nacional de Estados Unidos.

The situation

Nestled in a primarily rural area adjacent to I-78, an interstate artery connecting Pennsylvania and New Jersey, Bethel Township is located about 40 miles northeast of Pennsylvania’s capital city, Harrisburg. The township includes the two small unincorporated villages of Bethel and Frystown, where there is a long history of failing on-lot septic systems. The Bethel Township Municipal Authority (BTMA) has tried for a number of years to fund and construct a project to correct the situation. Additionally, local officials have been aggressive in attempting to implement economic development within the township. As with all economic development proposals, adequate infrastructure, including wastewater collection and treatment facilities, is a necessity.

Establishing funding qualifications

The BTMA decided to seek funding for the project from PENNVEST, the Pennsylvania State Revolving Loan Fund. As part of their review process, PENNVEST calculated an initial target user rate as a hefty $1,109 per household. One factor in their calculation was the median household income (MHI) for the Township, as published in the 2000 U.S. Census data, and then adjusted upward to allow for inflation.

Thinking that the household incomes in the villages of Bethel and Frystown were most likely lower than in the township as a whole, BTMA asked PENNVEST for approval to conduct an income survey in the project’s service territory. With PENNVEST approval, RCAP Solutions conducted the survey in 2004. However, the start of the wastewater system project was delayed, requiring a new survey. (PENNVEST will only accept the results of income surveys for one year from their completion date.) The BTMA then contracted with RCAP Solutions to conduct a second survey in 2006.

The income survey showed an MHI of $37,037 for Bethel and Frystown—which was more than $18,000 below the PENNVEST estimated township-wide MHI of $55,477. Our experience over the past 15 years in Pennsylvania has shown—over and over—that Census data for townships routinely overestimate the MHI of older villages within the townships, often by $10,000 or more.

Scoping the project

The sewer project includes two treatment plants and a collection system that serves Bethel, Frystown, and the I-78 Industrial Park. PENNVEST awarded the BTMA a total funding package of $6.44 million in April, 2007, including a $5.72 million loan

Income Surveys Produce Consistent Results

Conducting income surveys in 2004 and 2006 provided a unique opportunity to test the methodology and field techniques used by RCAP Solutions. The 2004 income survey conducted by RCAP Solutions produced a MHI of $34,000; the 2006 survey produced an MHI of $37,037. If we had simply applied an inflation factor adjustment of 7.4% to the 2004 MHI the result for 2006 would have been an MHI of $36,516, nearly identical to the $37,037 produced by the actual 2006 income survey. Thus, results of the two surveys are clear proof of the quality and consistency of the work.
(at 1 percent interest) and a $720,000 grant. The total project cost is currently estimated at $13.53 million, and (at press time) was scheduled to go to bid in August, 2007.

The remainder of funding needed for the project will come from PennWorks ($7.09 million; 50 percent grant and 50 percent loan), a program administered by the Pennsylvania Department of Community and Economic Development that provides funds for sites being prepared for economic development which involve the investment of capital and which create new jobs or preserve existing jobs.

**Economic ripples will strengthen the local economy**

The project in Bethel Township is going to have a significant impact on economic development in the area. The Berks County Industrial Development Authority plans to invest $250 million in construction and renovation of the I-78 Industrial Park, and has projected the creation of 2,000 jobs.

A local real estate developer will also be investing $75 million in construction and renovations at a new project site in the service area, and create 300 new jobs.

**Key steps along the way**

The income survey conducted by RCAP Solutions in 2006 was a key factor in moving this large and ambitious project to completion, and in resolving a serious problem with failing on-lot septic systems in Bethel and Frystown. More importantly, though, is the good effect that the RCAP Solutions-conducted income survey had on the rates paid by residential users. Before the income survey, available data led to an average annual residential user rate of $1,109. With the up-to-date income data produced by RCAP Solutions, that average rate dropped to $740.

**Modest investment produces major savings**

Income surveys are a proven methodology that helps communities develop and finance the infrastructure projects that improve health, safety, and the general welfare of the community. In the case of Bethel Township, a moderate investment by the community in an income survey resulted in annual savings to residential customers of almost $360 per household and was a key component of a regional economic development plan.

