SERCAP Provided **913,063** Individuals with Access to Clean, Safe Drinking Water and/or Environmentally Sound Wastewater Solutions!
Dear Friends,

Southeast Rural Community Assistance Project, Inc. (SERCAP) is diligently working with communities, clients, and service partners to become more resourceful in these upcoming tough economic times. SERCAP is committed to finding innovative solutions that serve individuals and communities that need assistance. For nearly 50 years, SERCAP’s stakeholders have often said, “We could not have done it without you,” more times than we can count. Those words continue to drive SERCAP to fulfill its mission of promoting the development of affordable water and wastewater facilities, community development, environmental health, and economic self-sufficiency.

SERCAP has provided many services within our region. We want to continue our tradition of doing great work while being recognized as a leader in the fight to improve conditions and promote economic development in rural America. The comprehensive infrastructure services provided by SERCAP support rural Americans who need someone to lean on during times of hardship. SERCAP provides the capacity necessary to fill the gaps for individuals and communities to become and to remain self-sustaining.

A good measure of the effectiveness of a service-oriented organization such as SERCAP is our ability to provide new services or continue existing services as needs are identified. One example of SERCAP’s response over the years is the continual need for a successful initiative which offers low interest loans to homeowners requiring repairs or replacement of their well and/or septic systems. These loan funds allow homeowners who are otherwise unable to secure conventional financing to make costly repairs to inoperable wells/septic systems across SERCAP’s seven state service region.

SERCAP continues to provide hands-on technical assistance, training, financing, economic development, capacity building, and other direct services needed by the rural residents and communities that the agency serves. This annual report provides a snapshot of those programs and services that are increasingly vital to meet the needs of rural communities.

SERCAP wants to thank its service partners and clients who have joined SERCAP in fulfilling our mission. We ask that you continue to work with us.

Water Is Life!

Hope Cupit
President & CEO

A Message from Hope Cupit

SUPPORT AND REVENUE

<table>
<thead>
<tr>
<th>Source</th>
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EXPENDITURES

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<td><strong>Total Expenditures</strong></td>
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<td><strong>Change in Net Assets</strong></td>
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<td><strong>Net Assets-beginning</strong></td>
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<tr>
<td><strong>Net Assets-ending</strong></td>
<td><strong>$4,265,894</strong></td>
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After many years of work, one failed referendum and 100’s of hours put in by volunteers and SERCAP staff, the Ellendale Community faced a referendum on Saturday, November 4, 2017 from 9:00 a.m. to 1:00 p.m. The Ellendale Civic and Community Improvement Association (ECCIA) worked diligently to distribute flyers – “VOTE YES on November 4” – putting out over 40 yard signs, making individual phone calls, and trying to call attention to the critical nature of this referendum. Members of the group also offered rides to the polls for anyone without transportation, and rides to the county seat of Georgetown for absentee voting, if they were unable to get to one of the two polling places on November 4, 2017.

Unfortunately, the referendum failed by just 13 votes – 120 Against vs. 107 in Favor – and the County will likely abandon its effort to establish a water district. Yet, residents in the outer areas of the proposed district continue to have undrinkable water from shallow residential wells. SERCAP participated in water sampling in June 2017 and found that several wells contained bacteria and high nitrate levels while almost all had high iron content. A previous referendum, held by the Town of Ellendale, to establish a community water system failed in 2010. This time, the referendum was held by Sussex County and the vote was not limited to town residents only. The out of town residents have the worst quality water and need a community system the most. The outlying areas are largely minority and working poor, while the in-town residents are a mixture of ethnicities and income levels.

Recently, SERCAP’s DE/MD State Manager made a public presentation to the Commissioners of Sudlersville, a small town in Queen Anne’s County in Maryland. The presentation focused on the results of the recently completed rate analysis, and the potential options for rate re-structuring. The analysis was requested by USDA and took several months to complete. SERCAP’s Technical Assistance Provider (TAP) also made recommendations for improving collection rates, and suggested that monthly billing might be more effective, since the new rates would be considerably higher for all, but the lowest volume users. The public reacted more strongly to that suggestion, than to the increased rates proposed.

