



Pacific Mountain Network News

Newsletter of Rural Community Assistance Corporation



Dedicated to assisting rural communities achieve their goals

Loan fund offers unique financing opportunities

By Sondra Hartwell, Rural Community Assistance Corporation rural development specialist - loan officer

Now in its 15th year, Rural Community Assistance Corporation's (RCAC) loan fund continues to increase its programs and expand financing opportunities to communities in the rural West.

RCAC added two new loan programs last year. The organization became an approved lender under the U.S. Department of Agriculture Rural Development (USDA Rural Development) Business and Industry Guarantee Program and the USDA Rural Development 538 Guaranteed Rural Rental Housing Program.

The Business and Industry Guarantee Program allows RCAC to provide long-term financing for certain community facilities in areas with a population up to 50,000. The USDA Rural Development 538 Guarantee Program is the first long-term housing program for the RCAC loan fund. This guarantee allows financing up to 25 years for non-profit developers of low-income multi-family housing in communities with a population up to 20,000.

During RCAC's fiscal year, which ended Sept. 30, 2002, RCAC increased loan fund staff and closed 41 loans, an increase of nine loans over the previous year. The loans demonstrate varying community

needs and RCAC loan fund's ability to match that diversity.

Loan programs are available for short-term financing

for single family and multi-family housing developments, community facilities, environmental projects and loans to lenders. Long-term financing for community facility projects and multi-family housing with a guarantee from USDA Rural Development are also now available. All programs offer financing with favorable rates and terms.

In addition to the programs listed above, the RCAC loan fund has a loan program dedicated to improving the health and housing of California agricultural workers, and a short-term loan program with a 3 percent interest rate to create and improve

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"All programs offer financing with favorable rates and terms."



February ♦ 2003

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Water celebrations raise awareness

By Victoire S. Chochezi, Rural Community Assistance Corporation publications specialist

"Water is connected to almost everything we do," said Mark Richardson, Rural Community Assistance Corporation (RCAC) rural development specialist. Most people recognize that water is important. However, unless there is a drought, many people take it for granted. No wonder the United Nations (UN) General Assembly has established the year 2003 as the International Year for Freshwater!

The International Year for Freshwater is part of UN efforts to cut "the proportion of the world's people unable to reach or afford safe drinking water" in half by the year 2015. The United Nations Educational, Scientific and Cultural Organization (UNESCO) will use this year to promote water awareness and to urge everyone to participate.

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William French Chief Executive Officer
Victoire S. Chochez Managing Editor
 Editorial offices, West Sacramento, CA 916/447-2854
 RCAC editorial e-mail vchochez@rcac.org
 RCAC home page www.rcac.org

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 RCAC is the Western RCAP

For further information on RCAC's services contact:

Kevin McCumber, Chief Financial Officer 916/447-9832 ext. 237
David W. Smith, General Counsel 916/447-9832 ext. 179
Elizabeth Kang, Director, Technical Services 916/447-9832 ext. 129
Gigi Cairel, Director, State Teams 916/447-9832 ext. 104
George A. Chimiklis, Director, State Teams 916/447-9832 ext. 114
Finnly Sutton, Director, State Teams 775/882-8863
June Otow, Director, Corporate Development 360/565-8457

Corporate Office

3120 Freeboard Drive, Suite 201
 West Sacramento, CA 95691
 916/447-2854

State Team Offices*

Alaska		Hawaii	
Fairbanks	907/456-3794	Hilo	808/934-8987 or 0559
		Kailua-Kona	808/896-3886
		Honolulu	808/531-5700
Arizona		Idaho	
Tucson	520/770-9882 or 9886	Meridian	208/855-2310
Yuma	928/329-8483		
Sonoita	520/455-5184	Nevada	
		Carson City	775/882-8887
California		New Mexico	
Biola	559/843-2851	Albuquerque	505/298-4511 or 4514
Murphys	209/728-3839	Las Cruces	505/541-1668
San Marcos	760/471-5612	Santa Fe	505/983-5074
Ukiah	707/462-4612		
West Sacramento	916/447-2854	Oregon	
		Portland	503/228-1780 or 1672
		Tigard	503/977-9395
Colorado		Utah	
Denver	303/455-7882	Draper	801/501-0465
Grand Junction	970/243-7087		
Salida	719/539-3450		
Washington			
Lacey	360/493-2260 or 0785		
Malott	509/422-2016		

*For more information regarding office locations, visit the RCAC web site at www.rcac.org or call the corporate office at 916/447-2854.

Southern Indian Health Council upgrades water system

By Ed Young, Rural Community Assistance Corporation rural development specialist

ALPINE, CALIFORNIA — Southern Indian Health Council (SIHC) is a nonprofit organization that provides health care and social services to a seven-member tribal consortium nestled in the small rural community of Alpine, California. Consortium members include Barona, Campo, Ewiiapaayp, Jamul, La Posta, Manzanita and Viejas tribal communities. Rural Community Assistance Corporation (RCAC) circuit riders regularly assist the consortium with drinking water and wastewater issues.

SIHC, in partnership with La Posta Indian reservation runs a 20-bed intensive residential program that treats American Indian youth ages 12 to 18 for substance abuse and provides primary or secondary psychiatric diagnoses.

Because of the young population using the Youth Regional Treatment Center (YRTC) and the La Posta community building, the U.S. Environmental Protection Agency (EPA) requested that SIHC install a chlorinating unit on the La Posta public water system that supplies the YRTC and the community building. RCAC assisted SIHC to comply with the EPA request.

The La Posta public water system includes two low producing ground water wells with separate water lines that feed into a common 50,000-gallon water storage tank. Each water line is at the top of the water tank and is regulated by surface floats that close the valves on both water lines when the tank is full. Pressure switches on each well detect the back pressure when these valves close. The switches then shut off the well pumps. Because there is no common water line filling the storage tank, a conventional chlorinating system was not possible.

RCAC staff consulted experts from Court Thomas Wingert Company for assistance. The experts decided that a flow pace meter with a divider box to control a chlorine pump installed on a flooded suction chemical tank would be the best solution.

