

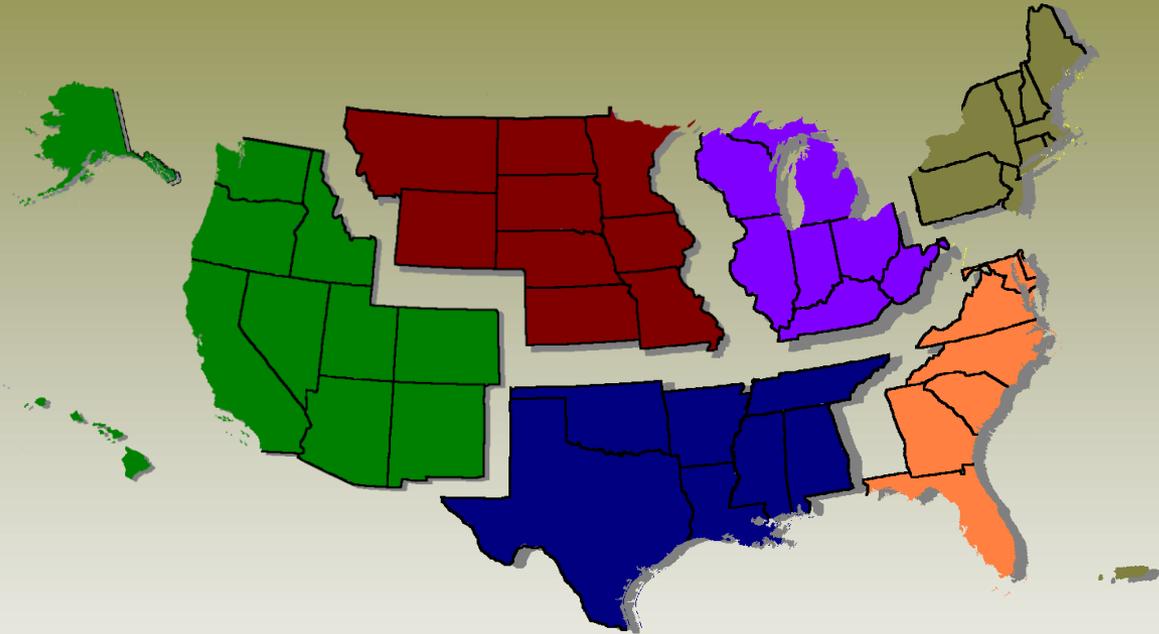


*Helping people
in the rural
south build a
future in their
own hometown.*



RURAL COMMUNITY
ASSISTANCE PROGRAM
COMMUNITY RESOURCE GROUP, INC

Rural Community Assistance Partnership (RCAP)



A nationwide network of non-profit organizations working to insure that rural and small communities throughout the U.S. have access to safe drinking water and sanitary wastewater disposal.

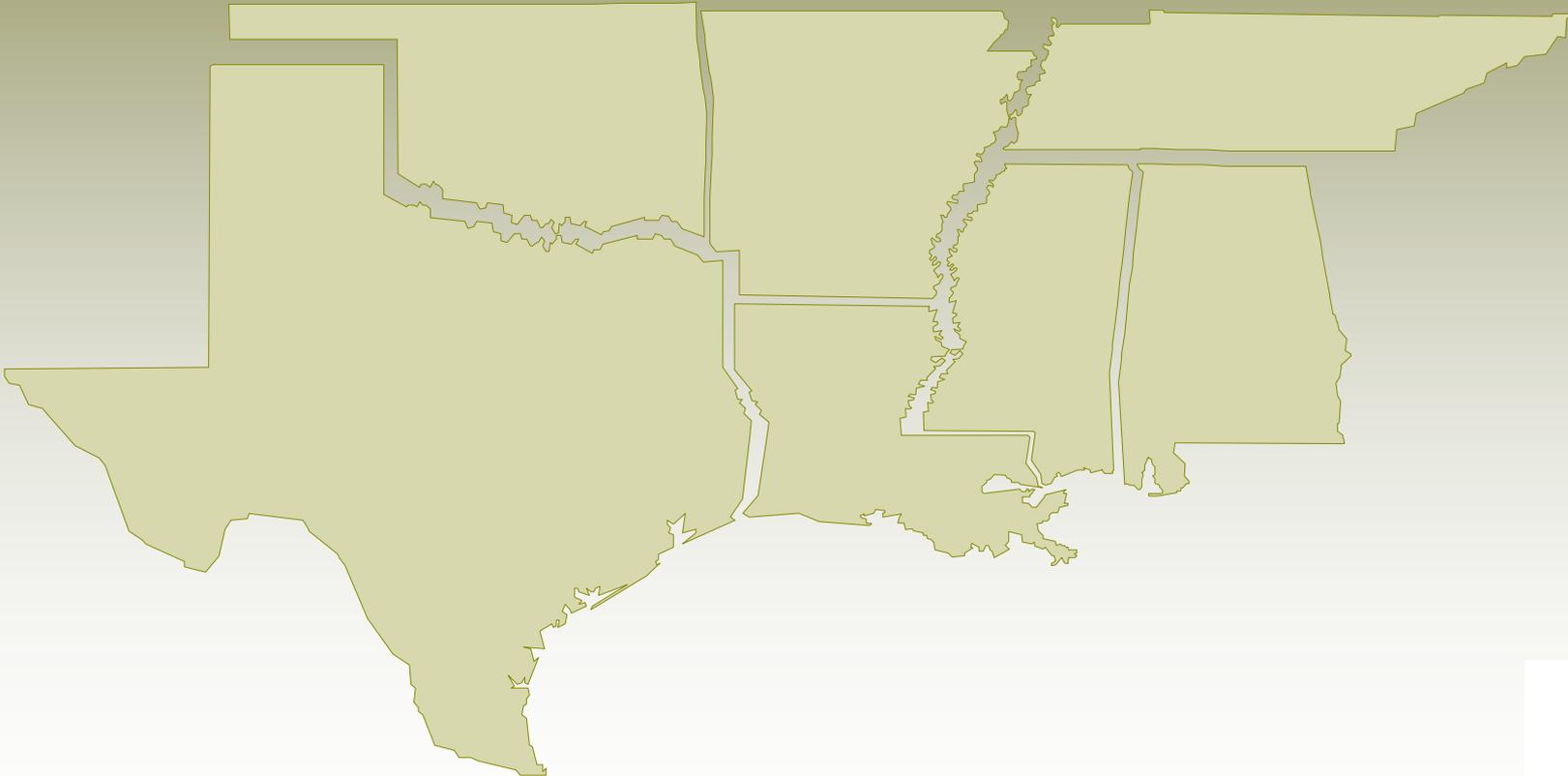
Helping People Build A Future In Their Own Hometown