After considerable discussion, the Commissioners set a work session date for October 18, 2017, to decide which options to present for introduction of a rate resolution in November or December, and they asked SERCAP’s TAP to return for that work session. On October 18, 2017, the Commissioners, after much additional debate, decided to take the TAP’s results and split the various options, using one option’s figure for water availability charge, another for wastewater, and choosing the highest option’s figure for volume charges. The Town plans to introduce this new rate structure at the November Commission meeting, and to put the new rates into effect in 2018.
Currently, SERCAP’s Regional Department is working with the Town of Pearsburg in Giles County, VA, to complete a Vulnerability Assessment of their Wastewater System. The Town’s Wastewater System has received a USDA Rural Development (RD) Loan to finance upgrades to the wastewater treatment plant and collection system. USDA RD requires all loan recipients to conduct Vulnerability Assessments and establish Emergency Response Plans, in order to be prepared for unforeseen circumstances, and/or in the event of an emergency.

The Town of Pearsburg currently has a town-wide Emergency Response Plan, which SERCAP will help to update, by revising the section for the Wastewater System, once the Vulnerability Assessment is complete. The Vulnerability Assessment will evaluate the wastewater facility’s exposure to unanticipated hazards from man-made and natural disasters, and the revision of the Emergency Response Plan will prepare the facility for any potential disasters. The completion of the Vulnerability Assessment and the update of the current Emergency Response Plan will ensure uninterrupted utility service to residents, and prepare the system for emergencies, by providing the ability to recover from a disaster.

SERCAP’s Housing Department is working with a family of four (4) in Shenandoah County, VA, to replace a failed septic system, through the Indoor Plumbing & Rehabilitation (IPR) Program. The clients purchased the home in 2015 and have had ongoing difficulties with the septic system from the beginning. In fact, they have had to expend their limited funds to have the septic tank pumped-out every six (6) months. The original septic tank was part of a larger community on-site sewage system, and when the clients’ septic system failed, it caused difficulties for the entire community system.

Fortunately, SERCAP has been able to step-in, and is working with the clients on an environmentally sound septic solution. SERCAP intends to disconnect the clients’ home from the community system and install an alternative on-site sewage system, which will allow them to have their own independent system. SERCAP will provide a grant, through the IPR Program, to cover the full $30,000.00 estimated cost of the project.

SERCAP Enabled 18 Households in Virginia to Become Warm, Safe, and Dry!
SERCAP’s Mission, Vision, and Impact

Since 1969, Southeast Rural Community Assistance Project, Inc. (SERCAP) has been assisting both individuals and communities to gain access to: reliable sources of clean, safe drinking water; environmentally sound wastewater facilities; sound water and wastewater infrastructure for communities, and to complete indoor plumbing facilities for individual households. The agency keeps its Mission at the forefront of every project as the staff work to impact communities and change lives. SERCAP’s Mission is to:

*Improve the quality of life for low-income individuals by promoting affordable water and wastewater facilities, community development, environmental health, and economic self-sufficiency.*

In 2017, SERCAP’s Board of Directors and Staff engaged in a Strategic Planning Session which yielded the result of further defining the agency’s vision. SERCAP’s Vision is to:

*Provide communities with the resources and opportunities for a safe and healthy environment.*

In the 49 years that SERCAP has been working for communities, the organization has added a number of programs that provide community development services, and help both individual clients and communities, alike, to achieve the ultimate impacts of improved *Environmental Health*, improved *Economic Self-sufficiency*, and improved *Quality of Life*.

**Technical Assistance for Water/Wastewater Systems**
- Rate Studies
- Compliance Monitoring/Assistance
- Income Surveys
- SMART Solid Waste

**Training for Water/Wastewater Staff/Board**
- Facilities Development Grants
- Miscellaneous Grants
- Housing Services
- One-on-One Housing Counseling
- Financial Literacy Education
- Indoor Plumbing & Rehabilitation
- Owner Occupied Housing Rehabilitation
- Aging in Place
- Financial Services
- Individual Household Well Loans
- Individual Household Septic Loans
- Individual Home Improvement Loans
- Community Development Loans
- Loan Application Assistance
- 502/504 Loan Processing
- VFC Alternative Break Program

**The Residents of 254 Communities Improved their Environmental Health!**

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**Programs & Services**
In his 1963 book, Strength to Love, Dr. Martin Luther King Jr. famously stated, “The ultimate measure of a man is not where he stands in moments of comfort and convenience, but where he stands at times of challenge and controversy. The true leader will risk his position, his prestige and even his life for the welfare of others.” John Thrower may not have realized it at the time, but over a decade ago when he started advocating for clean water for his neighbors in the tiny village of Hobson, VA, he had embarked on a journey of living out Dr. King’s credo on the measure of a man.