The flow pace meter was installed in the two-inch water line from the water storage tank to the hydro-pneumatic tanks and connected to the divider box which was then connected to the chemical pump. Chlorine was pumped to the water storage tank through a half-inch schedule 80 polyvinyl chloride pipe. Union couplings were installed at strategic points, one just prior to entering the storage tank and one

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LaPosada: A health and housing model for unaccompanied migrant agricultural workers

By Robert Longman, Rural Community Assistance Corporation (RCAC) rural development specialist — loan officer and Gloria Cedillo, RCAC Agricultural Worker Health and Housing Program grants and program specialist

SONOMA, CALIFORNIA — As the sun slowly sinks over the coastal mountain range rimming the west side of the California Napa Valley, 34 agricultural workers head for a hot meal, a hot shower and a clean and safe place to sleep. Unlike most, who temporarily live in cramped rundown apartments, in their cars or camp out along river banks, these few fortunate workers are the beneficiaries of a program developed by the Vineyard Workers Services (VWS) of Sonoma County.

VWS exists solely to provide services to agricultural workers and had long recognized the need for housing for migrant workers. Little had been done locally to provide for basic shelter and sanitation needs. VWS worked for several years on a plan to provide decent, safe and sanitary housing but lacked the financial resources to provide the planned housing units combined with a meals program and medical services. The Vadasz Family Foundation pledged operating funds for such a facility for the first year. The Vintners and Growers Association pledged operating funds for five additional years. St. Patrick's Episcopal Church helped with some of the initial costs of establishing the facility and a local landowner agreed to provide a site for the housing at no cost. However, the majority of funding was still needed to purchase modular units and equipment, transport them to the site, provide temporary potable water, sanitation and other facilities and to support medical services.

VWS turned to Rural Community Assistance Corporation's (RCAC) Agricultural Workers Health and Housing Program (AWHHP) with a proposal. RCAC created the AWHHP with funds from The California Endowment. AWHHP provides loans and grants to combined housing and health projects that serve agricultural workers. Agricultural workers must be significantly involved in project planning to secure funding.

With the grape harvest season nearing, funding was critical to put the plan into action. Recognizing both the need for migrant housing and the need to act quickly, RCAC met with VWS and reviewed the proposal. RCAC also met with the agricultural worker advisory committee that had worked closely with VWS to plan the project. With demonstrated support from the Vintners and Growers Association, The

Vadasz Family Trust, St Patrick's and others, it was evident that financial support was in place to operate the project and that agricultural worker involvement was sufficient to make the plan a reality.

RCAC moved quickly to approve a grant of \$418,690 for VWS to provide housing units and for St. Joseph's Health Systems Medical Access Program to provide services. St. Joseph's, as the health provider partner, worked closely with VWS and the agricultural worker advisory group to develop a health program for the planned facility.

St. Joseph's provides weekly mobile medical and dental unit visits to the facility at low or no cost to the residents. In addition, VWS works with a local health care consultant, Community Health Resource and Development Center, to develop unique and innovative health related automated programs. These include a "Service Wheel" (information and referral system for resources for agricultural workers) and Visitantes Información Acceso Health Records System and medical identification cards.

The facility began set-up in August and was ready for occupancy in early September 2002. The camp quickly filled with agricultural workers as the word spread.

The facility's basic housing includes nine modular sleeping units with four beds per unit, two modular units with showers, sanitary facilities and a mess tent. In addition to the four beds in each unit, each occupant has a footlocker, clothing hooks and a shelf for personal effects. A full hot evening meal is provided six days per week.

The authors recently were privileged to share an evening meal with residents, and learned more about where they come from and their families back home. Most residents' families are far away, sometimes separated by a country, and they miss their families. Yet, for a few agricultural workers who spend time in our country and toil on our behalf, life has become more bearable. Agricultural workers have our sincere appreciation and so does VWS and its supporters who diligently and persistently help meet a need that is foreign to most of us. 🌱



VWS built new migrant worker housing in Sonoma, California.



Agricultural worker advisory committee members learn how to access the VWS web site.

Loan fund assists unique projects

(Continued from page 1)

health related facilities in California. These loans are available through funding from The California Endowment.

Almost all funded projects entail cooperation with other agencies and funding source leveraging. Below is a sampling of the loans closed this year.

Mecca, Riverside County, California **Mecca Mobile Home Park**

RCAC, through its Agricultural Worker Health and Housing Program, helps to address some of the health and housing problems facing agricultural workers in the Coachella Valley.

Mecca is a small, agricultural community in Southern California. During the peak harvest season, the population virtually doubles as migrant farm workers come to the area.

Because the housing stock in the area is severely limited, state legislation in the early 1990s allowed property owners to establish small, unlicensed mobile home parks on agricultural land, which led to an explosion of un-permitted parks with inadequate infrastructure and services. This practice led to many violations of health and safety codes and the eventual displacement of up to 600 residents.

An RCAC loan to the Coachella Valley Housing Coalition helped create the Mecca Mobile Home Park. The Park will provide safe and sanitary housing for up to 105 families displaced by the code enforcement violations against unsafe mobile home parks in the area. Santa Rosa del Valle, a local healthcare agency, will provide onsite clinic services as well as mobile medical services to the park, an adjacent migrant housing development and the surrounding area.

Kamas, Summit County, Utah **Grassy Creek Self-Help Project** **Mountainlands Community Housing Association**

Three separate loans from the RCAC loan fund allowed Mountainlands Community Housing Association to purchase 20 lots to develop the Grassy Creek Self-Help Project over the next two years. Mountainlands, while experienced in providing access to housing, is a new Self-Help grantee in an area with high land costs and a scarcity of affordable housing.

The Grassy Creek Self-Help Project is vital for affordable housing development in the area. Kamas, initially an agricultural town, has become attractive to higher income households as a second home area, because of its proximity to ski resorts. Grassy Creek Self-Help Project is the first affordable housing development in Kamas.

Madras, Jefferson County, Oregon **Programa de Recuperacion de Madras** **BestCare Treatment Service, Inc.**

Four addiction treatment and mental health agencies formed BestCare, Inc., a nonprofit agency that delivers treatment and prevention services throughout the state of Oregon. BestCare purchased and expanded an existing residential building into an alcohol and drug treatment center for up to 15 Latino clients at one time. RCAC funded a portion of the loan for the treatment center purchase and expansion.

Located in Madras, a small agricultural and timber community, the treatment center will be the only Latino residential treatment facility in Oregon. Through the facility, Programa de Recuperación de Madras, Latino communities receive a full continuum of treatment options in a culturally specific manner.

Sutton, Matanuska Susitna Borough, Alaska **Downtown Gravel** **Chickaloon Village Traditional Council**

An RCAC loan assisted the Native Alaskan Chickaloon Village to purchase Downtown Gravel, a 10.35 acre property with a fully developed gravel operation; including equipment, four full-service recreational vehicle sites, a large tanker fuel truck and a 3,200 square foot building. The building allows the Village to replace its inadequate facilities for program operations and maintenance. This purchase will serve the Village's present and future needs, including development of a future health clinic.