The multiplier effect of a sound income survey can stimulate enormous economic activity, and pays for itself over and over for many years.

For more information about income survey assistance from RCAP Solutions:

- **District I: Pennsylvania, Puerto Rico, New Jersey, and the U.S. Virgin Islands**
  Donald Schwartz, District Director, Tel. 814-861-6093, dschwartz@rcapsolutions.org

- **District II: Connecticut, Maine, Massachusetts, New Hampshire, New York, Rhode Island, Vermont**
  Scott Mueller, District Director, Tel. 315-482-2756, smueller@rcapsolutions.org
Because Comunidad Portillo Miramar is in a remote location that is difficult to reach, “No one comes here unless they intend to! We are too far from town,” says Lourdes Munoz, a community leader who regrets the community’s lack of access to outside resources. “The Municipality has helped our community by paving roads and installing lighting, but we still have urgent needs – like lack of water,” she says.

In the 1960’s when the water system was built, contamination was not a problem because Gabino Creek, the surface water source on which they depended, was clean. This is not the case now. Comunidad Portillo Miramar’s public health risks come from:

- Use of untreated surface source as drinking water
- Use of distribution water lines that are in an inadequate condition (galvanized pipes)
- Absence of sanitation practices in tanks and source
- Lack of alternative sources of drinking water
- Lack of education in an understandable language for drinking water operation procedures and public health protection including a misconception on the part of consumers that chlorine is a health threat
- Agricultural run-off

In addition, there is a major topographical problem. The exiting system consists of a concrete 25,000-gallon tank that uses the Gabino Creek as its surface intake source. The tank’s distribution system uses a gravity feed and can serve only the 40 families lying below it. The 46 families located above the tank depend upon other, inadequate surface sources for their drinking water. Nobody in Portillo Miramar receives water that has been treated.

The community’s health is at risk because there are no barriers to waterborne diseases: no disinfection, filtration or reliable distribution. In addition, the chemical quality of the community’s water is unknown due to the expense of monitoring it. Positive bacteriological water samples have confirmed that the community’s health is compromised.

Searching for solutions

Portillo Miramar tried to obtain a better water quality system in 2003. First, they attempted to work with the Municipality of Juana Diaz to drill a well. But the Municipality eventually abandoned the well project without actually notifying Portillo Miramar. Discovering this, the community decided to generate the money itself, and paid over $1,000 for a well pumping test. Unfortunately the well yielded only 4 gallons per minute, when they need at least 15 gallons per minute for reliable operation.

Through USDA RD, RCAP Solutions met with the community on a field visit coordinated through the Puerto Rico Aqueduct and Sewer Authority (PRASA). Based on the field evaluation, however, the idea that PRASA would provide water to the community was rejected due to its high elevation.
and low number of families to be served. RCAP Solutions recommended that a geologist evaluate the area to look for an adequate spot to try for another well. A geologist did conduct such a survey, but advised the community that drilling a well was simply out of the question.

**Determined workers do not give up**

Although very poor, Portillo Miramar has demonstrated its capacity to face problems and to try to solve them:
- They are involved in creating a community center to offer community members the opportunity to complete high school.
- The Board President bought a used vehicle with her own money, and the center is in the process of getting the necessary permits to provide public transportation for children to go to school and other community transportation needs.
- They coordinate with the police to push drug dealers out of the community.
- They generate money by using the talents they have, like cooking food and desserts to sell to other communities.
- They have exhausted their resources and have none to correct the problems with their water systems.

**In comes RCAP Solutions and funding from EPA Region 2**

RCAP Solutions had already been providing guidance to the community when we became aware that funding might be available to expand the community’s program resources. Applications were made to EPA during the winter of 2007 with funding to begin in the summer of the same year. Portillo Miramar’s luck was changing: someone was paying attention to their needs and someone else (EPA) was willing to help out.