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Community Resource Group, Inc.

Arkansas • Oklahoma • Texas • Louisiana
Mississippi • Tennessee • Alabama



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CRG can assist small towns, rural communities, and rural utility districts with the development, operation and management of their water and wastewater systems:

- Onsite Technical Assistance
- Management Training
- Affordable Financing

These services are provided at no cost to those eligible for assistance!

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Onsite Technical Assistance

Help communities with planning and operational needs:

- System development/capital improvements
- Improving organizational structures
- Emergency and long range planning
- Enhancing financial and managerial capacity
- Ensuring regulatory compliance

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Onsite Technical Assistance

At no cost to the community, CRG can also:

- Prepare RD required annual financial reports
- Conduct Utility Rate Studies and Revenue Analysis
- Help develop new rates
- Prepare/Package RD and OWRB funding applications
- Coordinate completion of RD Letter of Conditions requirements



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Management Training

Small group sessions covering a variety of specific topics, including:

- Financial Management
- Personnel Management
- Emergency Management
- Customer Service Management



Financial Assistance

The Community Loan Fund (CLF) offers loans to water and wastewater systems in low income rural areas.

Designed to meet the needs of the small utility system:

- **Quick**
- **Affordable**
- **Flexible**

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Purpose of the CLF

- Meet compliance requirements for public drinking water and wastewater regulations
- Improve public health and system security
- Extend service to new customers or improve service to existing customers
- Create opportunities for economic development
- Conduct pre-development activities needed to qualify for long-term financing

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Types of Project Funding

- Pre-development loans
- Interim financing
- Construction loans for system improvements/expansion
- Matching Funds/Joint Financing
- Equipment loans

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Eligibility

- Serve a significant number of low-income customers
- Rural communities of less than 20,000
- Can repay the loan with system revenues
- Willing to accept no-cost technical assistance if needed to improve system's ability to repay the loan

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Loan Terms & Conditions

Terms:

Loans up to \$250,000:

Maturity – ten years or less

Interest Rates:

24 months or less 4.9%

25 to 60 months 5.5%

61 to 120 months 5.9%

Loan Terms and Conditions

Security: Typically a pledge of revenues.

Origination Fee: 1% of the amount borrowed (\$100 minimum)

Other Costs: Out-of-pocket expenses for attorneys fees, filing fees, etc. (generally less than \$100 for most loans)

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Application Process

- Complete two-page application (available from CRG staff)
- Discuss application with CRG staff
- Loan officer and Loan Committee will review application and make approval decision within three weeks.
- Closing of the approved loan will normally take place within 60 days of application submittal.



Loans Processed Past Two Years

- **Cameron PWA**
- **Clayton PWA**
- **Creek County RWD #5**
- **Hughes County RWD #2**
- **LeFlore County RWD #1**
- **Mayes County RWD #8**
- **Muskogee County RWD # 7**
- **Pittsburg County PWA**
- **Talihina PWA**
- **Flint Ridge RWD**
- **Grady County RWD #2**

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More Information

For more information please contact your nearest Oklahoma CRG office or our website:

www.crg.org

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Any Questions?

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