When it comes to meeting such basic needs as providing families and elders with safe, affordable housing and low-income rural communities with clean, safe drinking water, few organizations compare to RCAP Solutions. This year, RCAP Solutions is proudly celebrating its 40th anniversary of bringing service to the underserved.

RCAP Solutions was founded in 1969 to provide housing opportunities in North Central Massachusetts. Since then, the organization has grown to provide affordable housing resources to residents throughout the region as well as planning, consulting and other services to rural communities in nine northeastern states, Puerto Rico and the U.S. Virgin Islands.

Our 40th anniversary follows a busy 2008, a year in which the organization leveraged more than $77 million for a wide range of services including rental assistance, affordable housing construction, loans for people with disabilities, community training and infrastructure improvement primarily in water and wastewater systems. And that’s just where the list starts.

In the beginning, RCAP Solutions was Rural Housing Improvement, Inc. (RHI), a name that reflected its initial focus to create and operate affordable housing programs in northern Worcester County. “We’ve expanded our services in many areas, but we’ve never lost sight of the people and communities we provide those services to,” says Karen Koller, President and CEO of the Gardner, MA-based organization.

Today, demand for their services is greater than ever, especially in the most basic of areas: homelessness prevention and rural infrastructure, primarily water and wastewater. RCAP Solutions is busy at work expanding low-income senior housing in Townsend and providing assistance for first time homebuyers and those facing foreclosure. They have also administered the federal Section 8 Housing Choice Voucher Program in Worcester County (MA) since 1976. Since then, the organization has delivered over $15.8 million in rental subsidies to 5,238 individual clients and 2,148 families. RCAP Solutions now distributes more than $640,000 in rental subsidies in the city of Worcester alone each month. Yet the need remains great, with more than 6,500 families on the regional housing waiting list.

RCAP Solutions has expanded to include programming that helps families achieve self sufficiency as well as long term assistance to victims of domestic violence.

RCAP Solutions further expanded its scope in 1977 when they were one of two organizations that received funding though the National Demonstration Water Project to provide training and technical assistance to rural New England communities. The federal government then created a nationwide delivery network for services to rural communities and divided it into six regional partners with responsibility for water management, housing and community development. That’s when RCAP Solutions began working beyond Massachusetts. In 2003, the organization changed its name to better reflect their expanding mission which now included promoting public and environmental health by providing technical and financial assistance. In 2008, RCAP Solutions served close to 1 million individuals in over 275 rural communities and helping them leverage over $34 million in funding to meet their water infrastructure needs.

Just consider Herminie, Pennsylvania, a small community of 1,000 near Pittsburgh. A few years ago, Herminie’s supply of drinking...
What’s New at RCAP Solutions

Richard Watkins,
Vice President Human Resources

RCAP Solutions recently welcomed two new employees. These new hires will further complete an already dynamic staff in forging RCAP Solutions into the future.

Rebecca E. Reynolds – Community Development Specialist

Rebecca Reynolds has been hired as the Community Development Specialist covering Maine and is responsible for serving as project manager, consultant and technical assistance provider to rural communities experiencing water and/or wastewater problems; as well as, serving as a community and component representative and liaison with state, federal, regional and other service delivery organizations. Rebecca comes to us with 14 years experience and is licensed by both Maine Drinking Water and Clean Water Primacy as a Grade 5 Wastewater Treatment Plant Operator, and for Class IV Water Treatment Systems and Class III Water Distribution Systems.

Rebecca L. Tumer – Client Resource Manager for Worcester Field Office

Rebecca Tumer has been hired as the Resource Center Manager working in our Worcester Field office and is responsible for a wide range of activities including management of incoming calls, greeting of customers, clients, and visitors, providing general front desk office support, and the management of the physical office space. She will also maintain the Resource Center and be responsible for a variety of functions in the general area of housing information and referral. Rebecca will be an integral part of the Client Resources team, working closely on collaboration of activities with programs, such as, Safe Step, Moving to Work, RAFT, HCEC, and HCVP. Rebecca comes to us with many years of experience in human services, including roles as a Residential Counselor, Youth Advocate, Bi-Lingual Customer Service Representative, and Property Office Manager to name a few.