The Hobson Community is located in the City of Suffolk in Virginia’s Tidewater Region near the Chesapeake Bay. The city of Suffolk is geographically the largest city in Virginia having annexed the former Nansemond County in 1974, however, the city is not at all completely a metro area. The Hobson Community is actually a rural collection of two villages and surrounding homes with about 200 residents living far from the major urban centers. Founded in the 1700s, Hobson grew first in the tidal marshlands as a haven for escaped slaves and later Freedmen, as well as descendants of the Nansemond Tribe, its original inhabitants. By the last quarter of the 19th century, Hobson had developed into an African American oyster fishing village unique to the confluences of the James River and its tributaries with the Chesapeake Bay.

Hobson’s current residents cherish their heritage as Chesapeake Bay oystermen and watermen and as well as their history of overcoming multiple past injustices. The community is a mix of very-low, low-, and moderate income households. Some of the housing stock is aging and the tearing down of dilapidated and uninhabitable homes has caused some controversy. John and his wife Nancy’s home had broken plumbing as did several others in the village. This mix of problems of housing, poverty, water, and conflicts between residents and with government was growing. As a member of the Hobson Civic League, John found himself right in the middle.

In 2007, SERCAP was asked by the community and the EPA to guide the community in resolving disputes between residents, the city and the state regarding noncompliance of Hobson’s two community water systems. Both waterworks were served by drilled wells having twice the permitted levels of naturally occurring fluoride along with bacterial contamination. The Hobson community operated the two waterworks as two separate private systems, however, they were regulated as public systems due to the number of customers. The Upper Village system had been cited over 100 times for noncompliance. Lacking the large amount of funds necessary to correct the fluoride issue with advanced technology such as reverse osmosis, the community was being pressured to connect to the city water system. A city trunk line passed right by the villages on the nearby highway, Crittenden Road. To government officials, the solution seemed straightforward. Hobson residents saw it otherwise. They fiercely resisted what they interpreted as an assault on the community’s self-reliance and what the water systems represented—the life blood of a community with 300 years of history. While they relied on the two modern drilled wells from the 1940s, one of the original hand dug wells nearly 300 years old is still intact but unused. Further, community residents viewed the potential surrender of their water systems to government as another link in a long chain of racial injustices that included loss of their livelihood on the Chesapeake Bay first to discrimination in the mid 20th century, then to regulatory burdens, as well as red-lining and land takings by government and developers. The residents were calling for Justice Department intervention.

In 2008, the EPA awarded SERCAP a two year $50,000 Environmental Justice grant to guide the community through to a successful resolution. Over the two year period, SERCAP came along side community members in a capacity development model and achieved a solution which satisfied Hobson residents, partially satisfied government officials, but who mostly removed their need to levy consent orders, fines and other punitive action. In addition, the specter of a Justice Department investigation was eliminated. As a participant in the countless community meetings, John Thrower found himself emerging as a leader and speaking out for his neighbors’ interests.

The project resulted in drilling four new wells which split up the customers among four smaller private waterworks, taking them out of the regulatory environment. In addition to construction of the new wells and well houses, SERCAP built six houses and made complete indoor plumbing. John and Nancy were overjoyed for residents who previously lacked access to basic indoor plumbing. Over $600,000 was leveraged in funding, donated materials and volunteer labor. Out of a deep sense of gratitude, John volunteered for opportunities to tell his community’s story. He was interviewed by media, worked with city and state agency officials, and maintained regular contact with his state representative Delegate Chris Jones. John gave moving testimony before the House of Delegates’ Health, Welfare and Institutions Committee in support of SERCAP and the need for more funding to help communities like Hobson.

