

III. Enrolling a Loan

A. Overview

Lenders must submit to CalCAP the following forms and documentation with each loan enrollment request:

	CalCAP	Retain in Loan File	Provide to Borrower
Required			
1. CalCAP Seismic Safety Program Loan Enrollment Application http://www.treasurer.ca.gov/cpcfca/calcap/seismic/enrollment.pdf	√	√	
2. CalCAP Seismic Safety Program Lender Certification http://www.treasurer.ca.gov/cpcfca/calcap/seismic/lender_cert.pdf	√	√	
3. CalCAP Seismic Safety Program Borrower Certification http://www.treasurer.ca.gov/cpcfca/calcap/seismic/certification.pdf	√	√	
4. Proof of Borrower and Lender Fee Deposit— <i>deposit receipt for lenders holding their own loan loss reserve accounts</i>	√	√	
5. NAICS Print-Out (most current year) http://www.census.gov/eos/www/naics/	√	√	
6. Cost Estimate, as provided by borrower— <i>a written proposal or estimate of the Eligible Costs of materials, services, and other expenses identified to complete the Seismic retrofit construction for each Eligible project as provided by an engineer, architect or a licensed contractor.</i>		√	
7. Borrower Privacy Notice http://www.treasurer.ca.gov/cpcfca/calcap/forms/privacy.pdf			√
If Applicable			
8. Print-out of web page showing borrower is located in a Severely Affected Community (SAC), if applicable: http://www.labormarketinfo.edd.ca.gov/data/monthly-data-release.html	√	√	
9. CalCAP “Borrower’s Agreement to Pay Lender’s Fee” form – <i>only for applications for which the borrower is paying both the lender and borrower fees</i> http://www.treasurer.ca.gov/cpcfca/calcap/sb/fees.pdf	√	√	



Completed CalCAP loan enrollment applications must be **received** at CalCAP within **15 business days of the “Date of First Disbursement” (Date of Loan)** by email, fax, or regular mail:



CalCAP@treasurer.ca.gov



(916) 589-2805



CPCFA CalCAP/ Seismic Safety
P.O. Box 942809 Sacramento,
CA 94209-0001

B. CalCAP/ Seismic Safety Loan Enrollment

Before submitting a CalCAP/ Seismic Safety Loan Enrollment Application, lenders should ensure the following pertinent documentation is fully completed:

<u>Required</u>	<u>If Applicable</u>
✓ CalCAP Seismic Safety Financing Program Loan Enrollment Application	✓ Severely Affected Community Information
✓ CalCAP Seismic Safety Financing Program Lender Certification	✓ CalCAP “Borrower’s Agreement to Pay Lender’s Fee” form
✓ CalCAP Seismic Safety Financing Program Borrower Certification	
✓ Proof of Borrower and Lender Fees Deposit	
✓ NAICS Print-Out	
✓ Cost Estimate (retain in loan file)	



Pursuant to the California Information Practices Act of 1977 (Civil Code Section 1798.17), lenders are to provide the borrower with a copy of the Borrower Privacy Notice disclosing borrower data collected by lenders on behalf of CalCAP.

Additionally, any alteration of certifications need to be approved by CalCAP prior to use. With the exception of the Cost Estimate, copies of these documents must be submitted with the loan enrollment package, and the original set should be maintained with the borrower’s loan file and made available to CalCAP for review upon request. Lenders must also collect and retain a copy in their loan files of all applicable licenses or permits needed for the construction related retrofit.

All individuals who are party to the loan and/ or have signed the loan documents on behalf of the business or residential property owner, including borrowers, co-borrowers, and guarantors, must also sign and complete a CalCAP Seismic Safety Program Borrower Certification form, which must be submitted with the loan enrollment package.

Lenders must maintain documentation in their loan files demonstrating that the small business borrower is licensed to operate in California if the borrower is a small business. Satisfaction of this requirement is at the sole discretion of CPCFA staff, and the documents should be made available to CPCFA for review upon request. The following are examples of recommended documents, any one of which may demonstrate eligibility:

- ✓ Secretary of State Business Entity Filing
- ✓ Fictitious Business Name Filing
- ✓ Articles of Incorporation
- ✓ Seller's Permit
- ✓ Business Tax Returns
- ✓ Personal Tax Returns demonstrating self-employment income
- ✓ Sales Tax Licenses
- ✓ Business Tax Certificates
- ✓ Annual Business Income Tax Statements

Instructions for Completing the CalCAP Loan Enrollment Application

This section provides instructions for lenders on how to complete the CalCAP Seismic Safety Financing Program Loan Enrollment Application, which is the primary form needed for lenders to enroll a loan with CalCAP.

A copy of the application can be found in Chapter VII of this manual. However, lenders should always check CalCAP's website for the most current version of the application:

 <http://www.treasurer.ca.gov/cpcfca/calcap/seismic/summary.asp>

Form 1: CalCAP Seismic Safety Financing Program Loan Enrollment Application

Lender Information Section

<p>CALIFORNIA CAPITAL ACCESS PROGRAM California Pollution Control Financing Authority CalCAP@treasurer.ca.gov</p> <p>Office Location: 801 Capitol Mall, 2nd Floor Sacramento, CA 95814</p>	<p>Mailing Address: P.O. Box 942809 Sacramento, CA 94209-0001 Fax (916) 589-2805</p>								
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%; text-align: center;">CalCAP Use Only</td> <td style="padding: 2px;"> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="padding: 2px;">CalCAP Loan #</td> </tr> <tr> <td style="padding: 2px;">Date Received</td> </tr> </table> </td> </tr> </table>	CalCAP Use Only	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="padding: 2px;">CalCAP Loan #</td> </tr> <tr> <td style="padding: 2px;">Date Received</td> </tr> </table>	CalCAP Loan #	Date Received					
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<u>Lender Information</u>									
Participating Lender _____	Lender ID# _____								
Loan Contact Name _____	Contact Phone _____								
Loan Contact Email _____									

Field	Information Needed
▪ Participating Lender	✓ Name of the financial institution.
▪ Lender ID#	✓ The financial institution's assigned CalCAP Lender ID. This number was issued and provided on the signed copy of the lender's "Financial Institution Application" agreement and "Welcome Letter" that accompanied it. (This number never changes.)
▪ Loan Contact Name	✓ Name of lender representative CalCAP can contact with questions about this enrollment.
▪ Contact Phone	✓ Direct phone number with area code for Loan Contact named above.
▪ Loan Contact Email	✓ Email of Loan Contact named above.