TRAINER OPPORTUNITIES

RCAP Solutions can provide many training opportunities building capacity at the local level, to your community such as:

- Asset Management
- WARN and Emergency Response Planning
- Decentralized Wastewater Management
- Infrastructure Project Development
- Source Water Protection

For more information on these and more great training opportunities please contact Sukhwindar Singh, Training and Education Director, ssingh@rcapsolutions.org or (814) 861-7072.
Does your community have access to High Speed Internet? Sometimes this is referred to as Broadband, but access to the internet for many in rural areas is now a critical component in everyday life and business activity. Some rural communities have access to high speed internet or Broadband or the slower format dial up. But for some there is no access at all. Investment in additional telecommunications infrastructure is essential for rural economic development. The internet is not just for email anymore. It is now a center place for economic development and E-commerce, distance learning, telemedicine, banking, insurance, government, travel, recreation and the list goes on. It plays a key role enabling professional technical assistance to be provided to rural areas and increasing access to mainstream activity and business within urban centers.

Funding is now available at the national and state level for Broadband and high speed internet initiatives. If you do not have access now is a good time to begin discussions at the local level for rural communities to bring this service to your community. If you would like more information on how your community can get involved and have internet access please contact us at our website at www.rcapsolutions.org or by phone Scott Mueller, 315-482-2756.

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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<td>Friday, Oct. 16, 2009</td>
<td>Erie</td>
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<td>Thursday, Oct. 29, 2009</td>
<td>Manchester</td>
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<td>Monday, Nov. 16, 2009</td>
<td>Atlantic City</td>
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<td>Dec., 2009, TBD</td>
<td>Worcester</td>
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Let’s Make the Next 40 Years as Great as the Past 40 Years

Sukhwindar Singh, Director of Education and Training
Scott Mueller, District Director

Thought Leadership

Please take the time today to participate letting us incorporate your ideas into our publication and daily delivery of service in your community!

This issue of From Watershed to Well is coming to you at a critical time for our Nation, our communities, and for us at RCAP Solutions. For years, RCAP Solutions has published articles and engaged in outreach and education through this newsletter with you, our readers, many of whom represent businesses, local governing boards, funders, regulators, as well as the staff and personnel at water and wastewater systems in rural areas. We want to hear from you on how we can better serve you and your community needs.

This issue marks the 40th Anniversary of our efforts in serving rural communities across the Northeast, and we are excited at the opportunities our next 40 years hold. To better serve our readership, we are asking you to be part of our future by taking a few moments to visit our website, www.rcapsolutions.org and filling out a brief survey to assist us in the development of new programming aimed at serving your needs.

We have written about communities and the RCAP staff’s daily working experiences in the many small systems in our towns and villages, addressing their financial, technical and managerial needs.

We have worked to advocate for the small community, promoting the benefits of board training, conducting income surveys, introducing the ideas and principles of asset management. We foster cooperation and work toward bringing collaboration among professional networks and agencies. RCAP Solutions works with small communities on how to conduct effective legislative outreach and we routinely discuss affordability strategies for housing and infrastructure development. We advocate with State and Federal agencies about the need for technical assistance in small rural communities, and the need to bridge the gap between infrastructure and housing within in our region.

Our work is recognized for being very useful and beneficial at the local level in hundreds of communities throughout the Northeast. We have also been recognized nationally in the Penn State Public Broadcasting WPSU documentary Liquid Assets: The Story of Our Water Infrastructure1.

This is our passion and what we like to do. However, as times change so do the needs of our communities and readers. In this issue we are asking for your help and opinion on how we can better provide information to you through this publication as well as better address your needs in our field work.

To access our online survey please go to http://www.rcapsolutions.org/education_training.htm and share your opinions with us!

Karen A. Koller, President & CEO meets up with U.S. Congressman John W. Olver in Fitchburg, MA recently and extends heartfelt appreciation for his ongoing efforts in supporting both the RCAP National network and affordable housing.

1 See http://liquidassets.psu.edu/the_film/awards.html
RCAP Solutions and the Development of the National RCAP Network

RCAP Solutions has an important partner in the Rural Community Assistance Partnership (RCAP Inc.), a network of six regional organizations with a national office in Washington, DC.