The Chickaloon Village continues to make vast improvements. The Village now employs 40 Native and non-native residents. Village members are refurbishing housing for elders, have opened a school, supplied emergency assistance to members in financial need and established a police force.

Grass Valley, Nevada County, California **Hope House** **Nevada County Council on Alcoholism**

In Grass Valley, the Nevada County Council on Alcoholism purchased a house to use as a women's substance abuse treatment center with loan funds from the RCAC loan fund's California Health Related Facility Fund. Grass Valley is the largest town (population 9,048) in an all-rural county.

After the purchase, the Nevada County Council on Alcoholism remodeled the building to increase the number of beds from six to 10 and thus increase the organization's ability to

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(Loan fund continued from page 4)

serve additional clients. The organization converted the existing one-car garage into office space, and named the new treatment center Hope House.

Building ownership provides program stabilization for Hope House and allows the Council to continue to provide much-needed services.

**Rapid River, Riggins County, Idaho
Waste Water Project
Rapid River Homeowners Association
Water and Sewer District**

Rapid River Homeowners Association, in a small community located near the wild and scenic Rapid River in Idaho, had to act. The Department of Environmental Quality placed a moratorium on hookups in the area until the homeowner association improved its water and sewer system.

RCAC environmental staff assisted the association to secure Community Development Block Grant funds and other funds to complete the system. An RCAC loan fund officer provided technical assistance to secure project financing.

The Rapid River Community will accomplish its goal of providing safe drinking water to its residents and complying with Idaho environmental standards.

For more on RCAC loans funded for 2002, see page 12. 🌱

Low-income families buy homes with “sweat equity”

By Julia Helmreich, Rural Community Assistance Corporation publications specialist

BATTLEGROUND, WASHINGTON — Low-income families who have been living in overcrowded, unsafe conditions will soon use their own sweat equity to realize the dream of home ownership.

The Lower Columbia Community Action Council (LCCAC) recently received a \$1.2 million short-term loan from Rural Community Assistance Corporation (RCAC) to develop a 27-lot Self-Help subdivision in Battleground, Washington. The area’s low-income families will live in the subdivision, many of whom would not otherwise be able to afford a home in the Battleground area, where new homes are selling for \$250,000.

The new homes are being built under the U.S. Department of Agriculture’s (USDA) Mutual Self-Help Housing program. Under this program, a group of families jointly contribute home-building labor under the guidance of a skilled con-

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Peter Carey wins national housing award for service

Housing Assistance Council (HAC) officials recently presented the Clay Cochran Award for Distinguished Service in Housing for the Rural Poor to Peter Carey, executive director of Self-Help Enterprises (SHE). Carey received the honor at HAC’s National Rural Housing Conference in Washington, D.C.



HAC, a nonprofit corporation headquartered in Washington, D.C., sponsors the Clay Cochran Award. HAC helps organizations build affordable homes in rural America.

The Clay Cochran Award honors individuals who have provided outstanding and enduring service, with national impact, for the betterment of housing conditions for the rural poor. The award is named for the late Clay Cochran, a pioneer in the rural housing movement, who founded the Rural Housing Alliance and Rural America.

“I am grateful for this recognition, but it is important to remember that the success of our mission does not rely on the efforts of individuals. The success of our mission will be achieved by all of us, working together, across geographic and cultural boundaries, in our communities and across the nation,” said Carey. “To look in the eyes of children who are now living in a decent home, finally enjoying the warmth and security that so many of us take for granted, is the best reward of all.”

Carey became SHE’s third executive director in 1990. SHE is a nationally recognized nonprofit housing and community development organization serving the San Joaquin Valley. As the oldest and largest developer of Mutual Self-Help housing in the nation, SHE has assisted more than 5,000 low-income families in the Self-Help construction of their own homes. In addition, the organization has rehabilitated more than 5,000 homes and developed more than 750 units of rental housing throughout a 15,000 square mile service area. SHE also provides technical assistance to small communities on water and other community development needs.

Carey joined Self-Help Enterprises in 1974 as part of the construction staff. A licensed general contractor, he has extensive experience in construction and organizational management.

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Water inspires celebration and contemplation

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World Water Day is another water calendar item to note. The United Nations Environment Programme (UNEP) is the lead agency promoting World Water Day, which takes place March 22. This year marks World Water Day's 11th anniversary, and this year's theme is *Water for the Future*. World Water Day is a product of the 1992 UN Conference on Environment and Development. UNEP works through World Water Day with governments and other partners worldwide to hold events that encourage responsible water use and conservation.

Following World Water Day is a more local water celebration, National Drinking Water Week, which will occur May 4-10. National Drinking Water Week was introduced by the American Water Works Association (AWWA). AWWA and its members have celebrated Drinking Water Week for more than 30 years. AWWA has formed coalitions and alliances with other organizations, such as the League of Women Voters; the U.S. Environmental Protection Agency; Rural Community Assistance Program, Inc.; the U.S. Chamber of Commerce; and others to educate and inform the public about drinking water issues.

Recently, several RCAC environmental staff members shared their thoughts on water awareness.

Conservation efforts are a must

Chris Marko, RCAC rural development specialist in Oregon doesn't think so many water celebrations are overkill. "Every day is world water day," he said. "We should use water wisely and remember that it is the vital element that sustains life on the planet. What we put into the water stream ultimately affects our water quality, our groundwater, rivers and oceans."

Conservation is a major point to emphasize during any water awareness celebration. Clean water doesn't exist everywhere. When we do have it, we should take care of it.

For example, many water systems have leaky pipes. It is important to find and stop the leaks, because they waste water. When pipes leak, we pump more water, which depletes the water source.

Infrastructure depends upon dedicated staff

Richard Prince, RCAC rural development specialist, hopes that as people observe water celebrations, they keep water system operators in mind. "Typically in the United States,

you have clean water on demand," he said. "People take it for granted, but there are a lot of people working very hard to ensure the public gets the quality and quantity of water they want and demand. For the most part, water systems work and are on call 365 days a year. If necessary, workers go out on Christmas Eve to repair a broken water pipe or fill a storage tank. These are very dedicated people."

Clean water and health go hand in hand

"Most people associate poor drinking water with underdeveloped countries, but Richardson points out, "America and Canada have thousands of small water systems where they don't have a decent water supply or where the water doesn't taste good; it's dirty. That's why RCAC exists.

Other environmental staff agree with Richardson, but stress that the U.S. has very good water in comparison to developing countries.



