



# Communities Unlimited

## Who Are We and What Do We Do?

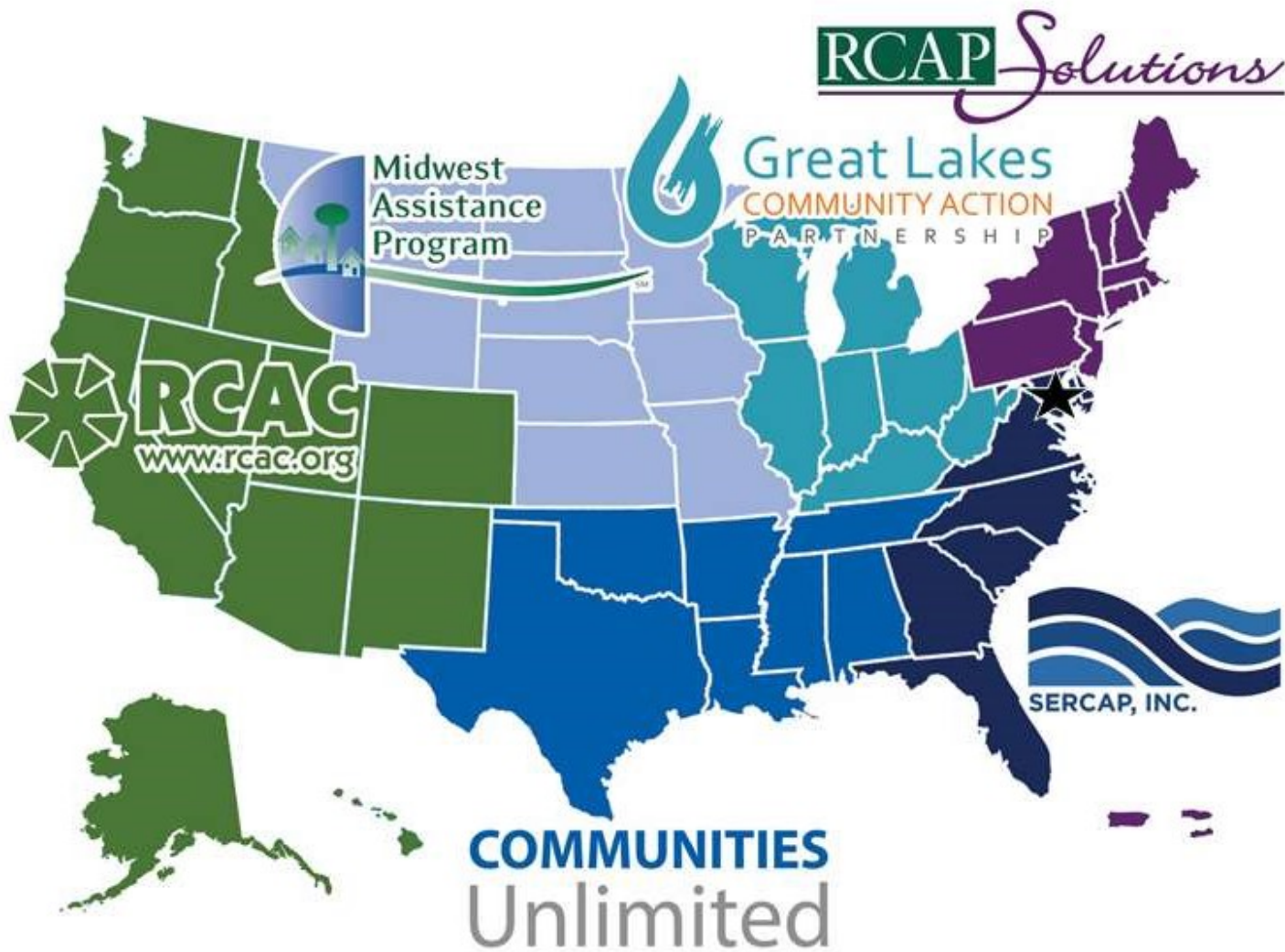
Presented by:  
Dinah Foreman, Alabama State Coordinator

**COMMUNITIES**  
Unlimited

# Communities Unlimited

**COMMUNITIES**  
Unlimited

- A 501(c)3 nonprofit corporation
- Founded in 1976 as Community Resource Group
- Merged with another nonprofit, Alt.Consulting, in 2014 and changed the name to Communities Unlimited



**RCAP National Office**  
1701 K St. NW, Suite 700  
Washington, D.C. 20006  
[www.rcap.org](http://www.rcap.org)

**Western RCAP**  
Rural Community Assistance  
Corporation  
[www.rcac.org](http://www.rcac.org)

**Midwestern RCAP**  
Midwest Assistance Program  
[www.map-inc.org](http://www.map-inc.org)

**Southern RCAP**  
Communities Unlimited  
[www.communitiesu.org](http://www.communitiesu.org)

**Great Lakes RCAP**  
Great Lakes Community Action  
Partnership  
[www.glcap.org](http://www.glcap.org)

**Southeastern RCAP**  
Southeast Rural Community Assistance  
Project  
[www.sercap.org](http://www.sercap.org)

**Northeastern RCAP**  
RCAP Solutions  
[www.rcapsolutions.org](http://www.rcapsolutions.org)

# Communities Unlimited



## • Funding Sources

- USDA
  - Technitrain
  - Rural Community Development Initiative
  - Community Facilities Training and TA
- EPA
  - Drinking Water
  - Wastewater
  - Private Water Well
- Administration of Children and Families
  - Health & Human Services/Office of Community Services (HHS/OCS)
- Various State Contracts