The project looks like this. Key changes need to take place in educating the community about water systems protection and maintenance, and they need to put in place policies, procedures and community participation that will lead to clean and reliable drinking water for all families in the community.

The majority of the effort is to convey critical, standard techniques of water treatment and distribution to the community. The specific concerns to be addressed are:
- Contamination exposure
- Public health issues related to the use of non-potable water
- Risks of waterborne diseases
- Importance of a reliable distribution system
- Proper sanitation practices for tanks and source water
- Correcting misconceptions about chlorine as a disinfectant and the relative risk of microbial contamination versus TTHM exposure.
- Other sources of community opposition to water disinfection.

RCAP Solutions is leading the project and provides the necessary technical assistance in the implementation of treatment and improvements in the community water system; capacity building for community members to help them move forward toward compliance with the Safe Drinking Water Act; and increasing the community’s technical and administrative capacity to manage and solve their problems.

**Self help is the solution**

Under this program RCAP Solutions is helping to create conditions for improving health, economic prosperity and a better quality of life for the community. For the past thirty years RCAP Solutions has stressed the philosophy of self help when providing assistance to rural, low-income communities, and this project is dependent upon the community taking initiatives.

When communities help themselves with guidance from RCAP Solutions specialists, they develop a sense of pride and accomplishment as well as the capacity to manage water and wastewater systems with minimal or no additional assistance.

Self-help activities can also lower project costs, thus allowing larger areas to receive service, and all customers to benefit from lower user fees. RCAP Solutions will use the activities carried out in this proposal to leverage the community’s capacity to take care of its own systems. RCAP Solutions will act as a liaison between local and federal officials and the community to address legal and technical barriers.

- Already the Portillo Miramar community has 23 people, most of them youngsters, taking the high school classes offered to the community in evening school.
- The application process to obtain a public transportation permit is almost complete; they needed a map of the route as required by the Public Service Commission and an RCAP Solutions specialist was able to prepare that and provide it to the Board President.
- Short term they have plans to construct an adequate community center so their young people have a place to engage in social and cultural activities that meet their needs. The one they have for the moment is a house borrowed from a neighbor.
- Long term Portillo Miramar will be moving the project forward and will raise the height of the bridge that floods during the rains.

RCAP Solutions can provide a similar suite of services to your community, from initial needs assessment, to assistance with program and project planning and financing, to final program evaluation.

**For more information, please call 800-488-1969, Ext. 6689.**
Comunidad Portillo Miramar está en una localidad remota difícil de llegar. “Nadie viene aquí, a menos que realmente quiera llegar hasta aquí. Estamos demasiado lejos del pueblo”, dice Lourdes Muñoz, Líder Comunitaria que lamenta la falta de acceso de la comunidad a los recursos externos. “El Municipio ha ayudado a nuestra comunidad con la pavimentación de la carretera y la instalación del sistema de alumbrado, pero aún tenemos necesidades urgentes— como la falta de agua,” ella dijo.

En los años ‘60 cuando fue construido su sistema de agua, la contaminación no era un problema porque la quebrada Gabino, la fuente superficial de la cual dependían, estaba limpia. Actualmente no es así.

Las causas del riesgo a la salud pública de la Comunidad Portillo Miramar vienen de:
- Uso de fuente de agua superficial sin tratamiento para agua potable.
- Uso de líneas de distribución en condiciones inadecuadas (tubería galvanizada)
- Falta de prácticas de limpieza en tanques y fuente
- Falta de alternativa para fuentes de agua potable
- Falta de educación en un lenguaje simple en los procesos de operación del sistema de agua y la protección de la salud pública, incluyendo la percepción errónea que el cloro en el agua amenaza su salud
- Escorrentía de la agricultura
- Disposición incorrecta de la basura

En adición, hay un problema topográfico mayor. El sistema existente consiste de un tanque de hormigón de 25,000 galones que recibe el agua de la quebrada Gabino. El sistema opera por gravedad y puede servir solo a 40 familias debido a que el tanque está localizado más bajo que las restantes 46 familias. Estas 46 familias usan otras fuentes superficiales, inadecuadas, como fuente de agua potable. Nadie en Portillo Miramar usa agua tratada.