"We can go almost anywhere in the United States and drink a glass of water and not think about it. The rest of the world is faced with diseases that the U.S. wiped out about 100 years ago. People in the U.S. don't die of typhoid or cholera anymore. And that's because of our developed water systems," said James McVeigh, RCAC rural development specialist.

"Most people don't realize that polio is a water borne disease," said Glenn Johansen, RCAC rural development specialist in Hawaii. According to Johansen, to wipe out polio in the world, we first have to clean up the world's water systems.

Congress feels that every citizen has the right to safe, wholesome water. These rights are ensured by the Safe Drinking Water Act, which has been very effective in improving the quality of United States drinking water. ♻️

Save the date!
The 2004 RCAC Conference
Portland, Oregon
March 22-24, 2004
Sharing Our Gifts:
Celebrating Our Diversity

RCAC responds to troubled sewer systems in Idaho

By June Otow, Rural Community Assistance Corporation corporate development director

The technical assistance of Jim Phillips, Rural Community Assistance Corporation (RCAC) rural development specialist based in Idaho, and capital from the RCAC loan fund came at a critical time for the small communities of Riggins and Harvard.

Working with numerous agencies in the state, RCAC played an important role in moving these two small Idaho communities toward safer wastewater disposal systems.

Rapid River Water and Sewer

The Rapid River Homeowners Association Water and Sewer District located in Riggins, Idaho serves a population of 100. The Department of Environmental Quality (DEQ) placed the subdivision on hook up moratorium pending improvements to the wastewater system.

Rapid River is a wild and scenic salmon-spawning river with a fish hatchery close by. A ground water discharge system was needed to protect the river. The water and sewer district worked with U.S. Department of Agriculture (USDA) and the state to overcome various legal and technical obstacles to meet water quality standards for the river and DEQ requirements.

The current water and sewer system consists of two wells with average production of 10,000 gallons per day and a distribution system and storage reservoir. The drain field distribution system failed due to plugged pipes, so a temporary new distribution pipe was installed and is working at the moment. One of the old plants is defunct and serves as a sludge storage tank. The other operates but carries a full load. There is no backup in place and no generator available in case of a power outage.

Bob and Kay Smothers, who were the first residents of Rapid River about 30 years ago, played an active role in organizing and educating the homeowners. Their dedication over the past three or more years has kept the project moving forward.

The Rapid River Homeowners Association secured a variety of funding sources to finance improvements to the wastewater system. In addition to a construction loan from RCAC, the Association received financial assistance through the Community Development Block Grant Program, a Search Grant, a Local Improvement District bond and a direct loan from USDA Rural Development. The new system is scheduled to be completed this year.

Hoodoo Water and Sewer

In another part of the state, the Hoodoo Water and Sewer District received a cease and desist order from the Idaho

DEQ. The Hoodoo Water and Sewer District serves the community of Harvard, Idaho. The 80 residents of Harvard are very-low income.

The Hoodoo system has the capacity to serve 50 hook ups (46 residential and four commercial). The system is currently used by 33 residential and one commercial customer. The district has a failing pressurized mound treatment system. The Department of Commerce awarded an Imminent Threat Grant to fund needed temporary repairs but the district must achieve a long-term solution to its wastewater problems.

The district is under constant threat of a backed up collection system, which could damage property and create health risks for the citizens. A possible emergency bypass into Maple Creek would violate state and federal laws.

RCAC made a feasibility loan to the Hoodoo Water and Sewer District in the Idaho panhandle. The RCAC loan, combined with a block grant from the Idaho Department of Commerce, will pay for the feasibility and engineering study required to repair the wastewater system. The study will investigate the reasons for failure of the existing system and recommend long-term solutions for the ailing wastewater treatment plant and collection system.

Lucy Shelby, RCAC loan officer, expressed confidence that, "The district has the necessary support from its members, Latah County, and the state to solve this problem."

RCAC provides technical assistance to water and wastewater systems in rural communities under grant agreements from the U.S. Departments of Agriculture and Health and Human Services. 🌱

SIHC revamps water system

(Continued from page 2)

above the chemical tank on the discharge line. The union couplings allow easy access to the injector and the chemical pump when maintenance is necessary. The injector was installed through the side of the water storage tank and sealed with a foam rubber grommet. When the booster pumps come on to charge the hydro-pneumatic tanks, chlorine is pumped into the water storage tank. The system has been operating well and sufficient chlorine residual has been maintained.

This is a good example of what communities can do when they partner for a common goal. SIHC built the YRTC; La Posta Indian Reservation provided the land; all the member tribes accepted and backed the project, and RCAC assisted where needed. 🌱

Rural success story

Water system implements phased construction

Complete rehab boosts rural system's efficiency

By Philip Walsack, Rural Community Assistance Corporation rural development specialist

WELLINGTON, NEVADA — Topaz Ranch Estates General Improvement District (GID) is in Douglas County near Holbrook Junction. The system serves 721 connections (about 2,050 residents) and six commercial accounts. In 1997, the Topaz Mutual Water Company was offered to the GID, which serviced the community's roads, for \$1. The GID took responsibility for the community's water service.

A developer constructed the water system in the 1970s, intending to serve the community with private domestic water wells, but, the landowners were unable to secure adequate water from small wells. The developer served the community from his wells, and eventually formed a utility under Nevada's Public Services Commission (PSC).

In 1998, staff from the Nevada Public Utilities Commission (formerly the PSC) informed the Infrastructure for Nevada Communities working group that the GID needed technical assistance. In response, Rural Community Assistance Corporation (RCAC) trained the board of directors, and assisted with hiring an engineer and drafting ordinances. Nevada Rural Water Association assisted with wellhead protection.

The subdivision has 821 developable lots and is about 85 percent built out. There are five pressure zones in the community because elevation ranges from 5,100 feet to 6,000 feet. The base water rate is \$21.32 per month, and a commodity charge of \$1.03 per 1,000 gallons is levied. In late 1998, the community selected an engineer to prepare a Preliminary Engineering Report (PER). The PER recommended approximately \$5.4 million in system improvements. Using data from the PER, the community obtained a grant from the AB 198 Board for Financing Water Projects amounting to \$2.4 million. The community then borrowed \$683,500 from the U.S. Department of Agriculture Rural Development to complete the project.

The engineer designed the upgraded system, and a phased construction project began in 2000. A 660,000-gallon storage tank was added to replace the 420,000-gallon "Big Red" tank. Big Red ruptured in 1996. The "Little Red," shown below, 100,000-gallon tank failed in 1999, and a 3,000-gallon bladder tank from the Gulf War was used to provide water emergency storage and pressure to the homes in the pressure zone. A new 190,000-gallon storage tank was installed to replace the Little Red tank.



