How would you like to live in a community of nearly 1,000 people where all of the raw sewage is sent directly out through a series of pipes into the local creek, or down into old coal mining shafts? Where children are being exposed on a daily basis to a serious disease hazard? Where communities downstream use the polluted supply for their drinking water? That is the current situation in Herminie, Pennsylvania, a small town near Pittsburgh. Now through the efforts of RCAP Solutions, $18 million in government financing will soon result in a new collection system and treatment plant to end the problem forever, both in Herminie and the adjacent community.

RCAP Solutions was approached by Penn State University Public Broadcasting in 2007 to ask for help on a 90-minute national documentary about drinking water and wastewater infrastructure in the United States. Check the listings for your local public broadcasting station to see when Liquid Assets will air locally. Ideas for holding local community discussions can be found at www.liquidassets.psu.edu. Herminie, PA will be used as the sole example of such a small community. The remainder of the documentary will focus on large cities like Atlanta, Los Angeles, and New York City.

What has happened in Herminie highlights the critical nature of the assistance provided by the environmental programs at RCAP Solutions. Solving this problem will not only protect public health and the environment, but provide a basis for economic growth and community development. Take a look at Liquid Assets on PBS October 1st…it contains a powerful message about the deteriorating status of our drinking water and wastewater infrastructure, and the billions of dollars needed to fix it. RCAP Solutions is pleased to have been able to help get the message out across the country about this serious issue.

For more information about Liquid Assets Management in your community, please visit our website: www.rcapsolutions.org or contact Sukh Singh 814-861-7072 or via email: ssingh@rcapsolutions.org.
Profile in Leadership

RCAP Solutions
Board of Directors
Sharyn A. Rice, Chair

Sharyn Rice has worked in the field of education and training for almost thirty years. She joined Mount Wachusett Community College in 1988 and is currently the Vice President of Advancement & Community Relations. She has served on the RCAP Board since 2005. Sharyn holds a B.S. from Fitchburg State College; M.A. from Anna Maria College, and a Certificate in Advanced Graduate Study from the University of Massachusetts.

Sharyn’s commitment to RCAP Solutions stems from RCAP’s mission and the alignment with her own organizations mission. “Serving people in the community and building healthier communities is why I enjoy being on the RCAP Board. I knew about some of the work RCAP Solutions had done, but it wasn’t until I became a board member that I realized first hand the large scope of programs and the wonderful things they are doing to help people in need, not only in our community but throughout the entire Northeast as well as the U.S. Virgin Islands and Puerto Rico.”

Key Issue: Build the revenue base of RCAP Solutions beyond the general federal and state funds. Embrace the strategic plan and initiatives and focus the board on its role of governance.

What’s New at RCAP Solutions

New Faces at RCAP Solutions

Richard Watkins,
Vice President Human Resources

RCAP Solutions has recently welcomed three new additions to the management team. These new hires will further complete an already dynamic staff in forging RCAP Solutions into the future.

Pamela O’Neill – Deputy Director of Client Resources

Pam, a recent Independent Consultant, has more then two decades experience in both education and clinical care and fifteen years working knowledge in clinical settings. Her work has involved clients and families from diverse backgrounds throughout the Eastern United States spanning residential, group care and day treatment facilities. Pam has managed multiple teams of paraprofessionals including mental health workers, educators, medical, judicial and public and private agencies. Pam holds a Bachelors of Arts in Psychology from Stone Hill College and a Master of Arts in Psychology from Norwich University. Pam is currently serving on the board of the MASOC: Massachusetts Adolescent Sex Offender Coalition

Brian Scales – Director of Planning & Development

Locally ingrained in the not for profit sector, Brian came to RCAP Solutions from the Cleghorn Neighborhood Center in Fitchburg, MA where he was the Director of Development. Previously, Brian also consulted for seven years with several non-profits across the region in development activities such as fundraising, grant writing and strategic collaboration initiatives. Brian holds a Certificate in Literature from Cambridge University, a Bachelors of Arts in English from Florida Atlantic University and a Masters of Arts from University of Central Florida. Brian has served on the board of Literacy Volunteers of Montachusset Area as director and Network of Area Nonprofits as an Advisory Board Member.

Donna Warshaw – Executive Director of RCAP Solutions Financial Services

Donna has worked in banking and finance related to commercial and real estate operations as well as economic development for over 20 years and is a former RCAP Solutions Board Member. Donna came to RCAP Solutions Financial Services from North Central Massachusetts Development Corporation where she was the Vice President of Lending. Donna was Assistant Vice President at BankBoston and Worcester County Institution for Savings where she worked with government agencies to provide customers with appropriate loan products, managed investment real estate loan portfolios and determined credit worthiness of investment real estate loans. Donna holds a Bachelor of Arts in Primary Education from Worcester State College. Donna has also been a Board Member for Aids Project Worcester and Greater Gardner Community Development Corporation, Committee member of Montachusett Regional Planning Committee and on the Executive Committee for Worcester Economic Club.

