



From Watershed to Well

SPRING 2009

WBJ's 2008 Top Growth Awards

The Worcester Business Journal's 2008 Top Growth Awards event was held November 17 at the DoubleTree Hotel in Westborough, MA where RCAP Solutions was presented an award as the number 10 Top Growth Non-Profit in Worcester County.

More than 100 people turned out to honor the 45 companies that made the Top Growth lists.

Attendees were also treated to a panel discussion on managing business in today's turbulent times.



Karen Koller, President and CEO of RCAP Solutions, accepts award from Ed Ottensmeyer, Dean of Clark University Graduate School of Management

RCAP Solutions Financial Services Grows

*Brian Scales,
Director of Planning & Development*

In January of 1989 with seed money from the USDA, RCAP Solutions (then Rural Housing Improvement) established the Rural Rehab Revolving Loan Fund to provide low-interest loans to low income persons for the purposes of rehabilitating or repairing their homes. This was the genesis of what would later become RCAP Solutions Financial Services. Now known as the Home Repair Loan Program, or HRLP, this loan fund has served individuals in Massachusetts and New Hampshire, lending over \$2 million to rural homeowners.

As the organization grew, so did the need

to expand our lending programs to provide needed services to our clients. The Home Modification Loan Program (HMLP) began in 1999. This program provides home modification loans to the elderly, adults with disabilities, and families with children with disabilities. RCAP Solutions became one of six organizations across the state offering the program, which allows people to remain in their homes and live independently in their communities. Since 1999 this program has made over 111 loans and distributed over \$2.3 million.

Our loan fund also added lending services to assist individuals living in Central

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See Page 2 for more on our 4 on 40 Campaign

Massachusetts in financing home de-leading: "Get the lead out" Financial Assistance. We also partnered with the national RCAP network to provide the RCAP Revolving Loan Fund (RLF) which provides short-term financing to eligible communities for pre-development costs associated with new water and wastewater projects. With these four lending programs,

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Karen A. Koller, CAE

THE STIMULUS PACKAGE, designed to jump start the economy and generate jobs, has passed. States and agencies are hammering out the details, but more importantly, they're making decisions about who gets what.

Too often, the voice of rural America is lost in the clamor of larger communities. The work that we do as technical assistance providers for these communities will be tougher over the next few years even with the Stimulus funds. Why? Because it takes more planning and integrated coordination in rural communities than our neighboring cities and towns require.

In order to be effective in rural communities we need to assure that the necessary funds will also flow to those most in need so, now is the time to speak up.

Talk with your state legislators, contact federal agencies at the state level. Tell them about your community and the projects that will bring not only jobs to your area, by ensure the health and safety of your residents and provide the foundation for economic development.

RCAP Solutions' experienced staff is here to help shepherd projects through the process. Together we can find the solutions to create vibrant rural communities far into the future.

Contributing writer
*Martha Cashman, Executive Director
Midwest Assistance Program*

New Faces at RCAP Solutions

*Richard Watkins,
Vice President Human Resources*

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

Catherine M. Rapose – *Community Development Specialist*

Catherine M. Rapose has been hired as Community Development Specialist covering Eastern Pennsylvania and New Jersey. Catherine has 15 years experience working directly with rural municipalities, civil engineers and various state and Federal agencies on water and water infrastructure projects. Catherine earned a Bachelor's of Science in Animal Science and Agricultural Economics from Virginia Tech.



Ben N. El-Qasem - *Chief Financial Officer*

Ben N. El-Qasem has been hired as the Chief Financial Officer. Ben brings 23 years of experience in the finance and administration field, most notably serving Job Corps Operations throughout the Northeast through the U.S. Department of Labor. He served as Treasurer on the Board of the Maryland Association of Psychiatric Support Services (MAPS) for three years.



Ben earned a Bachelor's of Arts in Business Administration and English from Western Maryland College and an MBA from The University of Baltimore.