# Communities Unlimited



- Primary Program Areas
  - Environmental Services
  - Community Sustainability
  - Entrepreneurship
  - Healthy Foods

# Environmental Services

Communities Unlimited provides:

- Technical assistance
- Training
- Capital



# Environmental Services

- **Technical Assistance**
  - Managerial, Financial and Technical Assistance
    - Policies and procedures
      - Operational
      - Managerial
      - Financial
    - Sample/Monitoring Plans
      - Bac-T
      - DBP
      - LCR
    - Record keeping
      - Operational records for compliance
      - Financial records

# Environmental Services

- **Technical Assistance** *(continued)*
  - Managerial, Financial and Technical Assistance
    - Asset Management Plan
    - Develop Budget
    - Rate Analysis
  - Funding Application Assistance
    - Request for Qualifications process for selecting a project engineer
    - SRF Pre-application
    - USDA RD Apply
    - Meeting the Letter of Conditions
    - **USDA Community Facilities Funding Application**



# Environmental Services

- **Training**
- Operator certification renewal training
  - Provides continuing education hours help operators retain their certification
- Board member training
  - Covers specific topics pertaining to water and/or wastewater to educate board/council members about their responsibilities for the utility system
- Staff training
  - Includes training of office staff
  - Can include operations staff

# Environmental Services

- **GIS Mapping**

- Small systems are mapped at a subsidized cost through grant funding from USDA and other funders.



# Environmental Services



- **Private Well Assessments**

- Service provided at no cost
- Provide training and technical assistance to homeowners
- Identify potential threats to well
- Identify potential sources of well contamination
- Review well construction
- Evaluate water source
  - Water sample collected and analyzed for 53 contaminants at no cost to homeowner

# Communities Unlimited

## Community Development Financial Institution

Communities Unlimited, Inc. (CU) is a U.S. Treasury certified Community Development Financial Institution (CDFI). As a CDFI CU expands economic opportunity for underserved people and communities by providing access to capital they need to prosper.



# Environmental Loans

- **Small Community Water & Wastewater Systems**
  - Loans up to \$750,000
  - Up to 15 years to pay back
  - Uses include
    - Interim financing
    - Matching funds
    - Construction loans and system improvements
    - Equipment
    - Emergency funding



# Environmental Loans

*(continued)*

- **Pre-Development Loan**

- Community population <10,000
- Max loan \$150,000
- Maturity up to 2 years
- Intended to help small communities access SRF funding
  - Audit Reports
  - Engineering
  - Environmental Reports

- **Household Septic System and Water Well Loan**

- Max loan \$15,000
- 1% Interest rate
- Maturity up to 20 years
- Applicant must meet low-income guidelines

# Community Sustainability

Communities creates lasting change in rural communities by:

- Building diverse leadership teams to create strategies and identify new opportunities.
- Leveraging local assets for long-term growth
- Identifying partners to create sustainable local economies by growing community assets.



# Entrepreneurship

CU works with entrepreneurs at every stage of a small business' startup and growth by:

- Problem-solving issues
- Identifying and implementing solutions
- Building business skills and management capacity
- Providing training

## Business Lending

- Microloans: \$500 to \$50,000
- Business loans: \$500 to \$100,000
- Participation and Referral loans for those over \$100,000

*Uses include working capital, equipment, expansion, business acquisition*





# Healthy Foods

Utilizing a value chain framework Communities Unlimited is:

- building a regional food system
- connecting small-scale farmers to market opportunities
- filling gaps in the food system
- addressing food deserts



# Communities Unlimited

## 2022 IMPACT

**1,191,854** people served in **679** communities



**148**  
LOANS



**\$9,675,816**  
LENT



**\$169,321,469**  
LEVERAGED



**400**  
BUSINESSES  
SERVED



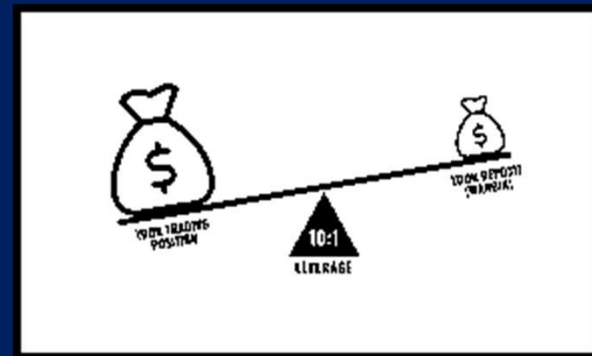
**2,355**  
JOBS CREATED &  
SUSTAINED

# FY2023 Impact in Alabama

48,748 people served in 62 communities in Alabama



21,089  
Households



\$13,953,682  
Leveraged



235 Trained

# Contact Information

**Dinah Foreman**

Alabama State Coordinator

256-483-8611

[Dinah.Foreman@CommunitiesU.org](mailto:Dinah.Foreman@CommunitiesU.org)



Communities Unlimited, Inc. is an EOE M/F/Disability/Veteran Employer, Lender and Provider.