Donna has worked in banking and finance related to commercial and real estate operations as well as economic development for over 20 years and is a former RCAP Solutions Board Member. Donna came to RCAP Solutions Financial Services from North Central Massachusetts Development Corporation where she was the Vice President of Lending. Donna was Assistant Vice President at BankBoston and Worcester County Institution for Savings where she worked with government agencies to provide customers with appropriate loan products, managed investment real estate loan portfolios and determined credit worthiness of investment real estate loans. Donna holds a Bachelor of Arts in Primary Education from Worcester State College. Donna has also been a Board Member for Aids Project Worcester and Greater Gardner Community Development Corporation, Committee member of Montachusett Regional Planning Committee and on the Executive Committee for Worcester Economic Club.
Marking a career of assisting those in need which has spanned over two decades, RCAP Solutions, Inc. honored Carl H. Allen, Jr. – Vice President of Client Resources and his 26 years of service with an “Evening of Celebration” reception on Monday June 9, 2008 at the Devens Common Center. The event brought together over 100 invited guests from state and local government, non-profit agencies, associations, current and past RCAP Solutions employees, as well as family and friends.

The evening began with Karen A. Koller, President & CEO, reading a letter of congratulations from Senator Edward M. Kennedy. “There is no greater testament to your exceptional dedication and commitment to all those RCAP Solutions services than the critical role you have played in ensuring its ability to develop and maintain safe and affordable housing.”, his letter stated. Citations from Congressman John W. Olver, Senator Stephen M. Brewer and State Representative Jennifer L. Flanagan were also present. Keynote speaker Julia Kehoe, Commissioner of the Department of Transitional Assistance and Carl H. Allen, Jr.

Carl’s belief and dedication to the RCAP mission has led the organization into the age of computerization and the growth of Federal funding to provide and transform the vital services to our clients on a level that exceeds that of years before. Carl’s involvement on several boards including, MA Non-Profit Housing Association, RCAP National Board, National Rural Housing Coalition have contributed to improved housing policy and programs throughout the state of Massachusetts. Carl’s continued partnership with legislators and public officials promoting the underserved have maintained awareness of governmental agencies to greater launch further programs and policy on multiple levels that ties directly into the work we do each day.

The following articles are available in Spanish on our website

www.rcapsolutions.org

- RCAP Solutions Aids in Liquid Assets Documentary for PBS
- Training Local Officials for Evaluating Community Infrastructure Options
- RAFT Testimony
- Turnpike Park Cooperative

Come visit us:

Upcoming Tradeshows are a good way to keep up-to-date on emerging technologies, ways of managing your business, and renewing your relationships with RCAP Solutions.

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<th>DATE</th>
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<td>Pittsburgh</td>
<td>PA</td>
<td>PA Planning Association Annual</td>
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<td>Manchester</td>
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Kimberly Thomas,
Communications Manager

Mark the dates March 1st through April 1st 2009 for the RCAP Solutions Annual Online Auction.

NOW is the time for you or your organization to become a sponsor or contribute a donation. Sponsors receive nationwide marketing at a fraction of the cost by having direct placement on the auction homepage. Those contributing donations benefit from their products and services being showcased on a national platform and identified with a good cause. Sponsorship and donations are now being accepted. Show support for your community and make a difference by becoming a sponsor or making a donation.

The auction will feature quality items, from trips to goods and services. The proceeds will be used to expand the services provided by RCAP Solutions to communities and the people we serve such as: R.A.F.T. (Rental Assistance for Families in Transition) Program, Housing Assistance for the Elderly, Domestic Violence Support Services, Revolving Loans and Home Modification Loans for home repairs to maintain occupancy and many, many more.

For more information contact Kim Thomas at 978-630-6653 or via email: kthomas@rcapsolutions.org.
The R.A.F.T. (Residential Assistance for Families in Transition) Program was designed to help families with a financial hardship caused by a one-time extraordinary event beyond their control. The “Smith’s” (clients name is being changed to protect their privacy) are one such family.

The Smith’s had been maintaining their finances until Mr. Smith became very ill and was unable to work. Over the course of sixteen months, Mr. Smith had 4 surgeries and suffered multiple complications. While collecting short-term disability, and then unemployment, his take-home pay for over a year was roughly half of what it was when he was working. Mrs. Smith was on disability as a result of an assault that occurred 8 years previously. For the first time in their 37 years of marriage, the Smith’s found they were unable to keep up with their bills. They were behind on their utilities, and struggling to help put their children through college.