David M. Bialecki – *Controller*

David M. Bialecki has been hired as the Controller. David's finance administration background allowed him to maintain controller positions at several other companies including Spencer Technologies where he received the company wide yearly achievement award. Ben earned a Bachelor's of Accounting and Finance from Northeastern University and an Executive MBA from Anna Maria College.

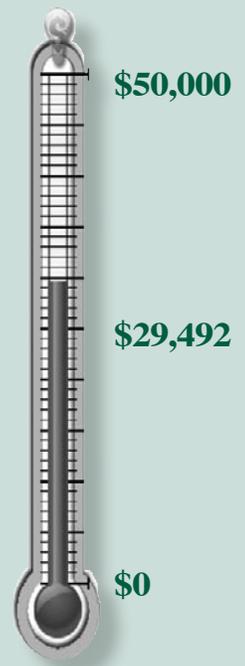


4 on 40 Campaign

MEETS 60% GOAL!

Join us! Assist RCAP Solutions to meet 100% of our fundraising goal for 2009 and in celebration of our 40th year of service to our communities and people within. Enclosed is a pledge envelope for your convenience or for more personal assistance contact Brian Scales, Director of Planning & Development at 800-488-1969

x6649 or bscales@rcapsolutions.org. Visit our website to learn about our programs and services at www.rcapsolutions.org.



Retiring after 20 Years with RCAP Solutions!

Paul A. Teixeira,
Vice President

Judy Concemi has been an RCAP Solutions/Rural Housing Improvement (RHI) employee for nearly 20 years. She was originally hired June 5, 1989 as the part time site manager for the then newly developed Atwood Acres elder housing complex in Townsend, MA. Judy actually began working prior to the completion of construction so she could ramp up marketing activities and identify the future occupants. If memory serves Judy had the 50 unit complex at 100% occupancy within 90 days.

Judy transitioned to a full time property manager when the 34 unit elder housing complex, Groton Commons (Groton, MA), was developed and opened in 1991. Managing 2 properties at the same time presented many challenges for Judy but she was able to find a system that worked for her. Prior to Groton Commons coming on line Judy helped with the rent up of Slater Estates in Webster, MA in 1990. Judy took a brief hiatus from RCAP/RHI early in the new millennium before returning to train some new property managers as well as to assume a temporary role as interim director of the Scattered Site Transitional Apartment



Program (SSTAP). She also was the lead in organizing RCAP's annual fundraising event, the Earnie Beresh Golf Tournament.

Judy not only has a keen business sense, but is compassionate as well. Business sense and compassion are required to be successful in managing elder housing as well as leading a programmatic team. Since 2004, Judy has been the Director of Property Management and has been instrumental in developing solid relationships with the organizations

that oversee our property management business such as HUD and MassHousing. Our portfolio consistently receives high marks from these entities for the manner in which our portfolio is managed. Judy herself has come to be well respected by industry funders, partners, and colleagues.

Judy will be remembered for helping to create the environment for which all

future property management endeavors will be judged. Now Judy will have more time to spend with her husband Paul and the many grandchildren. All of us at RCAP wish Judy the best in her retirement.

Profile in Leadership



RCAP Solutions Board of Directors

Edwin J. Shanahan, Vice Chair

Ed has been involved in real estate and affordable housing for over 29 years. Currently Principal of Ed Shanahan Associates, a successful lobbying firm on Beacon Hill, Ed represents the legislative and regulatory interests of a wide variety of clients, at the state and local levels. He was previously the Chief Executive Officer of the Greater Boston Real Estate Board, Executive Director of the Rental Housing Association and Deputy Director of the Office of Management and Budget for the City of Boston.

Ed became aware of RCAP Solutions through previously working with the President & CEO, Karen Koller. The several housing programs offered through RCAP Solutions made being a board member a natural fit for Ed's volunteer efforts. "Why RCAP? Because RCAP Solutions does great work overall, but in particular with regards to housing." With the high profile positions Ed has held in Eastern Massachusetts, volunteering for the Board at RCAP Solutions in rural housing areas allows him to make a difference and stay somewhat behind the scenes.

