Improving Compliance at Small POTWs
Seth Heminway EPA HQ and Jenny Beese, EPA Region 5)
Mission Statement:
To move rural and under-resourced communities in areas of persistent poverty to sustainable prosperity.

Communities Unlimited serves Alabama, Arkansas, Louisiana, Mississippi, Oklahoma, Tennessee and Texas.
Prevalence of Food Insecurity Compared to U.S Average

- Below U.S. average
- Near U.S. average
- Above U.S. average

Source: USDA, Economic Research Service, State-Level Prevalence of Food Insecurity, 2015-17
2018 IMPACT

615 COMMUNITIES SERVED
398 JOBS SUSTAINED
43 JOBS CREATED
125 BUSINESSES SERVED

OVER 1.2 MILLION PEOPLE SERVED

$5,143,928 LENT

$62,452,198 LEVERAGED
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.
<table>
<thead>
<tr>
<th>PROJECT DETAILS</th>
<th>PROJECT SOLUTION / RESOLUTION</th>
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</thead>
<tbody>
<tr>
<td><strong>Situation Background / Issues to be Addressed</strong></td>
<td><strong>What did CRG (RCAP) do to solve the problem / issue?</strong></td>
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<td>Patton Village when referred by USDA, was one of the larger cities in Texas not to have a public wastewater system. It was CU’s goals to assist the community develop a wastewater system.</td>
<td>CU not only provided technical assistance through the wastewater system construction but also assisting with the purchase of the privately owned water system.</td>
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<tr>
<td><strong>How Did CU (RCAP) Become Involved?</strong></td>
<td><strong>Community/State resources available (i.e., community capacity - managerial, financial, technical)</strong></td>
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<td>Patton Village received a USDA grant/loan letter of conditions (funding letter) in 2007 Community’s new sewer appeared stuck following a customer complaints filed with TCEQ, Texas regulatory agency. USDA referred Patton Village to CU who not only provided interim financing to pay for the attorney fee and modeling but CU also participated in the State Office of Administrative Hearing (SOAH) to provide to TCEQ proof that the sewer system was affordable and provide interim financing for Patton Village.</td>
<td>CU has assisted Patton Village with technical, financial and managerial on the wastewater system and now the water system application which has been approved and funded by USDA.</td>
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<td><strong>Community/State level stakeholders – who they are, what roles they play?</strong></td>
<td><strong>Has issue been resolved, or what other steps must be taken to resolve?</strong></td>
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<td>Rural Development has a first lien on the water system</td>
<td>The issue system has been constructed and even through Hurricane Harvey and Tropical Storm Imelda, Patton Village is still standing.</td>
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<td><strong>Other Interesting Project Details</strong></td>
<td><strong>Other issues / opportunities identified for continued CU (RCAP) involvement in this community?</strong></td>
</tr>
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<td>Patton Village mayor went to work assisting the engineer help identify all 585 potential customers. City did not have a public water system.</td>
<td>CU is now assisting with purchasing the private water system and drilling a new well and replacing the undersized water lines.</td>
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**PROJECT QUOTES**

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<tr>
<th>CR (RCAP) staff</th>
<th>Community Leader / Resident</th>
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<tbody>
<tr>
<td>Harold Hunter</td>
<td>Scott Anderson/ Mayor</td>
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</tbody>
</table>

**Political Leader**

The quote from a local leader, resident and political leader should state, in their own words, something about what the problem was, what they think of the results of the work undertaken from the community’s perspective, and what the value of RCAP’s role was in helping them get there.
Lending

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

Small Community Water & Wastewater Systems
• Loans up to $500,000

Uses include capital improvement projects, equipment and emergency funding.
Environmental Services

• Communities Unlimited provides:
  • technical assistance
  • training
  • capital

CU serves as the Southern RCAP in the national Rural Community Assistance Partnership (RCAP).
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
Community Sustainability

- Communities creates lasting change in rural communities by:
  - Building diverse leadership teams create the strategies, identify new opportunities and entrepreneurs and supporting local businesses.
  - Leveraging local assets for long-term growth
  - Bringing resources and identifying partners
Entrepreneurship

• Communities Unlimited partners with entrepreneurs at every stage of a small business’ development by providing:
  • One-on-one solving problems
  • Building capacity
  • Providing capital
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