La salud de la comunidad está en riesgo al no tener barreras contra las enfermedades transmisibles por agua: desinfección, filtración y sistema de distribución confiable. En adición, la calidad química del agua de la comunidad no se conoce debido a lo costoso del muestreo. Muestras positivas de muestreo bacteriológico del agua confirmen que la salud de la comunidad está en riesgo.

**Buscando soluciones**

Portillo Miramar trató de obtener una mejor calidad de sistema de agua en el 2003. Primero, trataron de trabajar con el Municipio de Juana Díaz para hincar un pozo. Pero el Municipio finalmente abandonó el proyecto del pozo sin notificar a Portillo Miramar. Al darse cuenta, la comunidad decide generar los fondos, y pagaron sobre $1,000 para la prueba de bombeo del pozo. Desafortunadamente el pozo solo produjo 4 galones por minuto, cuando necesitaban por lo menos 15 galones por minuto para operación confiable.

A través de USDA RD, RCAP Solutions conoció la comunidad en una visita de campo coordinada por la Autoridad de Acueductos y Alcantarillados (AAA). Basada en la evaluación de campo la posibilidad de que la AAA solo aportara $400 para las 40 familias debido a que el tanque está localizado más bajo que las restantes 46 familias. Las 46 familias usan otras fuentes superficiales, inadecuadas, como fuente de agua potable. Nadie en Portillo Miramar usa agua tratada.

**Un sistema en problemas**

“Comité De Desarrollo Comunitario Portillo Miramar” es una comunidad rural de bajos ingresos, un sistema comunal muy pequeño localizado en un área geográfica muy remota del Barrio Collores del Municipio de Juana Díaz en Puerto Rico. De hecho, quedan a 22 kilómetros (13 millas) del pueblo de Juana Díaz. 86 familias (336 personas) llaman a Portillo Miramar su hogar. El ingreso familiar medio de $19,100 está ligeramente por encima del ingreso medio rural de $14,412 para Puerto Rico (Censo 2000).
le supliera agua a la comunidad fue descartada debido a la elevada localización y el bajo número de familias a servir.

RCAP Solutions recomendó que el área fuera evaluada por un Geólogo para buscar un lugar adecuado para intentar hincar otro pozo. El Geólogo evaluó y aconsejó a la comunidad que olvidara la idea de hincar un pozo en el área.

**Trabajadores decididos no se rinden**

Aunque de escasos recursos, Portillo Miramar ha demostrado su capacidad para enfrentar problemas y tratar de solucionarlos

- Están creando un Centro Comunal para proveer los cursos necesarios a sus miembros que les falte completar el Cuarto Año.
- Adquirieron un vehículo usado (la Presidenta de la Junta lo compró con su dinero) y están en el proceso de obtener los permisos necesarios para proveer transporte pública para sus niños ir a la escuela y otras necesidades de transporte de la comunidad.
- Coordinaron con la Policía para expulsar distribuidores de drogas fuera de la comunidad.
- Generan fondos usando los talentos que tienen, como preparar comidas y postres para la venta a otras comunidades

Han agotado sus recursos y no les queda ninguno para solucionar los problemas con su sistema de agua.

**Entra RCAP Solutions y fondos de EPA Región 2**

RCAP Solutions ha estado brindando orientación a la comunidad y se dio cuenta de la posible disponibilidad de fondos para expandir su programa de recursos. Se envió una aplicación a EPA en abril de 2007 para fondos que estarían disponibles en el verano de este mismo año. La suerte de Portillo Miramar está cambiando – alguien le está pres-tando atención a sus necesidades y alguien más (EPA) está dispuesto a ayudar.

El proyecto luce así. Cambios esenciales tienen que ocurrir en la educación de la comunidad relacionado a la protección y mantenimiento del sistema de agua, y ellos necesitan poner en práctica políticas, procedimientos y participación comunitaria que los llevará a tener agua potable limpia y confiable para todas las familias en la comunidad.