Key Issue:

Promote advocacy of affordable quality housing in rural areas of Massachusetts. "Countless not-for-profit agencies focus on affordable housing in urban areas. It is imperative that these various housing programs operate simultaneously in rural areas as well. Housing is a statewide need!"

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.

DATE	CITY	STATE	EVENT
Friday, Oct. 16, 2009	Erie	PA	PA Boroughs Association Annual Expo
Thursday, Oct. 29, 2009	Manchester	NH	NH Drinking Water Expo
Monday, Nov. 16, 2009	Atlantic City	NJ	NJ League of Municipalities Conference
Dec., 2009, TBD	Worcester	MA	Smart Growth/Smart Energy Conference

Visioning a Sustainable Path Toward the Future: Community Needs Assessment

Chris Nill,

Community Development Specialist, NY

Community needs assessment and visioning exercises can be a vital tool in charting a sustainable path towards the future. RCAP Solutions recently assisted the Village of Spencer (located 15 miles south of Ithaca, in New York's southern tier) in undertaking a needs assessment and community visioning survey among residents. In 2007, questionnaires were sent out to 266 households. Seventy completed surveys were returned, representing a response rate of 26 percent.

Key Findings

Several initial questions on the survey questionnaire helped to characterize the respondent population. We then asked people to evaluate the community they live in. A final section of the survey focused specifically on water supply issues. In rating various aspects of Spencer's central business district, the lowest ratings were given to retail quality/variety, building appearance, and community activities. Overall downtown appearance and sidewalk conditions also received very low ratings.

Most of these poorly rated aspects of the downtown experience in the central business district could be constructively addressed by the Village through a well-designed **Downtown Revitalization Program**.

With respect to the most important development issues facing the Village, the results show that these are: Retaining Existing Businesses; Medical Services; Pharmacy; Environmental Impacts of Development; and Streets & Sidewalks.

Public Preferences for Top Three Community Projects: The three types of community projects that received the most votes were, in order:

- water supply improvements;
- sewerage improvements;
- street/sidewalk improvements.

With respect to water supply issues, three out of four survey respondents reported that their private well is less than 100 feet from the nearest septic leachfield. Over half (54%) report that their well is less than 100 feet from a neighboring well. Four out of five respondents report that their own septic system is not failing, with the remainder unsure.

Most of the survey respondents report that they rely on their household tap for drinking water; very few (11%) rely on bottled water. In terms of water quality, the most prevalent problem by far is hard water. Only six percent of the respondents rated their household water quality as "poor."

Forty-three percent of the survey respondents report that they have recently tested their water for bacterial (total coliform) contamination. Only one of these tests reported as positive.

The two most important issues relating to water supply, according to survey respondents, are "protection of the environment" and "attracting new businesses."

Recommendations

In the final analysis, any proposal to undertake a public infrastructure project in Spencer should be based on the widest possible public participation, and on a balanced assessment of each project's potential development impact and consistency with local planning objectives.

The following are specific recommendations to the Village Board:

Water Supply: The Village should continue to pursue efforts to assess the feasibility of a public water supply alternative to service the entire community. Local leaders should utilize public meetings to gauge public opinion with respect to water supply options – and hopefully to inform that opinion.



Since the date of this final report the Village contracted an engineer to produce a preliminary engineering report for public water supply. The PER was completed a few months later, and the proposed project, with an estimated price tag of \$7 million, is currently in line for funding through New York's Drinking Water State Revolving Fund. Local leaders all agree that the community needs assessment survey undertaken with RCAP's assistance played a central role in kick-starting the project development process, mainly because it simply got people thinking in a more systematic way about the community's future.

Community needs assessment and visioning exercises can make a difference in your community, too.

Sidewalks: The Village should assess the condition of its sidewalks, and schedule specific improvements, replacement and/or expansion.

Downtown Revitalization: The Village Board should consider programs aimed at revitalizing Spencer's downtown business district.