The Smith’s heard about the R.A.F.T. program through Harrington Memorial Hospital. They applied to the program for assistance with their utility bill, and worked with RCAP Solutions’ staff members to see if they would qualify for R.A.F.T. assistance. The Smith’s met the guidelines set forth by DHCD (Department of Housing & Community Development) for the R.A.F.T. Program, and were approved.

RCAP Solutions contacted the utility company and pledged a payment of 50% of the entire utility arrearage. The utility company then set up a payment plan with the Smith’s for the next 25% of the arrearage and, as long as the repayment plan agreement is fulfilled, the utility company will forgive the last 25% of the arrearage, thus putting the Smith’s back on track with their finances.

The cost of living and the price of energy, in particular, has risen dramatically in the last year, and is an increasing concern to everyone. The R.A.F.T. Program has proven to be invaluable to our clients and is just one example of how we are able to assist them, and to foster our mission toward individual, family and community self-sufficiency. As an example of that, the Smith’s recently sent the RCAP Solutions staff a thank you note that reads:

“We want to thank each one of you for helping us receive financial assistance with our electric bills. We have been through one of life’s storms for the last 16 months. You are angels who showed us a beautiful rainbow and gave us peace of mind and hope………We have been married for 37 years and this is the first time that we weren’t able to see a light at the end of the tunnel. We appreciate all your work and mere words cannot express our appreciation.”

The heartfelt sentiments written on their thank you note are just one of the many reasons we work so hard to assist our clients at RCAP Solutions. The impacts of our programs are far-reaching. In FY08 RCAP Solutions paid out over $811,000 in R.A.F.T. funds, assisting 435 families with an average of $1,864 per approved household.

While the R.A.F.T. Program has proven successful, there will be modifications to the program in FY09 as we continually strive to better serve our clients. R.A.F.T. will become a 12-month HCEC (Housing Consumer Education Center) tool, versus a 10-month program. The reasoning behind this is to avoid the “deluge” of applicants when the program traditionally opens in September, and to better serve the needs of our clients by pre-screening them with a new intake assessment through HCEC. Those who may be good candidates for R.A.F.T. will be assisted through the process by our R.A.F.T. staff, while those who do not qualify will be steered toward other programs or referred to other sources more appropriate to their needs.

For more information regarding RCAP Solutions Client Resources please visit us on the web at www.rcapsolutions.org or call 800-488-1969.

Vivian Pratt, Intake Coordinator
The information given by the comparison generated discussion amongst colleagues at RCAP Solutions. As a result, Allio felt it important to expand the comparison to individual on-lot septic systems. The costs of alternate designs (conventional on-lot systems and individual sand mounds) were compared, with the understanding that the individual systems would be replaced in fifty years with proper maintenance. Since the existing system is already paid for and requires no debt load, the individual conventional on-lot septic system was judged to be the least expensive alternative, over time.

We reached the conclusion that, for local officials in rural areas where there is little growth, and/or out migration of people, serious consideration should be given to establishing a low-cost sewage system asset management program, so that their centralized system uses gravity flow, with 6- and 10-inch diameter plastic pipes. The other centralized system has individual grinder pumps, and 2- and 3-inch plastic force mains, with no treatment plant. This system of small diameter collection and conveyance sends their sewage flows to a neighboring community for treatment. The fact that these grinder pumps have only a ten-year life expectancy before they need to be replaced, as well as the fact that the individual homeowners pay electric bills for the operation of the pumps, causes the “life cycle” costs to be higher for the individual homeowner than those for other types of centralized systems.

The task of developing a presentation on Asset Management of Small Sewer Systems was shared with Maine-based colleague, Art Astarita. Allio had worked for several months to improve the basic spreadsheet tool developed by US EPA. This tool is easy-to-use software, requiring minimal effort to develop inventory data for the prioritization of replacement components, taking into consideration the costs involved. In Maine, Astarita had used the improved tool as the focus of a one-day training for local officials, while Allio was providing hands-on technical assistance to operators in implementing data entry to the software.

Most asset management tools are used to estimate replacement costs only. RCAP Solutions felt it could be used by local officials, who have not already begun planning for the future of their rural sewerage infrastructure, to compare the long-term repair and replacement options of different types of infrastructure. In Pennsylvania, Allio identified two systems of approximately 100 customers each. One...
I feel it is not the responsibility of the local government to press management fees on homeowners for sewage management. However, a small management fee or an escrow reserve fund could eliminate the need for studies, professional fees, operation fees, and debt load in the future. The avoidance of long term maintenance and replacement fees for decentralized infrastructure will most likely force regulatory agencies to impose centralized infrastructure as a cure for the neglect. Having “Sustainable Infrastructure” as a motto builds responsible citizenship and provides opportunity for creative and innovative solutions to specific problem areas, while at the same time, it avoids having to build expensive, centralized infrastructure. When a homeowner can be assured that their neighbors are following best management practices, they will be more likely to do so as well.