The "Little Red" 100,000 gallon tank failed in 1999.

The community receives its water from four groundwater wells. At peak, the wells produce 950 gpm. Well #1, producing 550 gpm, is one mile from the storage tank and 250 feet below the community. The water is pumped directly to the system's tanks. This well is equipped with a Cla-Val surge

protection and surge anticipator valve.

The old 230-gpm booster station had long outlasted its life. A new booster station was equipped with two vertical line shaft Floway pumps and General Electric motors with Allen Bradley motor controls. Each pump can produce 330 gpm. The utility does not run the pumps simultaneously, because normally there is not sufficient suction head.

The smaller booster station originally had one 30-gpm pump. It was rebuilt to include two 45-gpm pumps, and both pumps can operate simultaneously.

The old Bailey PRV stations have been replaced with new six-inch Cla-Val PRV stations with two-inch bypasses. The system operators have equipped Well #1 with a chlorination station. The operators used to climb the tanks and add disinfecting solution by hand.

This rural Nevada water system has seen plenty of changes over the past five years. Several other small infrastructure projects are underway which will enhance water service and reliability. With its new infrastructure, the community can grow to its potential. 🌱

IRS deal helps Lockwood residents stay in affordable housing

LAS VEGAS, NEVADA — The IRS recently agreed to sell the Lockwood Mobile Home Park located near Reno, Nevada, to the Lockwood Community Corporation (LCC), a nonprofit cooperative corporation formed by the residents of the mobile home park.

The LCC was formed after the IRS-Criminal Investigation (CI) seized the property from the former owner in 1999. The seizure was made as part of a federal criminal investigation by the IRS-CI, FBI, U.S. Customs and other law enforcement agencies in Nevada, which resulted in charges of wire fraud, money laundering and racketeering.

Fearing that new ownership could result in rising costs, displacement, and for some, homelessness, the tenants of the park banded together in an effort to save their homes and way of life. The property was one of several parcels seized from A.G.E. Corporation in 1999, including the Mustang Ranch brothel. After A.G.E. Corporation was convicted of the charges, all of the parcels were eventually forfeited to the United States Treasury Asset Forfeiture Fund.

The Lockwood Mobile Home Park consists of 93 developed spaces and 12 studio apartments on 56.13 acres of land in Northern Storey County, Nevada. The park is currently home to 5 percent of Storey County’s population. “The majority of the residents are senior citizens, disabled, or low-income households,” said Eileen Piekarz, a rural development specialist with Rural Community Assistance Corporation (RCAC), a nonprofit agency dedicated to assisting rural communities throughout the West. With technical assistance for infrastructure planning, organizational development training, and pro bono legal assistance from RCAC, the Washoe Senior Law Project, and other organizations, the Lockwood Community Corporation negotiated a myriad of legal technicalities to present a formal plan and offer to purchase the park from IRS-CI.

Under the plan, the residents of the park will continue to own their own mobile homes. However, the land, infrastructure, and the apartment units will be owned by the LCC, operating as a cooperative. Residents will pay a monthly fee for the operating expenses of the park and to service the debt for

acquisition and improvements to the property. The park will preserve 40 percent of its housing for households with income less than 50 percent of the Area Median Income (AMI). Another 31 units will be reserved for residents with incomes less than 80 percent of AMI. The remaining units will not be income-restricted to avoid displacing current higher income residents and to provide residents with a measure of flexibility in selling their homes.

United States Attorney Daniel G. Bogden, whose office prosecuted the case by which the park was seized and forfeited, stated, “I could not be happier with this result. This action benefits the citizens of Nevada, and is a fine example of what can be accomplished when private interests and the federal government work hand-in-hand for the betterment of society. I’d like to thank all those individuals, agencies and elected officials who assisted in the negotiation of this contract. It is an achievement which should be commended.”

According to Piekarz, financing for the acquisition and improvements to the park include a combination of conventional financing, a low interest loan through the HOME Investment Partnership Program, Community Development Block Grants managed by Storey County, low interest loans and grants, and resident equity. “The Lockwood Community Corporation is a good example of what a group of passionate and determined people can achieve with some support and technical assistance from nonprofit agencies and others,” she said.

“We were very impressed with the efforts and sincerity of these people,” added Special Agent-in-Charge Tichenor. “Proceeds from the sale of criminally forfeited assets generally are put to law enforcement use, but this was a unique opportunity for us to help the residents of Storey County help themselves. As an agency, we salute their efforts, and are very pleased to have been part of their success story.”

LCC was one of 100 Best of the Best, Best Practices Award winners from the U.S. Department of Housing and Urban Development in 2000.

For more information about the IRS-CI mission, background and strategies, visit the web site at www.treas.gov/irs/ci. 🌐

“The Lockwood Community Corporation demonstrates the empowerment of ordinary citizens through technical assistance and support provided by caring and compassionate nonprofit organizations.”

— Eileen Piekarz, RCAC rural development specialist



The IRS seized Lockwood Mobile Home Park from owners, then sold it to residents.

New book challenges conventional safe drinking water beliefs

By Jay Mashburn, Rural Community Assistance Corporation rural development specialist

Water to Drink: Sustaining Watersheds and the People Who Need Them

Author — Susan Lisa Toch, Ph.D., M.P.H., M.A.

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Phoenix Publishing, Anacortes, Washington

122 pages

A solution is now available for water systems caught between decreasing funding assistance and ever increasing regulations, demand and pollution. In her book *Water to Drink: Sustaining Watersheds and the People Who Need Them*, author Susan Toch, Ph.D., does not offer quick, easy answers, but she does illuminate a pathway for serious communities to create a dependable future source of safe drinking water.

Toch challenges conventional “expert” wisdom often given to decision makers that environmental maladies are best remedied with technological solutions. While scientific knowledge and technological interventions alone have often been credited for dramatic reduction of infectious disease, Toch proposes a new model for preserving hydrologic ecosystems and the life dependent upon them. This new approach is proactive as opposed to reactive. Resources are directed at long-range sustainable goals such as “preventive” care over “pathologic” cures. Toch’s approach integrates scientific analysis with information dissemination.

The author calls upon wisdom accrued over 20 years of experience in land use hydrology, water resources management and community health work — wisdom well tempered by serious academic discipline and achievement.

This book is a resource for local and regional decision makers. Toch expands the scope of information used for source water protection planning. She combines the scientific disciplines of hydrology, community health, geology, and ecology with chemistry and microbiology to analyze watersheds. The book contains an overview of a useful mapping technique for coordinating all this information. This approach looks for deeper environmental relationships and interactions between data sets.