Problems Re-emerge

Not every success story has a perfect outcome. In summer 2017 John contacted SERCAP again on behalf of some Hobson residents who had serious complaints regarding the control and operation of the water system serving the Upper Village. While SERCAP had assisted the community in dividing up the two original waterworks so that they fell below the regulatory reach of the state and city, SERCAP did not intervene in the governance structure of the private waterworks. The two original waterworks remained a private corporation and an LLC respectively. While the Lower Village LLC system was completed and functioning well, the Upper Village construction stalled out and new pipes were not laid and even one of the new wells was not connected for service to the residents. In the intervening years, poor management of the Upper Village system resulted in more State citations, and more than a dozen households on that system were subject to arbitrary water cutoffs due to repairs, leaks, line breakages, unpaid power bills and the like. Sometimes they were going without water for days. John began meeting with his neighbors who did not want to experience lack of water again. These residents were desperately asking for SERCAP’s assistance. As a result, SERCAP staff began meeting with these residents to incorporate a new 501(C)3 nonprofit to address the water, wastewater, housing and poverty issues of residents not served by the existing Hobson waterworks. John bore the brunt of the heat from the existing water system’s management for challenging the status quo. After several monthly workshop sessions, John’s new group was prepared to file for incorporation and nonprofit status for a new water system. Although SERCAP’s position on creation of a new nonprofit water system was neutral, staff continued to present all options such as connecting to the Suffolk public water system as being viable, while honoring the group’s intent to remain on private water. Two final workshops on full system buyouts were held and the group that created a private system would be cost prohibitive, along with not allowing for the safest, most reliable water supply. In February, the group voted to sign on to Suffolk public water and abandoned its plans for creating a private system. Already the City is laying water lines along John’s street and will cover the village by the end of May.

In his humility, John always points to his pastor, his church’s leadership, the civic league, and his many neighbors as all playing an equally important role in bringing about this success in finally getting clean water. He says whatever he did was out of submission to them in love. At the last budgeting workshop meeting, John expressed hope that resolution of the water issue would lead to healing among the neighbors who were divided over the issue, as well as lead to more community cooperation to help neighbors in need. It seems this story of one man’s journey—the measure of a man as Dr. King puts it—is also their story too. Two centuries ago, another wise man, Benjamin Franklin, said something similar regarding the many institutions we moderns credit just to him in Philadelphia. Whether it was a school, hospital, library, fire brigade, or public works, Franklin had this credo installed over the doors, “The good we can do together exceeds what we can do individually.”
SERCAP’s Dedicated Staff

Hope F. Cupit
President & CEO
Beth T. Pusha
V. Russell Rice, Jr.
Amanda Howe
Bob Cole
Lisa Banks
Joseph Brown
Rick Crews
Andy Crocker
John Crowder
Joan E. Douglas
Valerie Falconieri
Joe Fields
Val Green
Michael Haas
Jean Holloway
Lauren Mason
Allen McEntire
Kim Overton
Paul Parker
Pam Price
Kenneth Rodgers
Kim Rutledge
Andre Saunders
Rachel Silver
Ellen Smith
LaJuan C. Thomas
LaFonia D. Thornton
Leslie Tramuel
Pat Walker
Randy Welch
Angela Whitfield

Terry D. Lewis
Chairman

“SERCAP wants to thank its service partners and clients who joined SERCAP to fulfill our primary mission. We ask that you continue to work with us.”

Walter Fleming, Vice Chairman
Swynice Hawkins, Secretary
Shawn Utt, Treasurer
Bertha Armstrong
Keith Ashby
Kevin Belcher
James Brunswick
John Edwards
George M. Fitz-Hugh, Jr.
Rev. James Johnson
Clarence E. Martin
Freddy Mitchell
Carmela Moore-Orr
Winfred E. Owens
Dr. Alfred Roberts
Claude Thomas
Marie E. Watson

Board of Directors
A SERCAP Story: North Carolina

Currently, SERCAP’s Regional Program is providing Technical Assistance to the Town of Love Valley in Iredell County, NC, in order to assist the community with some on-going compliance issues with the North Carolina Department of Environmental Quality. The Town of Love Valley has been struggling with some serious compliance issues for over 10 years. At present, there is a judgment against the Town regarding these compliance issues, and a ruling may be issued by a District Superior Court Judge in the very near future. If the Judge rules against the Town, the ruling will require that the Drinking Water Systems be disconnected from each business and household that is discharging wastewater directly into the lake. The court order will discontinue and disconnect drinking water connections from 12 businesses that are discharging wastewater into a lake which ultimately flows in the Yadkin River Basin.