RCAP Solutions is experienced in working with communities that want to begin an infrastructure assessment of their existing sewage infrastructure. RCAP’s spreadsheet tool can help local officials gain a deeper insight of the infrastructure in their community – and we all know that “Knowledge is power.” Used along with a sanitary survey, the tool enables local leaders to determine how well the infrastructure has been maintained in the past. Please contact RCAP Solutions, or visit our website: www.rcapsolutions.org to learn how we can assist in assessing the decentralized sewage assets in your community.

Continued from page 5

sewage infrastructure will not be degraded over time from lack of maintenance. An organized program with pumping and inspection of individual systems will not only extend the life of this important community infrastructure, it can avoid incurring capital spending and debt until population growth rebounds, bringing back sustainable economics. A monthly asset management fee, based on analysis of replacement costs, is always less expensive than taking on a debt load, for funding replacement of centralized type of infrastructure.

In order to reach the goal of achieving “sustainability,” local officials have to plan for the long term upkeep and replacement of their infrastructure. They need to evaluate the cost of replacing individual sewage systems as an alternative to centralized infrastructure, especially where they desire to maintain the rural character of their towns. This process of planning for sustainability requires education of individuals about the cost benefits of different management strategies. It also requires digging a little deeper into the reality of existing “costs” even where they are not as apparent. If some homeowners are not building a reserve fund to replace their sewage infrastructure, while other homeowners are, eventually everyone will have to pay for expensive rural infrastructure that they may not need.

Just like death and taxes, sewage is forever. Most rural officials in Allio’s service area
The effects the Foreclosure Crisis is having on Section 8 Housing Choice Voucher Tenants

HUD (Housing & Urban Development) asked local Massachusetts state agency DHCD (Department of Housing & Community Development) for information on what the effects of the Foreclosure Crisis is having on Section 8 Housing Choice Voucher Tenants in Massachusetts. DHCD Deputy Director, Mary Anne Morrison, then asked the Participating Housing Authorities, which RCAP Solutions is a member, to conduct a survey reporting back to them for findings on a state and national level.

The numbers and feedback are staggering. The survey showed over 45 (and growing) Section 8 tenants in RCAP Solutions service area of central Massachusetts being affected by the foreclosure crisis. Over 38 of those tenants have had to relocate. The feedback on how these tenants are being dealt with is even more staggering.

Foreclosing entities are trying to force tenants out by using many tactics:

- Bribery-“cash for keys”- the offer to pay a tenant cash to turn over the keys often is not enough to cover moving costs.
- Scare tactics-such as threatening tenants with eviction if they do not vacate the unit. Tenants are being told by the foreclosing entity they have to move or they will be evicted and if evicted “They will lose there Section 8 Voucher”.
- Harassment-“If you don’t move we will shut off your utilities” along with daily questions of “When are you moving?”

One story shared by a survey participant outlined the horrific tactics described above. A tenant within the first year of a lease and contract came home to locks being changed in the building by a representative of the foreclosing entity. She was told she needed to leave and was asked for proof that she lived at the location. The tenant did not receive any notification regarding the foreclosure in writing. The representative came on a regular basis and threatened her. The foreclosing entity then shut the water off in other units and threatened that if she did not move they would shut her water off as well. The tenant had to obtain a restraining order against the mortgage company and was awarded one by local law enforcement. The tenant did find another unit and relocated but not without undergoing great stress.

RCAP Solutions discovered that the Foreclosure Crisis has put many families that we currently serve who are already dealing with financial and often medical issues, to now deal with extreme stress from fear of possibly facing homelessness.

RCAP Solutions has resources to assist clients facing this crisis:

1. RCAP Solutions utilizes our HCEC (Housing Consumer Education Center) Department to work with tenants living in buildings that have been foreclosed on. The mission of HCEC is to provide information that helps consumers make informed decisions about their housing situation. The HCEC center is a resource for tenants, landlords, and homeowners. HCEC staff members

Continued on page 8
provide expertise in housing searches, emergency housing assistance, advocacy, counseling, education and guide them to legal aid to learn about their legal rights and other area resources to assist them with getting through this crisis with as little stress as possible.

2. RCAP Solutions is also trying to get information to our clients before they may receive a notice from a foreclosing entity. A list of “What to do if the building you live is in foreclosure” is now being distributed. Being pro-active by providing clients with information who are not dealing with this currently, but may be in the future gives clients a sense of control if they are faced with this situation.