Parks and Greenways: The Village should assess the condition of its existing park facilities, and develop a schedule of improvements to meet the needs of local residents.

Cultivating Spencer's Distinctive Character: It is recommended that the Village of Spencer assign high priority to assembling a "menu" of various capital improvement projects and other projects, all tailored to meet the central objective of cultivating the Village's distinctive character.

Newly Designed Supportive Living Residence of Hubbardston House Apartments

Paul A. Teixeira,

Vice President of Community Resources



Hubbardston House Apartments, located in Hubbardston, Massachusetts, was opened in 1986 as independent housing for low-income elders in the Greater Gardner, Massachusetts region. Since then residents have been aging in place, and consequently they need assistance with activities of daily living to remain in their living environment. Due to the fact that neither of the two buildings that make up the campus of Hubbardston House Apartments had an elevator, many of our residents began to age out because they were no longer able to manage stairs. In addition, our admission trends showed an increasingly older applicant pool, which severely limited our ability to rent second floor apartments. Hubbardston House Apartments began to suffer significant vacancy problems.

RCAP Solutions, Inc. successfully applied for a \$4.1 million HUD Assisted Living Conversion Grant that would allow for significant upgrades to one of the two buildings, including the installation of an elevator, as well as, renovation of all 19 units to allow for improved accessibility for our aging in place residents. The grant also allowed us to construct a dining area; a fully equipped modern kitchen; personal care room; laundry room; exterior ramping and handrail system. We also switched from oil fired heat and hot water to liquid propane.

In addition to the improvements made to the physical space we brought in a local home health care organization, Montachusett Home Care Corporation (MHCC), to provide the supportive services that include home health care and visiting nurses. The supportive services menu can include meal preparation, medication monitoring, overnight care, personal care or some other services that may be needed to improve

Hubbardston House Apartments offers affordable housing with supportive services that are focused on the needs of low-income elders

the quality of life for Hubbardston House residents. MHCC also provides a Resident Service Coordinator (RSC) that advocates for the residents insuring that they are receiving the services they need. The RSC also works in partnership with the Property Manager in marketing the supportive housing program and conducting outreach to the local communities. The full time RSC expense is fully funded by a HUD grant.

Another local non-profit, Montachusett Opportunity Council (MOC), operates a meal site at Hubbardston House Apartments. A meal site coordinator and wait staff

helps prepare meals two days a week for the residents. As the complex reaches full occupancy it is our objective to provide meals a minimum of five days a week.

The complex has project-based Section 8 rental assistance so all residents must be income eligible to live at Hubbardston House Apartments. MHCC conducts an assessment for each applicant to determine if the individual is eligible for supportive services either through a health care plan or by Medicare. The supportive services are provided at no cost or very low cost to participants.

Community interest has been gaining since we opened the supportive housing facility this past winter. The options for elders needing supportive care are limited and often the cost is prohibitive for many. Hubbardston House Apartments offers affordable housing with supportive services that are focused on the needs of low-income elders. RCAP Solutions believes it will be an asset to Hubbardston and several surrounding communities for many years to come.

A Dedication and Ribbon Cutting Ceremony followed by an Open House was held on Thursday, May 21, 2009. An official citation from the office of the Massachusetts Senate and Senator Stephen M. Brewer was presented.

More on Asset Management

Jeff Allio,
Community Development Specialist, PA

Regular readers of *From Watershed to Well* have become aware of “Asset Management” through articles in earlier editions. The focus of Asset Management is to manage utility system assets to minimize their operating and replacement costs over their entire life cycle. In managing themselves, many small rural water and wastewater systems tend to minimize annual operating costs. This relies on proficient operators and managers intending to bring good value to their customers and “keeping the rates low.” The difficulty with looking at problem solving from one budget year to the next is that decision makers may not always properly anticipate emergency repairs and longer term capital equipment replacement costs.

