California Pollution Control Financing Authority California Capital Access Program (CalCAP)

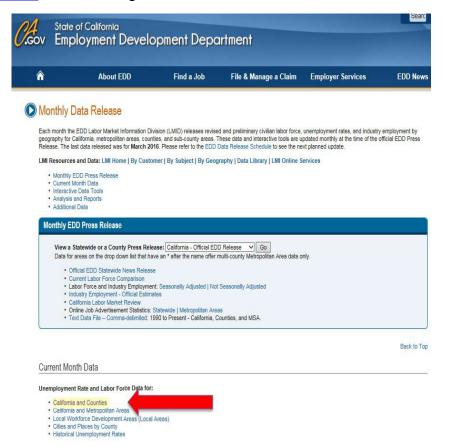
Severely Affected Communities

If a CalCAP loan enrollment is for a borrower located within a Severely Affected Community (SAC), it may qualify for an additional contribution. Borrowers with addresses in areas of high unemployment are located within a Severely Affected Community, as provided in the CalCAP Program Regulations. Currently, SAC contributions are offered in the CalCAP for Small Business Loan Loss Reserve program, the CalCAP Collateral Support Program, and the CalCAP Americans with Disabilities Act Financing Program.

To determine whether a business is located in a Severely Affected Community, CalCAP uses data published by the Employment Development Department (EDD). A business is located in a Severely Affected Community if the Borrower's address is in a city where the unemployment rate is 110% of the state unemployment average or more. If the business is located in an unincorporated area of a county or if the city is not listed, the unemployment rate for county where the business is located will be used to determine whether or not the business is eligible to receive an additional premium.

Follow these steps to report a loan enrollment located in a Severely Affected Community:

 Check the current California unemployment rate posted by reviewing EDD's Monthly Data Release by navigating to http://www.labormarketinfo.edd.ca.gov/data/monthly-data-release.html and selecting California and Counties under Current Month Data:



a. The current California unemployment rate is located in the first row of the table.

State of California **Employment Development Department** January 23, 2015 Labor Market Information Division March 2013 Benchmark http://www.labormarketinfo.edd.ca.gov (916) 262-2162 REPORT 400 C Monthly Labor Force Data for Counties December 2014 - Preliminary Data Not Seasonally Adjusted COUNTY **EMPLOYMENT** UNEMPLOYMENT RATE LABOR FORCE STATE TOTAL 18,726,400 1,251,800 ALAMEDA 5.0% ALPINE 630 600 30 4.9%

14,480

7.2% 7.5%

1,120

Print this document to submit with your loan enrollment package.

15,610

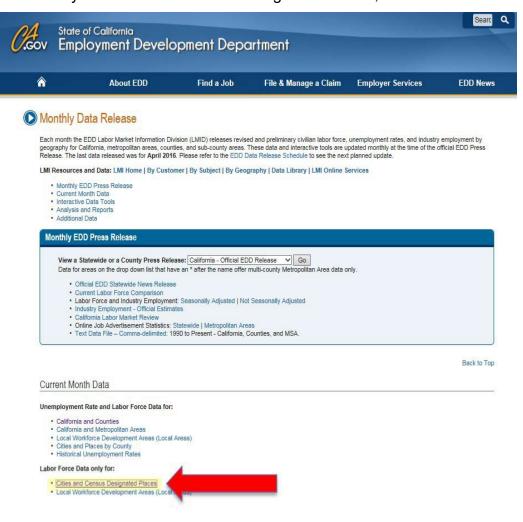
City unemployment rates:

AMADOR

RUTTE

26

Lookup the current unemployment rate for the borrower's city by navigating to
 http://www.labormarketinfo.edd.ca.gov/data/monthly-data-release.html and selecting Labor
 Force Data only for Cities and Census Designated Places;



a. **And** selecting the borrower's county.



The Labor Force and Unemployment Rate for Cities and Census Designated Places (CDPs) are updated monthly. Data for Cities and CDPs is limited to not seasonally adjusted labor force and unemployment rates. Estimates of employment by industry are not available for Cities and CDPs. Please see the about the data section for additional information about how the data is produced and possible data limitations. The last data released was for December 2014, for a complete schedule of future releases, please visit our Data Release Schedule.