Water to Drink goes beyond simply offering a new and more complicated way to analyze drinking water. The book demonstrates, through the use of real world examples, that the fruits of coalition building, overcoming conflicting legal rights (land use), integrating conflicting perspectives (economic welfare and environmental preservation), negotiation, smart development and consensus building on a common objective can result in sustainability.

Toch begins her book by warning that, “*This book is a work in progress.*” The book presents a large paradigm shift in wa-

ter resources management. Toch does a wonderful job of championing a new perspective on environmental water quality conservation. This book is the work of a seasoned sage, not an embarking pilgrim.

Visit <http://homepage.mac.com/waterdrink> to order the book or for more information. 🌱

HAC funds housing groups to help families build homes

Funds from the Housing Assistance Council (HAC) will help local nonprofit organizations in 23 states to sponsor sweat equity homebuilding projects for 768 rural families. In this Mutual Self-Help process, future homeowners work long hours to help construct their own homes and those of their neighbors.

Most of the more than \$7.5 million committed by HAC comes from the Self-Help Homeownership Opportunity Program (SHOP), which helps local nonprofit organizations acquire land and prepare building sites for low-income homebuyers. SHOP is funded by the U.S. Department of Housing and Urban Development and administered by HAC and other intermediary organizations.

“People who might not be able to buy a house any other way can afford one through the Self-Help program,” explained HAC executive director Moises Loza.

Organizations that receive SHOP funds oversee construction and provide training in home ownership and financial management. The groups receive the funds as loans but, if they meet their production goals and other requirements, as much as 85 percent of each loan is forgivable. Nonprofit agencies can then use the money as further subsidy for the same homes, to reduce the total mortgage amounts, for example, or to develop additional Self-Help homes.

Organizations in the West that received funds include Housing America Corporation, Twilight Dawn, Inc., United Housing & Educational Development Corporation, Coachella Valley Housing Coalition, People’s Self-Help Housing Corporation, Self-Help Enterprises, Rural Communities Housing Development Corporation, Mercy Housing California, Self-Help Home Improvement Project, Smith River Rancheria, Habitat for Humanity of Colorado, Energy Office, Colorado Housing, Inc., Community Leadership Development, Inc., Yamhill Community Development, Rural Housing Development Corporation, Community Health Center La Clinica and Kitsap County Consolidated Housing Authority. For a complete list of organizations and funding amounts, visit www.ruralhome.org. 🌱

RCAC receives \$10.5 million unprecedented USDA contract

By Julia Helmreich, Rural Community Assistance Corporation publications specialist

WEST SACRAMENTO, CALIFORNIA — Congressman Mike Thompson (D-CA) recently announced that the U.S. Department of Agriculture, Rural Development (USDA) awarded an unprecedented \$10.5 million five-year contract to Rural Community Assistance Corporation (RCAC) for its work supporting the Mutual Self-Help Housing Program in 11 western states.

“This landmark grant is a testament to RCAC’s great efforts and successes in helping families work toward home ownership,” said Thompson who represents West Sacramento and the 1st Congressional District.

USDA committed to doubling the number of participants in its Self-Help program to support President Bush’s home ownership initiative. This \$10.5 million contract will support RCAC’s work as the technical assistance provider for USDA’s western Mutual Self-Help Housing region.

Since its inception, the Mutual Self-Help program has moved thousands of low-income rural families into home ownership. Under this program, a group of families jointly contribute home-building labor under the guidance of a skilled construction worker, hired by a nonprofit housing developer (Self-Help grantee). The family’s labor becomes their down payment or “sweat equity.”

RCAC has been the western region technical assistance provider for more than 20 years. The western Self-Help region produces approximately 60 percent of Self-Help houses nationally. RCAC currently assists 53 operating grantees that help low- and very low-income families learn valuable new skills, create communities and realize the dream of home ownership.

“RCAC accepts the challenge offered by the Presidents’ Home Ownership Initiative and this major USDA contract award,” said William French, RCAC chief executive officer. “Through this contract, we expect to add 30 new Self-Help agencies over the next five years and approach 2000 houses a year. Home ownership, and the opportunity to build assets that it offers, helps to create healthy families and communities and has been a cornerstone of our housing efforts for 24 years.”

RCAC’s efforts under this contract will strengthen and add agencies that build Self-Help housing by providing training and technical assistance in agency, fiscal and construction management; loan packaging; community outreach; regulation; and access to other project financing resources. 🌱

State	Number of currently funded grantees	Number of homes built through 9/2001
Alaska	1	10
Arizona	9	2,453
California	12	11,230
Colorado	7	1,175
Hawaii	5	377
Idaho	3	195
Montana	2	25
Nevada	2	62
Oregon	2	328
Utah	6	119
Washington	7	2,439
<hr/>		
Western Region Total	56	18,413
<hr/>		
National Total	86	33,406

Peter Carey wins distinguished service award

(Continued from page 5)

Active in housing issues, Carey is past chair of the National Rural Self-Help Housing Association and serves on the boards of the National Rural Housing Coalition, the California Coalition for Rural Housing and is active in the Rural Community Developers Network. He served as a member of Bank of America’s Rural 2000 National Policy Committee and California state HOME and CDBG advisory committees. He is a former VISTA and Peace Corps Volunteer.

As past mayor, city council member and planning commissioner for the City of Visalia, Carey is active in community leadership and continues to be involved with a number of local organizations. Carey has been an effective advocate for rural development and affordable housing for low-income people and especially agricultural workers at the state and federal levels. 🌱

Rural Community Assistance Corporation – Loans funded in fiscal year 2002

Affordable Housing Finance Program

Burbank Housing Corporation
Forestville, California

\$625,000 acquisition and predevelopment for a 26-unit Self-Help project.

Caritas Community Housing Corporation
Sandy, Oregon

\$330,000 construction of a 30-unit housing project to serve farmworker families.

Chicanos Por La Causa
El Mirage, Arizona

\$212,000 long-term loan for a 20-unit multi-family farmworker complex.

Color Country Community Housing, Inc.
Hurricane, Utah

\$219,000 site acquisition for a 22-unit Self-Help project.

Community Service Consortium
Lebanon, Oregon

\$106,000 construction of a 2-unit project under a youth group program.

Farmworker Housing Development Corporation
Woodburn, Oregon

\$501,000 construction of a 6-unit housing project to help serve farmworker families.

Habitat for Humanity of the West Valley
El Mirage, Arizona

\$111,825 site acquisition for a 7-unit Self-Help project started by Common Ground Communities.