After the Wall Street debacle of 2008, more and more folks now understand the need to avoid running budgets too “lean,” and the need to build value in their businesses. The term “sustainability” forces good managers to plan several years in advance, and to have resources on hand to: eliminate down time; avoid overtime expenses; eliminate the need for or to minimize the need for financing and debt load; avoid rate shock, and build confidence in the management team.

Therefore, sustainability does not mean to run “fat” with large budgets and gold plated equipment and management protocols.

The Asset Management process identifies and puts every major component of the system into a system inventory. After the asset is identified from walk through audits and/or design drawings, a life expectancy is put on each major component. This inventory requires someone to make periodically (i.e., yearly) an evaluation of the component, and to evaluate if it is living up to its design life expectancy.

This evaluation process blends the annual maintenance practices with the long term replacement or “life cycle” costs. The evaluation of adjusted useful life is the key to turning an inventory into a capital



equipment replacement planning tool, and will help to extend the component’s life, or identify where there is a priority needed to replace the item early (and thus develop “a plan” to pay for the replacement).

The key is to coordinate the activity of the operator with the financial planning process. This is especially important for a system with contract operators, where face-to-face time is expensive, and at a premium. The budget manager (with the help of the operator & sometimes an engineer) can associate repair and replacement cost estimates to each item on the inventory and project into the future the

proper reserve fund required to “handle” the maintenance and or the replacement. A financial spreadsheet or database improves the communication between the “operational” person and the “budget”

person. If this coordination is smooth, the decision makers on the governing board will have less difficulty justifying the appropriate rate structure, and showing that they are avoiding unnecessary costs in the future. The “Goldilocks Principal” in budgeting is “Not to Lean - Not to Fat - Just Right!

These steps, with a financial projection planning tool, will allow you to identify trends and determine the full cost of doing business. The financial projection can be broken down to itemized costs for each component in an asset management spreadsheet or database, in a reserve fund. They also can be associated to each rate payer per billing period. Any individual rate payer, if they were so interested, could identify his or her ownership in the upkeep of the system, in that they can see figures on each monthly bill broken down to fees attributed to: 1) debt load, 2) operations, and 3) replacement value.

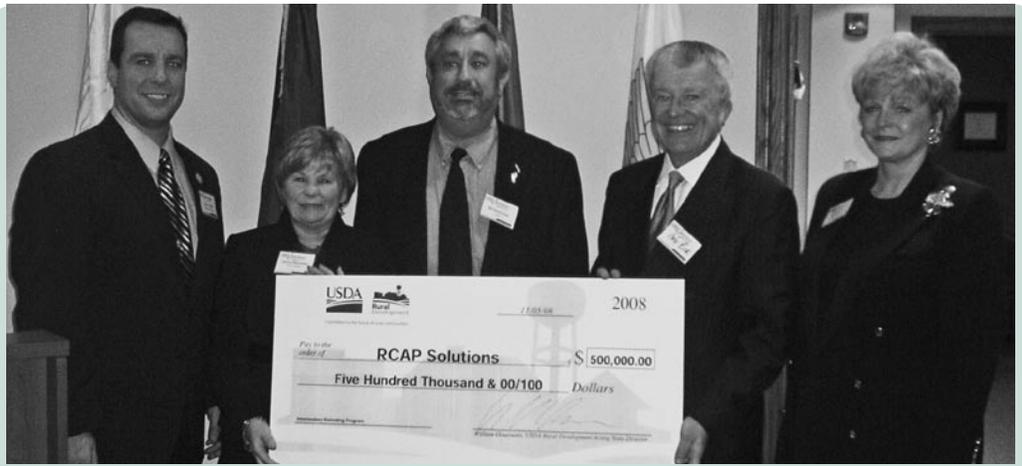
Asset management begins with an inventory plan. RCAP Solutions is equipped to work with small rural communities to establish your inventory plan in a way that will leverage the most good down the road. RCAP Solutions can suggest their own spreadsheet tool or recommend the CUPPS (Check-Up Program for Small Systems) desktop application developed by US EPA. Both software applications are available at no cost. CUPPS leads users through a series of modules to collect information on the

Continued next page

utility's assets and maintenance activities and financial status to produce a prioritized asset inventory, financial reports, and a customized asset management plan. Other tools such as "Financial Dashboard" developed by The Environmental Finance Center at Boise State University allows you to download CUPPS data and develop financial graphs and tools to evaluate the financial health of your system. Management tools such as these allow decision makers to analyze different scenarios.