Topics:

- · Data for All County Sub-Areas
- · Cities and Census Designated Places by Individual County
- · About the Data
- · Data for Other Areas

Data for All County Sub-Areas

- · Current Month (Excel)
- Annual Averages: 2013 | 2012 | 2011 | 2010 | 2009 | Historical Data

Cities and Census Designated Places by Individual County

Alameda	Kings	Placer	Sierra (no city file)
Alpine (no city file)	Lake	Plumas	Siskiyou
Amador	Lassen	Riverside	Solano
Butte		amento	Sonoma
Calaveras	Madera	San Benito	Stanislaus
Caluan	Morin	Con Dornordino	Cuttor

Google Translate™ is unavailable on this page and its subsequent pages. View Disclaimer



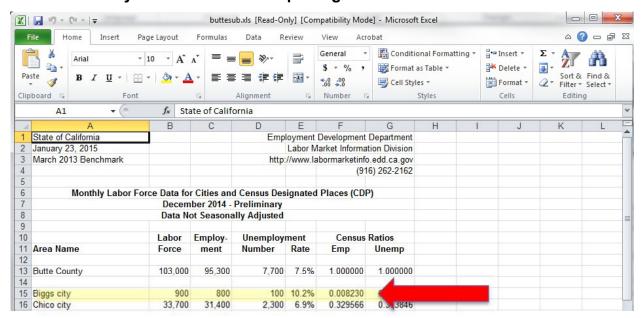
- Find Local Employers
- Training Information
- · Occupational Guides
- · Local Area Profiles
- · Statewide Data Summary
- · Monthly Data Release
- · What's New
- · GIS Interactive Maps
- · Online Job Ads Statistics
- · LMI Advisory Group
- · California Veterans Career Resource



- · Occupational Guides
- · Data by Occupation
- Unemployment Rate & Labor Force
- Wages and Employment by Occupation
- · LMI by County Area



The selection will download the Monthly Labor Force Data for Cities and Census
 Designated Places in an excel file with the data for the county. Print this document to submit with your loan enrollment package.



3. If the city unemployment rate is 110% or more of current California statewide unemployment rate (not seasonally adjusted) as of the date of loan (date of first disbursement), the business is located in a Severely Affected Community.

Example: If the current California unemployment rate is **6.7%**, any business located in a city with an unemployment rate of **7.37%** or higher is considered located within a Severely Affected Revised August 29, 2016

Community. (6.7 x 1.1= 7.37)

- 1. Check the "Yes" box next to Severely Affected Community on the Loan Enrollment Application.
- 2. Check the "City" box next to "If Yes, select reason.
- 3. Include the Monthly Labor Force Data for Cities and Census Designated Places printout, with city highlighted, when you submit the Loan Enrollment Application package to CalCAP@treasurer.ca.gov.

Unincorporated Areas:

If the Borrower's address is located in an unincorporated area of the county, the county unemployment rate will be used to determine Severely Affected Community eligibility. <u>Documentation or explanation must be submitted if the borrower's address is in an unincorporated</u> area. For example, documentation includes but is not limited to the following: maps with business location and maps that show the business address is in an unincorporated area of the county, utility bills, or other documentation showing the business is outside a municipality.

1. Lookup the current unemployment rate for the borrower's County by navigating to http://www.labormarketinfo.edd.ca.gov/data/monthly-data-release.html and selecting Labor Force Data only for Cities and Census Designated Places;



a. **And** selecting the borrower's county.

Labor Force and Unemployment Rate for Cities and Census Designated Places

The Labor Force and Unemployment Rate for Cities and Census Designated Places (CDPs) are updated monthly. Data for Cities and CDPs is limited to not seasonallyadjusted labor force and unemployment rates. Estimates of employment by industry are not available for Cities and CDPs. Please see the about the data section for additional information about how the data is produced and possible data limitations. The last data released was for December 2014, for a complete schedule of future releases, please visit our Data Release

- · Data for All County Sub-Areas
- · Cities and Census Designated Places by Individual County
- · Data for Other Areas

Data for All County Sub-Areas

- · Current Month (Excel)
- Annual Averages: 2013 | 2012 | 2011 | 2010 | 2009 | Historical Data

Cities and Census Designated Places by Individual County



Google Translate™ is unavailable on this page and its subsequent pages.



Self-Service Options

- · Find Local Employers
- · Training Information
- · Occupational Guides
- Local Area Profiles
- · Statewide Data Summary
- · Monthly Data Release
- · GIS Interactive Maps
- · Online Job Ads Statistics
- . LMI Advisory Group
- · California Veterans Career Resource

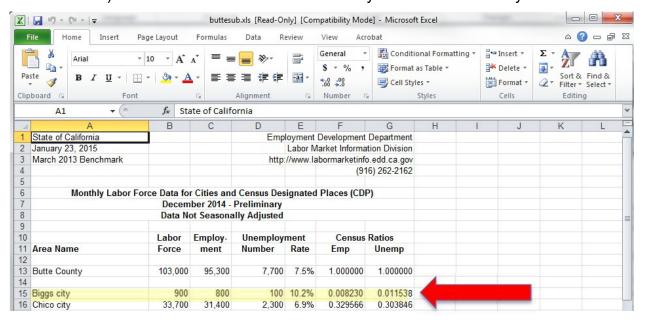


(Top Links This Month

- Occupational Guides
- · Data by Occupation
- · Unemployment Rate & Labor Force
- · Wages and Employment by Occupation
- · LMI by County Area



- The selection will download the Monthly Labor Force Data for Cities and Census Designated Places in an excel file with the data for the county. Print this document to submit with your loan enrollment package.
- If the county unemployment rate is 110% or more of the current California statewide unemployment rate (not seasonally adjusted) as of the date of loan (date of first disbursement) the business is located in a Severely Affected Community.