Hawaii Island Community Development Corporation
Kamuela, Hawaii

\$780,000 Site development for a 20-unit Self-Help project.

Hawaii Island Community Development Corporation
Kamuela, Hawaii

\$180,000 predevelopment for a 20-unit Self-Help project.

Low Income Housing Fund
Red Bluff, California

\$1,059,000 site acquisition for a 92-unit multi-family project.

Mercy Properties California
Plymouth, California

\$686,095 acquisition and predevelopment for a 20-unit Self-Help project.

Mountainlands Community Housing Association
Kamas, Utah

\$315,000 site acquisition for a 7-unit Self-Help project.

Mountainlands Community Housing Association
Oakley, Utah

\$464,509 site development and construction for a 12-unit Self-Help project.

Mountainlands Community Housing Association
Kamas, Utah

\$350,000 site acquisition for a 7-unit Self-Help project.

Mountainlands Community Housing Association
Kamas Utah

\$250,000 site acquisition for a 6-unit Self-Help project.

Lisa Curry
Nevada, California

\$117,500 construction for a 1-unit low-income project.

Self-Help Home Improvement Program
Corning, California

\$210,000 acquisition and site development for a 7-unit Self-Help project.

Summit County Housing Authority
Breckenridge, Colorado

\$750,000 acquisition and construction of a 7-unit Self-Help project.

Community Facility Finance Program

BestCare Treatment Services
Madras, Oregon

\$366,768 acquisition and rehabilitation of an alcohol and drug treatment center.

Bisbee Community Y
Bisbee, Arizona

\$10,650 rehabilitation of a 18,654 square ft. historic building.

Cabrillo Economic Development Corporation (CEDC)
Saticoy, California

\$500,000 long-term (partial guarantee by USDA) to acquire additional office space for CEDC.

Chickaloon Village
Sutton Matanuska, Alaska

\$341,000 land and building purchase for a gravel operation.

Chickaloon Village
Sutton Matanuska, Alaska

\$130,000 land and building purchase for a gravel operation.

Chickaloon Village
Sutton Matanuska, Alaska

\$51,894 gravel equipment purchase.

Darin M. Camarena Health Centers, Inc.
Madera, California

\$3,808,207 long-term (partial guarantee by USDA) for a 28,832 square ft. health center.

(Continued on page 13)

RCAC funds variety of loans in 2002

(Continued from page 12)

Housing America Corporation
Somerton, Arizona

\$152,000 long-term (partial guarantee by USDA) to purchase a corporate office for HAC, a private nonprofit corporation.

Nevada County Council on Alcoholism
Grass Valley, California

\$234,200 acquisition and rehab. for a 3,318 square ft. women's chemical dependency treatment center.

Redwood Coast Medical Services, Inc.
Gualala, California

\$134,000 long-term loan to purchase an emergency helipad site for medical services.

Uintah Basin Medical Center
Roosevelt, Utah

\$500,000 long-term (partial guarantee by USDA) of a 29,000 square ft. medical center.

Washoe Tribe of Nevada and California
Gardnerville, Nevada

\$780,000 construction loan to build a 15,500 square ft. Tribal Health Clinic.

Environmental Infrastructure Finance Program

Rapid River Housing
Riggins, Idaho

\$148,100 construction of a wastewater system to serve 83 residential units.

Rincon Water Consumers Cooperative
Rincon, New Mexico

\$117,105 acquisition and predevelopment of a water system to help serve 177 residential units.

Stratmoor Valley
El Paso, Colorado

\$240,000 installation of a water and wastewater system to serve 48 residential units.

Tulare County Water Works District #1
Alpaugh, California

\$85,570 feasibility study of a water system to serve 205 residential units.

Agricultural Worker Health and Housing Finance Program

Cabrillo Economic Development Corporation
Oxnard, California

\$750,000 predevelopment and construction of a 52-unit multi-family housing project.

Coachella Valley Housing Coalition
Mecca, California

\$1,500,000 construction of a 102-unit multi-family housing project to benefit farmworker families.

Family Health Care Network
Cutler, California

\$1,300,000 long-term loan for a 6,612 square ft. community health center.

Peoples Self-Help Housing
Guadalupe, California

\$304,500 construction of a 80-unit multi-family housing project to benefit farmworker families.

South County Housing
Pajaro, California

\$1,500,000 acquisition loan to construct a 77-unit multi-family housing project to benefit farmworker families.

Loans to Lender Finance Program

Hawaiian Community Assets, Inc.
Wailuku, Hawaii

\$50,000 investment to a loan fund for economic development to benefit Native Hawaiians.

Hawaii Community Loan Fund
State of Hawaii

\$250,000 investment to a loan fund for economic development throughout the state of Hawaii. ☸

Low-income families build housing

(Continued from page 5)

struction worker, hired by a nonprofit housing developer (Self-Help grantee). The family's labor becomes their down payment or "sweat equity."

RCAC has been USDA's western region technical assistance provider for more than 20 years. LCCAC is one of 53 western region grantees that RCAC assists. LCCAC has developed nearly 300 homes under the Self-Help program.

The homes in this new project will include a five-bedroom model to meet the needs of larger families. "This loan from RCAC will help us to better serve the low-income families in our area," said Judy Sloan, LCCAC executive director. "This development will help stabilize families, and help them to build equity and self-esteem. Home ownership will lead them to self-sufficiency and they will be role models for other families."

"LCCAC has a very effective urban and rural Self-Help program, said Lucy Shelby, RCAC loan officer. "It has been a pleasure to support their efforts to create affordable home ownership."

For more information about this Self-Help housing project, contact Lisa Blaine at 360/425-3430; call 360/425-3430 about LCCAC's other programs. ☸

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Opportunities

Technical Assistance for Community Services offers capacity building funds

Technical Assistance for Community Services (TACS), with support from the Meyer Memorial Trust, recently launched its first statewide Technical Assistance fund to help Oregon and Washington 501 (c)(3) organizations obtain consultation and training on board management, board governance, planning and technology issues. The fund is open to human services (including health and alternative education), arts, social justice and environmental nonprofit organizations. For application guidelines and more information, visit the TACS web site at www.tacs.org or call Tere Mathern at 503/239-4001 ext. 103.

Free software available to assess wastewater system vulnerability

The Vulnerability Self-Assessment Software Tool (VSAT) helps wastewater utilities analyze their vulnerability to both international and natural disasters. VSAT organizes data, supports and documents vulnerability analyses, and presents complex information in an easy-to-understand format for potential utility assets. To order, go to www.amsa-cleanwater.org/about/about.cfm.