Completed survey results from HUD and DHCD are forthcoming.

For more information on Housing Foreclosure Assistance, please visit our website: www.rcapsolutions.org or contact the HCEC Department at 978-630-6770.

In April, 2008 RCAP Solutions, Inc. assisted the Wayside Mobile Home Park in Westborough, MA, in completing their conversion to a Resident Owned Community. RCAP Solutions in conjunction with TD Bank North, New Hampshire Community Loan Fund, and Co-Op New England, assisted the residents of the mobile home park to purchase the park, become a non-profit organization, write By-Laws, and create their own resident owned community now called Turnpike Park Co-Operative, Inc. Being owners, not tenants under a landlord’s ownership and management, the residents have gained greater control over the decisions being made that affect their every day lives so deeply.

The biggest concern for the mobile home owners over the years was what would happen if the park ownership changed or if the park was put up for sale. Rumors over the years increased their anxiety, and they formed a Tenants’ Association to be better prepared to meet future challenges. The idea of park ownership was born. The non-profit business model of ownership, preserving affordable housing in an otherwise pricey community was an advantageous step and also allowed the residents to relax their fears about the sale of the park, the loss of their homes, and mis-management by the owner/landlord. M.B. Wulf, a park resident shared her thoughts on the purchase becoming complete. “I know that if RCAP Solutions had not been available to help us think outside the box and get organized as a nonprofit, our attempt to buy the Park would have languished. RCAP Solutions is involved in a housing movement that is going to continue to grow in importance, and one that has been long overdue.”

Wayside Mobile Home Park was established in the 1940s as a travel mobile home park, mostly seasonal. In 1956 the park changed ownership and was developed as a year-round residential mobile home park. Since the 1970s, its use has remained the same: personally owned mobile homes on rented lots. Many residents have lived in their homes for over twenty years. At the present time, Turnpike Park Cooperative, Inc. consists of 47 mobile homes, most of them currently occupied. About 75% are members of the Co-Op, and this number is expected to
rise. 46% of the residents are over 55 years or age, there are three families with children, and 14 households are retired. Most of the other residents hold jobs in the local area. Anne Casagranda, the park’s oldest resident (93) and also a Board member shared her victory with a local resident, “I met a woman while I was out, and we struck up a conversation. She asked, “Where do you live?” and I said, “The trailer park.” She replied, “You poor thing! They sold it out from under you!” And I said, “What? We’re the ones who bought it! We won!”

The conversion of privately owned and managed mobile home parks to housing cooperatives is growing in importance in New England. Home ownership is a dream that more people can now achieve. The building of equity in one’s own home, and the ability to participate in decisions that affect the financial and personal futures of its residents is now possible.

For more information on how RCAP Solutions can provide Property Management Services to your community please visit our website: www.rcapsolutions.org or contact Judy Concemi at 978-630-6714 or via email: jconcemi@rcapsolutions.org.
Decentralized Wastewater Management: Helping Communities Meet the Challenges

Sukhwindar Singh, Director of Education & Training

In this era of decreased grant funding and increased costs for all goods and services, communities and local officials are realizing just how difficult it is to maintain a wastewater system and collection system that is safe, reliable and affordable for their citizens.

Every wastewater system that I work with will be re-evaluating their budget this year to take into account increased fuel costs, electric costs, and personnel costs. Unfortunately, this may result in significant rate increases for those customers served by the system, and the economic strain this will produce is also likely to drive up delinquency rates. The final impact is that it becomes very difficult to maintain the original infrastructure, make improvements, or even build up reserve funds for future projects. The lesson for those of us in the environmental field is that everything is based on funding cycles and we are now seeing less large scale wastewater projects, such as were being built 7-10 years ago, and more attempts to resolve infrastructure wastewater needs locally. RCAP Solutions is taking on a increased amount of requests from communities, funders and agencies to address concepts related to decentralized wastewater options for local officials.

In Pennsylvania, the mandated Act 537-Sewage Facilities Planning, requires an examination of all available wastewater options for communities. RCAP Solutions efforts over the years have involved full-day instructional workshops to over 150 participants with sponsorship from EPA, HHS, USDA and various state agencies and partners. RCAP Solutions learned from these workshops that there is indeed interest in decentralized wastewater and that there is an increasing need to further engage and inform not just citizens and local officials, but regulatory personnel, engineers, planners and technical assistance personnel.