RCAP Inc., formally institutionalized in 1989, evolved out of an entity known as the National Demonstration Water Project (NDWP) funded by the U.S. Office of Economic Opportunity (OEO) in 1972. In 1977, the Community Services Administration (the successor to OEO) made a planning grant to NDWP to develop a demonstration program aimed at using community action agencies to provide water supply and sanitation assistance to low-income rural communities. NDWP’s proposal for a Rural Community Assistance Project (RCAP) called for the creation of “intermediate organizations” that would serve as sources of technical support to rural community action agencies interested in becoming involved in water supply and sanitation activities. The Community Services Administration (CSA) first funded the program in 1979.

It was in 1977 that RCAP Solutions was selected by the National Demonstration Water Project to participate in the program focusing on rural water and wastewater issues in New England. We took on these new responsibilities and quickly moved into the forefront of water and wastewater management. We were named one of the two original RCAPs, a network that expanded into six partnerships nationwide in 1979.

Nationwide, 40 million Americans obtain their drinking water from small systems. The communities served by these systems frequently confront serious environmental and economic problems, including:

- Poor quality water and unreliable yields from private wells.
- Failing septic systems, often with non-complying discharges to open ditches and other water bodies.
- Microbiological contamination where shallow private wells are not properly

RCAP Solutions’ multi-state and multidisciplinary staff helps plan and expedite facilities improvements, typically leverages $40 million or more per year in federal, state, and private sector financing to fund projects, and helps develop the technical, managerial and financial capacity of rural water supply and wastewater systems.

RCAP Solutions’ expertise in training and technical assistance has been demonstrated during more than three decades of successfully assisting small, lower income communities to find solutions to their water and sewer problems. Under the leadership of a highly experienced management team, RCAP Solutions field staff trains community leaders and volunteers in many different venues, with the aim of building in each community the necessary human capital for local empowerment. With over 140 years of combined staff experience in water resources development and protection, the

RCAP Solutions program helps to create the conditions for improved health, economic prosperity and a better quality of life in rural communities located in the Northeastern states, Puerto Rico and the U.S. Caribbean. For the location of current projects, please visit our website at [www.rcapsolutions.org](http://www.rcapsolutions.org) and click on the Community Resources tab.

For up-to-date information on our national organization and our other regional partners, please visit their website at [www.rcap.org](http://www.rcap.org). That website may also be used to subscribe to our free Safe Drinking Water Trust eBulletin issued every three weeks.

Frank Emmick, Director of Grants and Contracts
Since its birth in 1969, RCAP Solutions has sought to provide affordable housing opportunities to families and individuals in rural areas. Our history includes many innovative housing models that used “green” building techniques before “green” was fashionable. Our berm and passive solar self-help homes are scattered about the north central Massachusetts hillsides still providing quality housing to families 30 years later.

Some of our early multifamily development projects included partnering federal and state resources that has now become standard housing development practice.

In the early 1980’s, we began to hear from local planners on the need for quality, affordable housing for seniors. Starting with Hubbardston House (Hubbardston, MA) in 1986 and over the next 6 years we developed 230 units of low-income, subsidized senior housing in 4 central Massachusetts communities: Groton, Townsend, Northbridge, and Webster. Since then we developed another 62 units in Worcester and Bolton and were recently funded for an additional 36 units in Townsend with groundbreaking to occur the fall of 2009. Greater Boston Community Builders (now known as The Community Builders) mentored us in the fine art of housing development for our first 4 projects before we moved to other consultants. It has been important to develop projects in towns that are supportive of the development. We are not a developer that leaves town once the project is complete, instead, we stay on as the manager for the lifetime of the property. The town benefits by offering a long term affordable housing option for many local citizens, and helps the community meet its affordable housing (40B) goal of 10%.

The funding resource used over the years has been the HUD 202 Supportive Housing for the Elderly Program. This program allows only non-profits to apply for the funds. RCAP Solutions serves in the role of the non-profit sponsor. In the early years this was a mortgage program that not only provided construction funds but also provided rental subsidy assistance to pay the debt service. The program now is a grant program that still offers a hybrid Section 8 project based rental assistance subsidy known as Project Rental Assistance Contract or PRAC. And even though this affordable housing development resource has diminished over the years, with patience, it is still a great program that creates a wonderful asset for the community. Our first developments were 100% funded with Section 202 money. Now most projects demand other funding resources such as HOME and LIHTC which are administered by the Massachusetts Department of Housing & Community Development (DHCD).