La mayor parte del esfuerzo es transmitir de forma crítica, técnicas comunes de tratamiento de agua y distribución, a la comunidad. Los asuntos específicos que deben atenderse son:

- Exposición a la contaminación
- Problemas de salud pública relacionados al uso de agua no potable
- Riesgo de enfermedades transmisibles por agua
- Lo crítico de un sistema de distribución apropiado y confiable
- Adequadás prácticas de limpieza de tanques y fuente
- Correcteza de la errónea percepción del cloro como desinfectante y la relación de riesgo entre la exposición a contaminación bacteriológica y los trihalometanos totales
- Otras fuentes de oposición a la desinfección del agua

RCAP Solutions dirige el proyecto y proveerá la asistencia técnica necesaria en la implementación del tratamiento y mejoras en el sistema de agua de la comunidad; desarrollo de capacidad de los miembros de la comunidad para que puedan avanzar hacia el cumplimiento con el Acta de Agua Potable Segura; e incrementar las capacidades técnicas y administrativas de la comunidad para que puedan manejar y resolver sus problemas.

**Auto ayuda es la solución**

Bajo este programa RCAP Solutions está ayudando a crear las condiciones para mejorar la salud, prosperidad económica y una mejor calidad de vida para la comunidad. Por los últimos treinta años RCAP Solutions ha puntualizado la filosofía de “auto ayuda” cuando provee asistencia a comunidades rurales, de bajo ingreso y este proyecto depende de la iniciativa comunitaria.

Cuando las comunidades se ayudan a sí mismas orientadas por los especialistas de RCAP Solutions, desarrollan un sentido de orgullo y logro así como la capacidad de manejar sistemas de agua y aguas usadas con un mínimo o ninguna asistencia adicional

Actividades de auto ayuda pueden también bajar los costos de un proyecto, permitiendo así que el servicio pueda cubrir mayores áreas, y todos los clientes beneficiarse de tarifas más bajas. RCAP Solutions utilizará las actividades llevadas a cabo en esta propuesta para apoyar la capacidad de la comunidad de tomar las riendas de su sistema. RCAP Solutions servirá de enlace entre los oficiales locales y estatales y la comunidad para atender los obstáculos legales y técnicos.

- Actualmente en la comunidad Portillo Miramar 23 personas, la mayoría jóvenes, están tomando el curso de cuarto año, en la comunidad durante las noches.
- El proceso para obtener el permiso de porteador público está casi completado, necesitaban un mapa de la ruta requerido por la Comisión de Servicio Público (agencia de gobierno que regula la transportación pública) y el especialista de RCAP Solutions se lo suministró a la Sra. Muñoz.
- Tienen planes a corto plazo de la construcción de un Centro Comunal adecuado de manera que la gente joven tenga un lugar para actividades y llene sus necesidades, el que tienen por el momento es una casa alquilada a un vecino.
- A largo plazo van a seguir impulsando el proyecto de subir el puente que en época de lluvias se inunda y no permite el paso a la comunidad.

RCAP Solutions puede proveer una variedad similar de servicios a tu comunidad, desde la evaluación inicial de necesidades, asistencia con la programación y planificación de un proyecto y financiamiento, hasta la evaluación final del programa.

Para mayor información, favor de llamar al 800-488-1969, Ext. 6689.
The benefits of resident-owned communities

Recent studies have shown that manufactured housing has a high level of resident satisfaction, despite persistent public opinions that this type of housing is substandard and out of the mainstream of community life. Steady improvement in the quality of manufactured homes, both in terms of parks has expanded to focus on their role in providing affordable housing and fulfilling the American dream of home ownership by fostering the creating of resident owned communities (ROC).