Recently, RCAP Solutions has been making direct and focused presentations to municipalities and townships throughout the Northeast on this topic. Last fall, RCAP Solutions staff from New York and Pennsylvania made a presentation to the Scott Township Board of Supervisors as they began the third revision of a planned municipal sewer system estimated at over a $22.2 million dollar public price tag. This year, RCAP Solutions District Director, Don Schwartz, conducted a presentation funded by the Western Pennsylvania Conservancy to several municipalities addressing perceptions of decentralized wastewater management, cost comparisons, funding options and various tools available to local officials. The Western Pennsylvania Conservancy also has a cost-sharing program for septic system upgrades in the Morrison Cove area. Schwartz’s expertise in the subject of decentralized wastewater management goes back over twenty years as does his knowledge of wastewater planning in rural areas.

RCAP Solutions would like to bring this expertise to your community or agency as well as our knowledge of tools and resources. Please contact Sukhwindar Singh at call 814-861-7072 or via email: ssingh@rcapsolutions.org to discuss your educational needs in this area.

RCAP Solutions is taking on a increased amount of requests from communities, funders and agencies to address concepts related to decentralized wastewater options for local officials.
Over the years RCAP Solutions has been successful in developing a number of affordable housing projects in the greater Worcester County, Massachusetts region. We believe our success has been greatly due to seeking out community partners in developing affordable housing projects in a true collaborative manner.

In 1969, Massachusetts adopted the Comprehensive Permit Law otherwise known as 40B. This law was an attempt to force communities to accept development of affordable housing by allowing developers a more efficient route through a town's zoning and planning boards and committees. It was also an attempt to force wealthier communities to develop affordable housing. Every community in Massachusetts has a 10% affordable housing goal.

This law was attractive to developers because of the streamlined permitting process and the ability to appeal zoning board decisions. Many towns found this unattractive because they had no interest in affordable housing and NIMBY (Not In My Back Yard) reigned supreme.

RCAP Solutions has always approached communities in the spirit of collaboration rather than using 40B to gain leverage for a project. RCAP Solutions does use the 40B process but in a “friendly” manner. When a community approaches RCAP Solutions or we approach a town about an affordable housing project the first item of business is to make clear that RCAP Solutions is only interested in a project if the community will support it. Support comes in many forms, shapes and sizes. Support may come from the selectmen publicly supporting the project; building department and zoning boards waiving permitting fees; or a local citizen offering to mow the lawns for free. RCAP Solutions offers the town an affordable housing project that will count towards their 40B goal; create an asset for the community; and provides assurance that RCAP Solutions will stand by the project for its lifetime.

Our most recent success has been in Townsend, MA. Over 20 years ago RCAP Solutions developed 50 units of elder housing in Townsend. With the baby boomers coming of age the town thought it prudent to develop an additional elder housing complex. The town approached RCAP Solutions and it was clear from the start, as with the original project, the town was firmly positioned to support another development. Through a RFP process RCAP Solutions was chosen as the developer. At the town meeting a parcel of land was voted on to be donated for the project. The local housing authority embraced the project and garnered support form the various town boards and committees. A visit from HUD (U.S. Department of Housing & Urban Development) officials to view the site, after the grant application was made, sealed the deal. Several RCAP Solutions staff and town officials were there to meet with HUD officials during the visit. HUD officials were clearly impressed with the support for the project voiced by the local community. The end result of the collaborative process will be 36 units of affordable elder supportive housing which will create a long term asset to the community and its citizens.
That sound you hear is opportunity knocking. Owners of drinking water systems throughout the nation who want to take the next step toward doing something about protecting their source water now can take advantage of available training on the why’s and how’s from the RCAP network. Even if you already have a source water protection plan, you need to be active in taking steps to implement part of the plan, especially with regard to threats to your source from nonpoint source pollution, especially wastewater discharges (such as from domestic septic systems).

According to US EPA, communities derive several important benefits when they protect their source water:

- If source water is contaminated it threatens public health.
- The better the water is when it reaches the treatment plant, the easier and cheaper it is to treat.
- The cost of dealing with contaminated groundwater ranges from 30 to more than 200 times the cost of wellhead protection.
- Clean water and healthy ecosystems are vital in terms of quality of life for both humans and animals.

Although water quality has improved in the three decades since passage of the Clean Water and Safe Drinking Water Acts, pollution problems linger.

Water quality issues now are related to the cumulative effect of nonpoint source pollution—untreated wastewater, agricultural fertilizers and pesticides, storm water runoff, and roadway pollutants—that impact the physical, chemical, and biological health of nearby waters.

Funded by a grant from the U.S. Environmental Protection Agency (US EPA), the SMART (for Strategic Management and Available Resources and Technology) About Water Program is being coordinated by West Virginia University’s National Environmental Services Center (NESC), in partnership with the Rural Community Assistance Partnership (RCAP). Training and technical assistance about source water and wellhead protection planning for small and rural communities will be offered over the next 18 months, and will focus on untreated wastewater from failing septic and sewer systems, the largest contributor to water quality degradation.