As the years began to pass, we became astonished that residents that had moved into our developments were living in the complexes for many years. In fact, we have residents who have lived at our complexes for over 20 years. We understood that improving the quality of life for these folks was important to stabilize occupancy but more importantly to allow our residents to live independently for as long as possible. In the mid 1990’s, we partnered with Montachusett Home Care Corporation (MHCC) to provide resident services.
services to all of our elder housing complexes. The Resident Services Coordinator advocates for the residents and helps them with all kinds of issues including figuring out social security and Medicare; helps residents obtain home care and nursing services; and coordinates social activities. This program has significantly improved the quality of life for all of our residents and has also allowed our property managers to focus on operating the day-to-day business of the complex.

Just recently we have entered into the supportive housing business with the renovation of 19 units at our Hubbardston location. The renovations include expansion of bathroom and kitchens to allow for better accessibility; increasing the width of doorways for easier mobility impairment accessibility; and better lighting. The improvement also included an elevator; dining area; hair salon; and modern fully equipped kitchen.

Partnering with MHCC to provide the supportive services and with the Montachusett Opportunity Council (MOC) to provide meals, this adaptation of an existing facility will allow us to better serve our frail elders. This work was funded by a $4.1 million grant from HUD.

We believe this is the wave of the future and hope to provide these services at our other elder complexes.

This has been a win-win-win program for us over the years. It allows RCAP Solutions to meet its mission and to capture fees that help sustain the organization as a whole. It provides the towns an asset to be proud of. And most importantly an affordable supportive housing option for our seniors.

Be Smart - Be part of the Smart Grid
Jeff Allio,
Community Development Specialist, PA

In order to stimulate the economy, reduce pollution, and improve infrastructure the American Recovery and Reinvestment Act of 2009 (ARRA) is providing $11 Billion set aside for the smart grid. This may be an opportunity for your local sewage utility to work with peak demands and benefit from this opportunity.

- Have you completed an asset management plan?
- Have you completed an energy audit?
- Can you demonstrate your ability to benchmark your energy savings and your reduction of your ecological footprint of your sewage operations?

Advanced metering infrastructure (AMI) is the coordinated means to communicate between your pump station and the utility’s substation when it is cheaper for you to run your onsite power than to run on utility delivered power. Once AMI is in place in your sewage utility you now become a power company as well. This could be an opportunity for your facility to operate more efficiently and at a cheaper cost.

Here you have the ability to interpret spot power cost and have your onsite back up power kick in automatically whenever it is to your advantage. If your pumps do not need to run you can put power back into the grid at a premium to offset the power you use during the night. You are more efficient, the power company is more efficient, and less air pollution is causing climate change. The smart grid works and you would be part of it.

Alternative energies also offer opportunities. If you have foresight and build over capacity with wind generation, solar panels, and other alternative energy products, you could possibly generate revenues to offset other operation costs. By investing in what works for you locally you can manage your assets for long term sustainability.

For communities who are interested in pursuing some of these options and getting involved with “ARRA” funds, one potential activity for you to consider would be to install the smart metering for the onsite power generators you already have and then invest in the appropriate alternative technology that addresses your local site conditions.

For more information on this and other energy related issues, contact your closest RCAP Solutions office or jallio@ rcapsolutions.org.

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water was infected by raw sewage that seeped in through aging pipes, threatening the health of everyone in the community. But RCAP Solutions helped the community secure $18 million in government financing to build a new water collection and treatment system to ensure residents are drinking safe water. The 2007 case was featured in the 2008 PBS documentary, “Liquid Assets.”

RCAP Solutions also provides a number of low-interest loan programs for those in need, such as small businesses and communities of all sizes that need help with pre-development costs for drinking water and wastewater management projects. Others on the list: homeowners with physical disabilities who need to make repairs to stay in their home, homeowners seeking to remove lead paint and families who need help overcoming a devastating one-time event.

RCAP Solutions has been providing loans since January 1989, when the USDA provided it with seed money to establish the Rural Rehab Revolving Loan Fund. The fund’s intention was to allow the organization to offer low-interest loans to those on low-incomes that needed to make home repairs. Since then, its loan division — RCAP Solutions Financial Services — has lent more than $2 million to homeowners in Massachusetts and New Hampshire and more than $2.3 million to help individuals and families with disabled children make home repairs, allowing them to remain in their communities.
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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