Manufactured Housing = Affordable Housing

The Most Overlooked Sector of the Housing Market

“Manufactured housing is the most overlooked sector of the U.S. housing market, although it represents home to approximately 10 million families—about 8 percent of the population. From 1997 to 2002, a full two-thirds of all new homes affordable to families at or below 80 percent of area median income (AMI) were manufactured, nearly all of it unsubsidized. Manufactured housing also represents one of the few avenues to homeownership for very low-income households (at or below 50 percent AMI). Although manufactured housing is surprisingly abundant in urban and suburban settings, it is especially plentiful in rural areas, where it accounts for 16 percent of owner-occupied homes, and where factory technology can help overcome shortages of skilled labor and the difficulty of transporting construction materials to remote areas.”


Siempre ha sido la misión de RCAP Solutions promover viviendas económicas y seguras para las personas de ingresos bajos y moderados y equiparlos con las habilidades financieras para que sea posible que logren la propiedad de su hogar. Por muchos años, el personal de RCAP Solutions ha trabajado con casas de parques fabricadas (conocidas también como casas rodantes) en problemas críticos como aguas usadas y fallas de pozos sépticos y la disponibilidad de agua potable limpia y segura. En años recientes, nuestro trabajo con casas de parques fabricadas se ha expandido para enfocarnos en su papel de proveer una vivienda económica y satisfaciendo el sueño americano de poseer casa propia promoviendo la creación de comunidad de residentes propietarios.

It has always been the mission of RCAP Solutions to promote affordable, safe housing for low- and moderate-income wage earners, and to equip them with the financial skills to make it possible to achieve home ownership. For many years, RCAP Solutions field staff have worked with manufactured home parks (also sometimes known as mobile home parks) on such critical problems as sewage and septic system failures, and the availability of clean, safe, sanitary drinking water. In recent years, our work with manufactured home parks has expanded to focus on their role in providing affordable housing and fulfilling the American dream of home ownership by fostering the creating of resident owned communities (ROC).

Manufactured Housing is Affordable Housing

For many workers in the U.S., a stick-built home on the traditional acre and a half lot in a neighborhood with wide tree-lined streets is simply not within their financial reach now, or in the foreseeable future. Manufactured housing, however, is most probably within their reach. For example, Massachusetts is one of the top three states in the nation experiencing an affordable housing emergency (the other two are California and Hawaii). Housing prices have increased over 200% in the last two decades. In 2005, the U.S. Census Bureau reported that the median housing value of owner-occupied homes in Massachusetts was $361,500, and that the average sales price of a new single-wide manufactured home in Massachusetts was $33,100. At basically one-tenth the cost of the average priced traditional home, even considering the cost of acquiring land, rental fees, and other expenses, MH is well within the reach of many wage earners.

The RCAP Solutions Resident Owned Communities Initiative (ROCI)
struction, amenities, and exterior appearance, make this type of home popular with many types of homebuyers, from first-time homebuyers to retired senior citizens. The long-term experience of such organizations as the New Hampshire Community Loan Fund shows also that when parks convert to resident-owned status, the self-esteem and self-image of park residents increases, as does their stature in the community. Certain financial benefits also accrue to residents who own the park: they can (if they refinance their home through a conventional mortgage program) benefit from home mortgage interest deductions on their income taxes and, over time, build equity in their home through market appreciation.

The RCAP Solutions Resident Owned Communities Initiative

Working with such national partners as ROC USA® and the I’M Home Program of CFED, we promote resident ownership of manufactured home parks though a program called the RCAP Solutions Resident Owned Communities Initiative – a state-level affiliate of the national organization ROC USA® (www.rocusa.org), which has set as its mission the task of providing technical assistance to, and fostering cooperation among, all the major parties in the conversion that have been developed and technical standards for park conversions. RCAP Solutions ROCI adheres to certain national resident owned status. The RCAP Solutions ROCI is now working intensively with residents of several manufactured home parks in Massachusetts on a wide range of ownership and technical issues. We have the capabilities to assist in conversion, and after conversion to assist the park with environmental and other infrastructure services, including property and association management, board training, and resident education on home ownership. We can also broker, through RCAP Solutions Financial Services, Inc., loans and grants to help make conversion possible.

RCAP Solutions and its ROCI are now working with many more manufactured home parks to put affordable, safe, and comfortable housing within the reach of many more people.