If you have an interest in some aspect of source water protection, please call RCAP Solutions at 1(800) 488-1969, and inquire about the SMART about Water training opportunities. An RCAP representative from your state will let you know about training sessions near you. These sessions are offered free of charge.

Opportunity Knocks:
Taking the Next Step to Protecting Water Sources

Robert Morency,
State Lead, New Hampshire

RCAP Solutions Receives Recertification as HUD-Approved Housing Counseling Agency

RCAP Solutions was approved for recertification by The U.S. Department of Housing and Urban Development as an official housing counseling agency on June 16, 2008 with a letter from Brenda J. Bellisario, Director of the Program Support Division.

HUD-approved housing counseling agencies, such as RCAP Solutions, assist homebuyers and homeowners to realistically evaluate their readiness for a home purchase, understand their financing and down payment options, and navigate what can be an extremely confusing and difficult process. Certified agencies also educate about predatory lending by helping unwary borrowers to avoid unreasonably high interest rates, inflated appraisals, unaffordable repayment terms, and other conditions that can result in a loss of equity, increased debt, default, and even foreclosure.

“The demand and broader audience for those in need of housing counseling has been dramatically increased over the last six months,” stated Karen A. Koller, President and CEO of RCAP Solutions. “Housing is instrumental in maintaining stability and a quality of life for individuals and families. We are thrilled that RCAP Solutions will continue to provide this much needed service to the community.”

For more information about RCAP Solutions call 800-488-1969, or visit our website: www.rcapsolutions.org.
“

wanted to let you know what this loan means to me” began a letter to RCAP
Solutions Financial Services from a man named Roger. “Since I went on disability,
I have pretty much been stuck in the house. I have constantly cancelled or rescheduled
my doctor’s appointments because I did not have the strength to get down the steps in
front of my house.”

RCAP Solutions Financial Services was able to change all that for Roger. Linda, a
real estate and loan specialist was able to help Roger get the loan he needed to install
a lift on his very steep front steps. He can now get up and down those stairs, and lead a
normal life with more mobility.

Home modification loans such as the one Roger received are financed through the
Home Modification Program. Funding is provided through a state-funded loan
program of the Massachusetts Rehabilitation Commission in collaboration with the
Community Economic Development Assistance Corporation. RCAP Solutions
Financial Services is the direct administrator of this program.

Home modification loans address special needs, such as bathroom and kitchen
modifications, ramps, lifts or other changes, make access and egress improvements,
make structural improvements affecting the safety of individuals and caregivers and
enable individuals to remain independent and stay in their homes.

Loans are available to any qualifying homeowner who has a disability or who has a household member with a disability. The modification must be to the primary residence of an elderly person, and adult
with disabilities, or family with a child who has a disability. Funding is also available
to qualifying landlords who rent to an individual with a disability. The changes
must help make the home more accessible to the elderly or disabled person.

The impact of this money is literally life-saving. Roger told Linda: “It is nice
not having to worry about whether or not I would be able to make my chemotherapy
treatment this past Monday. I also look forward to getting out.”

Please contact Linda Dellasanta at 978-630-6725 or via email:
ldellasanta@rcapsolutions.org for more information.

Please Note: This article does not contain
an offer, promise, or otherwise, to make
a specific loan for any purpose or on any
specific terms. All loans are subject to
specific guidelines, application procedures,
and the availability of funds. Only residents
of the Commonwealth of Massachusetts
may apply for these loan funds.
We are in an age of more responsibility, less available time, and decreasing funds to perform tasks. Providing efficiencies to small systems is a key to helping operators and trustees increase their capacity for managerial and financial success.

Managing Risks
Sanitary Surveys, Emergency Response Plans, Vulnerability Assessments, Asset Management, and the Water and Wastewater Agency Response Network (WARN) all come under the heading of “Risk Management.” Asset management can form the basis of all these programs. A few additional questions in an asset management plan can result in achieving all the goals of these five programs. Fundamental system asset details can be a guideline to execute wise choices during an emergency. Detail asset information will contribute to an improved emergency contact list, prioritized vulnerability appraisals, expand the ability in a crisis, for any system employee to contact and request the proper equipment. This will lessen the time to complete sanitary surveys and actually result in an enhanced product.

Affordability Challenges
Recently, EPA has suggested a plan to relax affordability criteria to allow small water systems variances from the Safe Drinking Water Act standards. Although the proposal was rejected because it opens the possibility that poor and disadvantaged Americans would be allowed to drink water of lower quality, it illuminates the financial plight of small systems and their users in our capital-intensive business.