Administration for Native Americans offers more than 100 competitive grants

The Administration for Native Americans (ANA) offers more than 100 competitive grants, starting at \$50,000, to promote social and economic self-sufficiency for Native people. Funds can be used to support locally developed social and economic development Strategies. Tribes, tribal colleges and community-based projects are encouraged

to apply. The application deadline is **May 2**. For more information, contact the ANA applicant help desk at 202/690-7776 or 877/922-9262.

Publication

National Drinking Water Clearinghouse offers free groundwater awareness book

Protect Your Ground Water: Educating for Action, a 64-page book describing how communities can implement a groundwater awareness program to safeguard supplies, is available at no cost from the National Drinking Water Clearinghouse. To order, call 800/624-8301 or e-mail ndwc_orders@ndwc.wvu.edu and request item #DWBKPE66.

Web Sites

National American Indian Housing Council revamps web site

The National American Indian Housing Council (NAIHC) has a reengineered web site. The web site now enables visitors to complete surveys and find more information on Indian housing news. NAIHC has also changed its web address. The new web address is www.naihc.net.

The U.S. Department of Housing and Urban Development sponsors web site on Native American issues

The U.S. Department of Housing and Urban Development, Office of Native American Programs hosts the web site, Code Talk. Code Talk hosts information on current issues, includes a calendar of events, resources, tools and extensive links related to Native American concerns. The site is named in honor of the Code Talkers who served

America with honor and distinction. Access the site at www.codetalk.fed.us. The site includes links to more information about Code Talkers.

National Neighborhood Coalition offers development tool kit


The Neighborhoods, Regions and Smart Growth Tool Kit for neighborhood planners, community organizers, advocates and community-based organizations promotes sustainable community revitalization. Visit www.neighborhoodcoalition.org for an order form or call 202/408-8553.

Publications and forms available from RCAC web site

The RCAC web site features forms required for the U.S. Department of Agriculture Rural Housing Service Section 523 Mutual Self-Help Housing Grant applications; the *Pacific Mountain Network News*; the *Pacific Mountain Review*; and *Water Lines*, the resource newsletter and calendar of the Nevada Drinking Water and Wastewater Training Coalition. Access the web site at www.rcac.org.

Job Opportunities

RCAC job opportunities

RCAC is a private, nonprofit organization dedicated to assisting rural communities achieve their goals and visions by providing training, technical assistance and access to resources. Contact RCAC at 916/447-2854 for an application packet to apply for open positions listed on the web site at www.rcac.org. RCAC is an equal opportunity/affirmative action employer. 

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Conference and Workshop Calendar

- UCLA Extension Public Policy Program 2003 Winter Seminar** Westwood, CA February 28, 2003
UCLA offers *Putting Census 2000 to work for you*. This workshop shows participants how to access and download Census data via the Internet and how to convert the data to tables, charts, maps and graphs for visualization, analysis and interpretation. Call 310/825-7885 for a program brochure.
- Community Development Venture Capital Alliance (CDVCA) Conference** Washington, DC March 3-5, 2003
CDVCA's 2003 Annual Conference features a new case-study that focuses on investment exits. Other session topics include managing management teams, accessing government funding, demonstrating CDVCA's social impact and more. Visit www.cdvca.org or call 212/594-6747, ext. 10 for more information. ♻️
- Housing and Urban Development (HUD) Conference** Salinas, CA April 1-2, 2003
HUD's California Practitioners Conference will focus on rural and agricultural worker housing and related issues. For more information, go to www.cultivatingourcommunities.org or call 866/685-1195.
- Energizing Entrepreneurship in Rural America** Nebraska City, NE April 1-4, 2003
This train-the-trainer academy is designed for rural economic development specialists, educators and trainers. The registration form is now available on the Heartland Center's web site at www.heartlandcenter.info.
- Conference for Tribes and Tribal Housing Organizations** Denver, CO April 7-9, 2003
The Housing Assistance Corporation and the National American Indian Housing Council sponsor *Serving Lower-Income Housing Needs: A Conference for Tribes and Tribal Housing Organizations*. For more information, visit www.ruralhome.org.
- Section 184 Training for Lenders and Tribes** Denver, CO April 22-23, 2003
The U.S. Department of Housing and Urban Development, Office of Native American Programs and Office of Loan Guarantee offer this free training course. Call 877/488-3483 or visit www.codetalk.fed.us/registration.html to register or for more information, including other training dates and locations.
- McAuley Institute's 8th National Women and Housing Conference** Oakland, CA May 1-4, 2003
This year's conference theme is *Women Building a Force for Change*. Women community development leaders, nonprofit housing developers, financial experts and national and local policymakers will examine affordable housing. For more information, visit www.mcauley.org, or call 301/588-8110.
- Association for Enterprise Opportunity (AEO)** Denver, CO May 16-19, 2003
AEO, the national association of organizations committed to microenterprise development is holding its 13th annual conference. AEO provides its members with a forum, information and a voice to promote enterprise opportunity for people and communities with limited access to economic resources. For more information about this annual conference, visit AEO's web site at www.microenterpriseworks.org or call 800/228-9290 or 303/297-1300.
- NEHA 2003 Annual Education Conference (AEC) and Exhibition** Reno/Lake Tahoe, NV June 8-9, 2003
The National Environmental Health Association (NEHA) hosts its 67th AEC and exhibition. The conference will cover topics such as onsite wastewater treatment, geographic information systems, management and drinking water. Check NEHA's web site at www.neha.org/tracks.html for the latest conference information and an online registration form.

♻️ Denotes sponsorship or involvement by Rural Community Assistance Corporation (RCAC).



**Rural Community
Assistance Corporation**
3120 Freeboard Drive, Suite 201
West Sacramento, CA 95691

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PACIFIC MOUNTAIN NETWORK NEWS

Rural community development news from the Western region

February 2003

Writing Proposals for Rural Community Development

~ A two-day workshop ~

Albuquerque, New Mexico ▽ **March 13-14, 2003**

In *Writing Proposals for Rural Community Development*, participants will learn how to identify funding sources and write successful proposals to both public and private funding sources. This two-day course offers participants the opportunity to practice the steps in planning, organizing and writing proposals.

More information:

For more information on workshop content, contact June Otow, course instructor, at 360/970-4095. June is Director of Corporate Development at Rural Community Assistance Corporation (RCAC). Visit RCAC's web site at www.rcac.org under "upcoming events" for a copy of the registration flyer, or contact Mark Wiseman at RCAC, 916/447-9832 ext. 279. Space is limited. Registration is on a first come, first served basis.



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