Residents of manufactured home parks by helping bring residents of the parks into the mainstream of the community as homeowners and taxpayers.

Legislators and regulators, to create favorable laws and regulations for resident-owned communities, and to promote the concept that manufactured home neighborhoods are an important source of affordable housing in the Commonwealth of Massachusetts.

Banks, foundations, and other financial institutions, to find the loan capital needed to fund the purchase and rehabilitation of manufactured home parks, and to help homeowners invest in their future.

For more information, please visit www.rcapsolutions.org/manufactured_housing.htm, or call Paul Teixeira at 800-488-1969, Ext. 6711.

Financial Needs When a Park Converts to Resident Owned Status

There are many financial needs when a manufactured home community converts to ROC status, and RCAP Solutions Financial Services, Inc., a wholly-owned subsidiary of RCAP Solutions can assist residents with such needs as:

- Loans for pre-conversion expenses such as engineering and environmental assessments, legal fees, and appraisals.
- Financing packages for the property purchase and mortgage.
- Assistance for individual home owners who convert their chattel loans to a conventional mortgage.
- Loans for upgrades to water and wastewater systems, roads and drainage, and other essential infrastructure.
- Loans for homeowners who need to repair or upgrade their manufactured home to keep it habitable and safe.

For more information on the financial services available from RCAP Solutions Financial Services, Inc., please visit www.rcapfinancialsolutions.org, or call 800-488-1969, Ext. 6725.

What is a resident-owned community (ROC)?

A ROC is a manufactured home community, sometimes also known as a mobile home or trailer park, where the residents have come together and formed a co-operative (or other type of association) which allows them to purchase the property their homes sit on. To do this, they pool their resources as a community, obtain needed financing and technical support, work collaboratively to improve their quality of life, and gain the full financial and legal benefits of homeownership that are due them. ROCs are a form of self-empowerment and self-help that is consistent with the RCAP Solutions philosophy and mission.
To introduce you to the many faces of RCAP Solutions, we begin a series profiling the work of RCAP Solutions in each of the states where we work, making a difference for communities and people. We start with Massachusetts because our headquarters is located in the central portion of the state; plus, Massachusetts is where RCAP Solutions began.

Since we were founded in 1969 as a community-based affordable housing initiative, our services have expanded and diversified. Today we reach out to people with financial and technical assistance related to their housing, their water and waste needs, their home repair and improvements in the face of specific catastrophic situations, and in expanding educational opportunities. For communities we offer technical assistance in water and waste, community planning, specialized loans and other steps toward meeting regulatory compliance.

RCAP Solutions uses your tax dollars to serve communities and residents. Those tax dollars are turned around to leverage resources for individuals, families and communities. Here is what happened in Massachusetts in the twelve months ending June 30, 2007:

Rental Assistance:
$17,064,668 leveraged; 2,374 housing units served

Counseling and Education:
$1,642,425 leveraged; 4,002 households served

Partnership Affordable Housing:
$369,160 leveraged; 4 affordable housing closings

Loan Programs:
$2,326,892

Community Development Technical Assistance:
$279,000 leveraged for Massachusetts communities ($45,295,967 leveraged across the entire RCAP Solutions service territory)
- Home Modification Loan Program (responding to health needs)
- Home Repair Loan Program (repairs necessary for home to remain occupied)
- Assisted Living Housing for Seniors and Mobility Impaired
- Housing Choice Voucher Program Rental Assistance
- Massachusetts Rental Voucher Program
- DMH Rental Subsidy Program
- Moving To Work Program
- Shelter Plus Care
- Family Self Sufficiency Program
- Residential Assistance for Families in Transition (RAFT)
- Housing Consumer Education Center (HCEC)
- Community Development Training for Boards and Staffs

- Long term planning
- Finance and Management technical assistance
- Income Surveys
- Asset Management, Emergency Response Plans, Vulnerability Assessments and other management tool training
- “Homes for Good”
- Affordable housing programs
- Elder care and housing
- Center for Affordable Housing Solutions
- Watershed protection
- Community water & waste technical assistance
- Community loans for capital improvements
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