Example: If the current California unemployment rate is **6.7%** any business located in a County with an unemployment rate of **7.37%** or higher is considered located within a Severely Affected Community. (6.7 x 1.1= 7.37)

- 1. Check the "Yes" box next to Severely Affected Community on the Loan Enrollment Application.
- 2. Check the "Unincorporated" box next to "If Yes, select reason."
- Include the Monthly Labor Force Data for Cities and Census Designated Places printout, with county highlighted, and documentation or explanation that the address location is in an unincorporated area when you submit the Loan Enrollment Application package to CalCAP@treasurer.ca.gov.

County unemployment rates:

If the city of the Borrower's address in not listed under the *City and Census Designated Places* link on the EDD website, the county may be used to determine Severely Affected Community eligibility.

 Lookup the current unemployment rate for the borrower's county by navigating to http://www.labormarketinfo.edd.ca.gov/Content.asp?pageid=1003 and selecting Labor Force Data only for Cities and Census Designated Place



a. And selecting the borrower's county

Labor Force and Unemployment Rate for Cities and Census Designated Places

The Labor Force and Unemployment Rate for Cities and Census Designated Places (CDPs) are updated monthly. Data for Cities and CDPs is limited to not seasonallyadjusted labor force and unemployment rates. Estimates of employment by industry are not available for Cities and CDPs. Please see the about the data section for additional information about how the data is produced and possible data limitations. The last data released was for December 2014, for a complete schedule of future releases, please visit our Data Release Schedule

Topics:

- Data for All County Sub-Areas
- · Cities and Census Designated Places by Individual County
- · About the Data
- · Data for Other Areas

Data for All County Sub-Areas

- · Current Month (Excel)
- Annual Averages: 2013 | 2012 | 2011 | 2010 | 2009 | Historical Data

Cities and Census Designated Places by Individual County

Alameda	Kings	Placer	Sierra (no city file)
Alpine (no city file)	Lake	Plumas	Siskiyou
Amador	Lassen	Riverside	Solano
Butte	K	Sacramento	Sonoma
Calaveras	Madera	San Benito	Stanislaus
Caluan	Marin	Con Dornardina	Cuttor

Google Translate™ is unavailable on this page and its subsequent pages. View Disclaimer



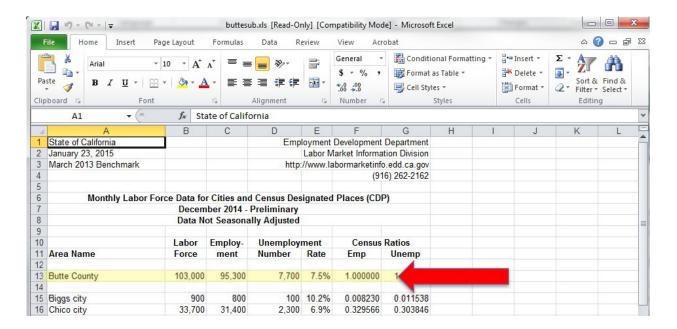
- · Find Local Employers
- Training Information
- Occupational Guides
- Local Area Profiles
- Statewide Data Summary
- · Monthly Data Release
- · What's New
- · GIS Interactive Maps
- Online Job Ads Statistics
- · LMI Advisory Group
- · California Veterans Career Resource



- · Occupational Guides
- · Data by Occupation
- · Unemployment Rate & Labor Force
- Wages and Employment by
 Occupation
- · LMI by County Area



2. The selection will download the Monthly Labor Force Data for Cities and Census Designated Places in an excel file with the data for the county. Print this document to submit with your loan enrollment package.



- 1. If the city of the Borrower's address is not listed, use the county.
- If the county unemployment rate is 110% or more of the current California statewide unemployment rate (not seasonally adjusted) as of the date of loan (date of first disbursement) the business is located in a Severely Affected Community.

Example: If the current California unemployment rate is 6.7% any business located in a County with an unemployment rate of 7.37% or higher is considered located within a Severely Affected Community. $(6.7 \times 1.1 = 7.37)$

- 1. Check the "Yes" box next to Severely Affected Community on the Loan Enrollment Application.
- 2. Check the "County if City Not Listed" box next to "If Yes, select reason."
- Include the Monthly Labor Force Data for Cities and Census Designated Places
 printout, with county highlighted, when you submit the Loan Enrollment Application
 package to CalCAP@treasurer.ca.gov