Software for Asset Management
EPA has launched CUPSS (Check-Up Program for Small Systems), a Personal Computer-resident software program. CUPSS helps form the foundation of an asset management plan that also addresses level of service goals and even incorporates preventive maintenance orders in a calendar. For trustees, this program can demystify fundamentals of system operation, equipment costs, budget projections, and rate impacts. Armed with these bottoms-up details, it can also provide to EPA, Rural Development, HUD and others improved rationale for better funding appropriations in Washington.

Comprehensive Training Offerings
For the past three years, the Maine Drinking Water Primacy has supported RCAP Solutions with funding to give an asset management training program. This training is required for all systems receiving forgiveness SRF loans. Trustees, operators, and a town representative must attend this 6-hour certification course. RCAP Solutions has presented the conceptual relationships between ERP, SS, VA, WARN, and AM. Feedback from participants is showing that RCAP Solutions is building support for asset management. Both trustees and operators realize the need to perform such analysis to help improve system efficiencies. It is now time to devote additional focus upon consolidating these programs to provide small systems an improved avenue of resourcefully meeting administrative regulations.

We teach not to just react after an incident, but to prepare for and predict for possible problems. Drinking Water Administrators and Technical Assistance Providers should illustrate to small systems how various “administrative regulations” are interrelated. By creating hypertext links in administrative forms, completing one document can accomplish many goals of other documents. For more information about RCAP Solutions training, please contact: Arthur Astarita at 207-766-3065 or via e-mail: Aastarita@rcapsolutions.org or Thomas Essig at 717-766-0969 or via e-mail: Tessig@rcapsolutions.org
Staff Editorial - The Other Side of Earmarks
As printed in the Centre Daily Times, PA

Donald Schwartz, District 1 Director

There is much talk about federal earmarks these days, including coverage in the Centre Daily Times and a constant, negative drumbeat from presidential candidate John McCain.

Everyone hears about the horror stories, such as funding for the so-called “Bridge to Nowhere.” But if you dig a little deeper, there is another side to earmarks: the good side — the side that makes life better in Centre County and across Pennsylvania.

I have been working for RCAP Solutions in Pennsylvania for almost 17 years. My office was originally in Williamsport and has been on North Atherton Street in State College since 2003.

RCAP Solutions is a comprehensive, nonprofit community-development organization that focuses on improving the lives of individuals and communities. We are one of six regional partners in the national RCAP network, which serves all 50 states, Puerto Rico and the U.S. Virgin Islands.

In Pennsylvania, we concentrate on technical assistance to small, low-income, rural communities seeking to develop or improve drinking water and sewer systems or those requiring management training. The need is overwhelming and growing every day. The cost of owning and operating one of these systems has exploded in recent years.

Who can a small community turn to for impartial advice and guidance when faced with a state Department of Environmental Protection order to construct sewage facilities?

Who can provide training to small communities on the most basic issues related to owning and operating a new multimillion-dollar drinking water or sewer system after the government turns over the keys?

Finally, who can be trusted by the DEP to act as a third party in delicate contacts between small communities and environmental regulators?

The answer to all of these questions is RCAP Solutions. We are advocates for rural Pennsylvania.

Much of the funding for our environmental programs comes in the form of earmarks by Congress that direct several federal agencies to provide financial support. U.S. Rep. John Peterson, R-Pleasantville, has been one of our strongest proponents and has consistently supported earmarks for the RCAP network.

Peterson’s district is very large, very rural and has many communities in need of our services. We have worked with scores of them over the years to keep user rates as low as possible while protecting the environment and encouraging community development.

I would like to thank Peterson for his valuable efforts at the federal level and for his leadership and vision in support of our funding. I wish him the best in his upcoming retirement.

One of the communities I have assisted under our earmark funding, the village of Herminie in Westmoreland County, is featured in a national documentary on drinking water and sewer infrastructure issues that Penn State Public Broadcasting will release in the near future.

Hundreds of homes in Herminie currently discharge raw sewage directly into Little Sewickley Creek. Construction of a new sewer system and treatment plant will end this imminent health and environmental hazard.

There is a similar situation closer to home in Osceola Mills that is also going to be resolved as the result of assistance from RCAP Solutions.

Still think all earmarks are bad? There truly is another side — the side that provides local help for local residents.

I would not have kept this position if I felt that federal tax dollars were being wasted.
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This publication is funded through a grant from the U.S. Department of Health & Human Services, Office of Community Services (HHS/OCS). Its contents do not necessarily represent the policies of HHS/OCS or of RCAP Solutions, Inc. The views and opinions expressed here are solely those of the individual contributors.

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