SERCAP’s regional office in North Carolina has provided advice and solutions to the Town, which will be presented to the Town Board for approval. SERCAP is also in the process of brokering a temporary repair which, if accepted by the North Carolina Department of Environmental Quality, will halt the court order until a permanent solution is implemented.

SERCAP Provided 60,852
Individuals in North Carolina with Clean, Safe Drinking Water and Environmentally Sound Wastewater Solutions!

A SERCAP Story: South Carolina

Recently, SERCAP’s Regional Program provided Technical Assistance to the Town of Hilda in Barnwell County, SC, to assist the Town with correcting some compliance issues, and to assist the Town in securing a State Revolving Loan Fund (SRF) Grant. The Town of Hilda Compliance Assistance Project was initiated as a referral from both USDA Rural Development and the South Carolina Department of Health and Environmental Control (SCDHEC). The Town of Hilda was delinquent with the submittal of required annual fiscal reports to USDA RD, and SERCAP was contacted by USDA RD to work with the town to submit basic fiscal information pertaining to the drinking water system. After contacting the Mayor and reviewing the need for the fiscal information, sufficient information was submitted to SERCAP and USDA to meet the agency’s reporting requirement.

When meeting with the Mayor, SERCAP also discussed the possibility of the Town applying for a State Revolving Fund (SRF) grant. The Town was pre-qualified for a $550,000 principal forgiveness loan (i.e. grant), for Liquid Chlorine injectors, two emergency generators, and looping of water lines to address compliance concerns. SERCAP conducted several follow-up meetings with the Manager of the SRF program for SCDHEC and the grant was approved for $549,368. Following receipt of the grant, the Town installed liquid chlorine injection systems on Town wells 1 and 2, emergency generators on well 1 and 2, cleaned and painted the Town’s elevated storage tank, and installed 3,000 feet of waterline to complete looping of the lines. Since the completion of the project, SERCAP has continued to provide short-term assistance to the Town, on implementation and reporting requirements under SRF. The project is now completed and was considered to be successful in returning the Town to compliance.

SERCAP Provided 131,510
Individuals in South Carolina with Clean, Safe Drinking Water and Environmentally Sound Wastewater Solutions!
On September 11, 2017 Hurricane IRMA passed just west of Pitts, GA, a small city in south central Georgia. While the storm didn’t hit Pitts directly, its effects were still felt. The City’s primary well was damaged, and began pumping sand after the storm passed.

During the evaluation of the damage it was determined that the relatively shallow depth of the well was a contributing factor to the damage done by IRMA and the city’s engineer recommended that the city construct a new deeper well. The City of Pitts was initially not within the federally declared disaster area for Hurricane IRMA, however on September 29, 2017 FEMA did expand the number of counties eligible for Federal Infrastructure Disaster Aid to include Wilcox County, and the City began to seek assistance for the repairs and proposed new construction.

On October 4, 2017, SERCAP’s contractor in Georgia, Georgia RCAP, was contacted by the USDA State Director regarding the situation in Pitts, GA and was requested to make contact with the city officials to evaluate the situation. Georgia RCAP contacted the community and setup a meeting with the city officials to discuss the situation. The discussion included the recommendations by their engineer, and funding options, including: FEMA, USDA, GEFA, and the Georgia DCA’s Immediate Threat and Danger grant program. City officials are in favor of pursuing an Emergency Water Assistance Grant from USDA RD for the construction of a new well, and possibly an Immediate Threat and Danger grant to recoup costs of the well pump replacement and electrical repairs due to the hurricane damage. Georgia RCAP is currently working with the various organizations and the city’s engineer to submit applications during the coming quarter.

In Florida, SERCAP’s Regional Program is providing Technical Assistance to the City of Hampton in Bradford County, FL, to assist the City, Mayor Gene Brannock, and a crop of new staff members to overcome the City’s history of corruption. Hampton exists as a City to provide water to 477 residents, and to protect the peace, however, the City has failed at both jobs, and became known as the Most Corrupt Town in America.