Remember, your small water or wastewater system is a business. When informed planning is used, Best Management Practices (BMP's) will follow and reinforce those good decisions which bring your system closer to being a "Sustainable System." A sustainable system maximizes the life cycle cost of the assets and provides good value to the customers. That IS what everyone wants!

It all starts with the decision to begin an inventory plan and everything evolves from there. If, after reading this and some of the many articles available, and thinking about the subject, you are sufficiently interested to ask for help in getting started in the process, please call RCAP Solutions. We will get you started on a path toward sustainability. RCAP can provide a free site visit to evaluate your needs and determine if you qualify for further technical assistance under our federal grants. We can also work for your system on a very reasonable fee for service basis. Your closest RCAP Solutions field representative can be accessed by the following web site www.rcapsolutions.org



Left to Right: Mayor Mark Hawke, Gardner, MA; Donna R. Warshaw, Executive Director of RCAP Solutions Financial Services, Inc; William C. Gouzounis, State Director of USDA Rural Development, Amherst, MA; The Honorable Robert Rice, MA State Representative, and Karen A. Koller, President & CEO of RCAP Solutions, Inc.

RCAP Financial, continued from page 1

RCAP Solutions Financial Services, Inc. was created in 2003 to manage the loan fund and provide services that will specifically complement the activities of and be consistent with the objectives of RCAP Solutions. We became a certified Community Development Financial Institution (CDFI) in 2004. This allowed Financial Services to apply to the CDFI Fund, which helps promote access to capital and local economic growth in urban and rural low-income communities across the nation.

Under the strategic plan developed by RCAP Solutions during 2004, RCAP Solutions Financial Services loan portfolio was identified as a key strategic initiative that would position the organization to better serve its clients and to address the challenges the organization faces through revenue diversification and planned growth to new markets. This meant that we would need to expand our current lending services from strictly a housing oriented portfolio to the much wider needs of the community and the organization. Financial Services would begin to expand into economic development (job creation, business development lending). As the Executive Director of Financial Services, Donna Warshaw, often states "no house is affordable without a job."

The goals that had been identified as part of Financial Services' strategic initiatives for the current fiscal year were designed to move us forward at this critical point in our development. The milestones to be reached

included the development of new lending programs that would address funding of small businesses in Worcester County, Massachusetts to begin with, as well as capitalizing the lending pool that would fund these initiatives.

Financial Services has had many successes in obtaining the funds necessary to live up to this commitment. This year we received \$500,000 from the USDA to help fund and support businesses in rural communities. We were awarded a technical assistance grant in the amount of \$58,378 from CDFI to build the capacity of Financial Services through a regional market study, and allowing us to purchase needed financial software which will build the capacity of the program. Recently we also were awarded a loan for \$50,000 from the Adrian Dominican Sisters that will be used to seed our microlending program for small businesses throughout the region. Presently we have an application submitted with the Small Business Administration (SBA) to become the federal Government's microlender throughout Worcester County; this will open up new markets and opportunities for Financial Services.

In these tough economic times we are faced with unique challenges. We must find the opportunities to be able to continue to meet our mission and improve the quality of life for our clients. Both RCAP Solutions and Financial Services will continue to forge ahead, create opportunities for our clients and help create *The World We Want*.

More Information on Asset Management:
www.epa.gov/safewater/smallsys/pdfs/guide_smallsystem_asset_mgmnt.pdf
<http://efc.boisestate.edu>
www.epa.gov/cupps
EFC@boisestate.edu



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