Hampton is served by a community water system that consists of two (2) wells and associated pumps, water treatment equipment, an above ground storage tank, and a line distribution system. The Water Treatment Plant was built in 1979 with 200 feet deep wells, and a storage tank that holds 67,000 gallons of water. The Plant supplies 333,600 gallons of water per day (gpd). However, nearly half the water the city pumps from the Suwannee River simply vanishes. Leaky pipes are partially to blame, but in some cases, the water goes to buildings without working meters, and some customers may have been getting free water for years. SERCAP is assisting the City to straighten out the practices that placed the City in the position it is in today, and to get the Water System back into compliance with federal, state, and local laws and regulations.
In 2017, SER CAP joined a local Roanoke effort to contribute toward Hurricane Harvey relief efforts. After learning that the Roanoke Moose lodge was loading a semi trailer to send water, canned food, pet food, cleaning materials and other requested supplies to Harvey victims, SER CAP pitched in with 25 cases of bottled water. The agency is currently evaluating how best to deploy its resources to assist rural communities in the aftermath of Harvey and with impending damage by Hurricane Irma. In past hurricanes such as Katrina, SER CAP’s technical assistance specialists helped distribute bottled water, conducted well tests, and assembled hundreds of new well pressure tanks for homeowners.

An Earth Day Rain Barrel Workshop

On Saturday, April 22, 2017, in celebration of Earth Day, SER CAP hosted its first ever Rain Barrel Workshop at its headquarters in downtown Roanoke, VA. The workshop was attended by 24 local residents who built 23 Rain Barrels. The workshop kicked off in SER CAP’s Conference Room, with a brief description of SER CAP, including the programs and services the agency provides, followed by a presentation on the benefits and proper utilization of Rain Barrels. Participants then moved downstairs to the work space and built their own Rain Barrels using the Used Syrup Drums, donated by the local Roanoke, VA Coca-Cola Bottling Plant (part of Coca-Cola Consolidated), and the Rain Barrel Conversion Kits donated by the River Network. SER CAP’s Earth Day! Rain Barrel Workshop was a part of The National Rain Barrel Program, and was one of five Rain Barrel Workshops held across the US on Earth Day.

The long-term positive impact of presenting this Rain Barrel Workshop will be the improvement of both the Environmental Health and the Economic Self-sufficiency for both the participants and the community at-large. The building, installation, and utilization of Rain Barrels positively impacts the individuals’ and community’s Environmental Health by decreasing storm-water runoff (which can contribute to the spread of disease and contamination of local water sources), and by replenishing water to the groundwater table. Additionally, the use of Rain Barrels can promote Economic Self-sufficiency by saving individuals money on their water bills, and can decrease taxes levied against localities for excessive storm-water runoff.

SERCAP Invested over $3 Million in Long-term Infrastructure, Community Development, and Housing Projects!

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SERCAP Provided 13,124 Hours of Volunteer Labor to 27 Communities!

Hurricane Harvey Relief Efforts

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SERCAP Provided 13,124 Hours of Volunteer Labor to 27 Communities!
Good Morning Hope,

I trust that all is well. I woke up this morning to the sound of cranes and heavy duty trucks! What a wonderful noise! For Nancy and I as well as the entire village to know that soon we will have safe drinking is a blessing. I NEVER! get tired of letting my neighbors and my city know how much you have done to help free us. For almost 9 years you and your staff have been in my corner. Your advice over the years helped keep me sane. Smile! How long has Hobson village endured waking up to no water because of busted rusty pipes and poor management. You and your SERCAP staff never gave up on us. You encouraged me years ago to take the lead. It has opened so many doors for me. Hobson is undergoing a joy, an excitement I have never seen. For SERCAP to reach out and basically save a community is astounding! WHAT more can I say. I continue to pray that those who donate funds, those who allocate funds to support what you do understand that many of us low income folks can’t always pay for installing basic necessities like water. You’ve given me a sense of personal accomplishment. I thank you. When I called you answered! When we had a need you responded! You sent me and Hobson 2 brothers, 2 friends in Russ and Andy. They are always available for us. Their knowledge and compassion for their job can’t be over looked. They have been a true blessing to me. I love these two guys. I won’t take up any more of your time. I will always be grateful to you Hope and your entire SERCAP organization.

Love You All,

John Thrower
Hobson Resident