Borrower Information Section

Borrower Information Small Business Residential Property Owner Commercial Property Owner

Name _____

Address _____ City _____ County _____ Zip _____

Is the building certified by the local building code enforcement authority as a Qualified Building? No Yes

Is building located in a Severely Affected Community? No Yes

If Yes, select reason: City Unincorporated County if City Not Listed Other: _____

Address of building to be retrofitted: _____

Type of Qualified Building: Commercial Residential Registered Mobilehome Multi-Unit-Dwelling: (If yes, Number of Units _____)

Description of Eligible Costs _____

Are any proceeds to be used for purposes other than seismic safety? Yes No If yes, amount \$ _____

If Borrower is a Small Business, the following information is also required:

Business DBA: _____ Name of Responsible Person: _____ Title: _____

Type of Business/Activities _____ What year was the business incorporated or opened? _____

Annual Revenues Last Fiscal Year \$ _____ Average Annual Revenue Last 3 Years \$ _____

Number of Full Time Equivalents/Employees _____

NAICS Code _____ Census Tract # _____

<http://www.census.gov/eos/www/naics/> <http://www.fiec.gov/Geocode/default.aspx>

Is business minority owned? Yes No Decline to Answer Is business woman owned? Yes No Decline to Answer

Is business veteran owned? Yes No Decline to Answer

Field	Information Needed
▪ Type of Borrower <input type="checkbox"/> Small Business <input type="checkbox"/> Residential Property Owner <input type="checkbox"/> Commercial Property Owner	✓ Check one box only
▪ Name	✓ Name of the primary borrower representing the business.
▪ Address, City, County, Zip	✓ Physical address of the business.

<ul style="list-style-type: none"> ▪ Is the building certified by the local building code enforcement authority as a Qualified Building? <input type="checkbox"/> No <input type="checkbox"/> Yes 	<p>✓ Check one box only</p>
<ul style="list-style-type: none"> ▪ Is business located in a Severely Affected Community? <input type="checkbox"/> No <input type="checkbox"/> Yes ▪ If Yes, select reason: <input type="checkbox"/> City <input type="checkbox"/> Unincorporated <input type="checkbox"/> County if City Not Listed <input type="checkbox"/> Other: _____ 	<p>✓ Indicate whether the business is in a Severely Affected Community (SAC) as reported by data from:</p> <ul style="list-style-type: none"> ☞ Employment Development Department (EDD): http://www.labormarketinfo.edd.ca.gov/data/monthly-data-release.html ☞ Follow the instructions below to determine whether the business is located in a SAC and which reason is applicable. If the business is located in a Severely Affected Community, submit a print-out of the most recent EDD unemployment report with the CalCAP/ Seismic Safety Loan Enrollment Application.

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, the CalCAP Americans with Disabilities Act Financing Program, and the CalCAP Seismic Safety 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:

1. 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:

▶ Monthly Data Release

LMI Resources and Data: [LMI Home](#) | [By Customer](#) | [By Subject](#) | [By Geography](#) | [Data Library](#) | [LMI Online Services](#)

Each month the EDD Labor Market Information Division (LMID) releases revised and preliminary civilian labor force, unemployment geography for California, metropolitan areas, counties, and sub-county areas. These data and interactive tools are updated monthly. The last data released was for **December 2017**. Please refer to the [EDD Data Release Schedule](#) to see the next planned

- Monthly EDD Press Release
- Current Month Data
- Interactive Data Tools
- Analysis and Reports
- Additional Data

Monthly EDD Press Release

View a **Statewide** or a **County** Press Release:

Data for areas on the drop down list that have an * after the name offer multi-county Metropolitan Area data only.

- Official EDD Statewide News Release
- Current Labor Force Comparison
- Labor Force and Industry Employment: [Seasonally Adjusted](#) | [Not Seasonally Adjusted](#)
- Industry Employment - Official Estimates
- California Labor Market Review
- Online Job Advertisement Statistics: [Statewide](#) | [Metropolitan Areas](#)
- Text Data File – Comma-delimited: 1990 to Present - California, Counties, and MSA.

Current Month Data

Unemployment Rate and Labor Force Data for:


- **California and Counties** 
- California and Metropolitan Areas
- Local Workforce Development Areas (Local Areas)
- Cities and Places by County
- Historical Unemployment Rates

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

State of California
January 19, 2018
March 2016 Benchmark

Employment Development Department
Labor Market Information Division
<http://www.labormarketinfo.edd.ca.gov>
(916) 262-2162

REPORT 400 C
Monthly Labor Force Data for Counties
December 2017 - Preliminary
Data Not Seasonally Adjusted



COUNTY	RANK BY RATE	LABOR FORCE	EMPLOYMENT	UNEMPLOYMENT	RATE
STATE TOTAL	---	19,286,500	18,481,900	804,600	4.2%
ALAMEDA	7	847,800	822,600	25,200	3.0%
ALPINE	26	520	500	20	4.4%
AMADOR	26	14,660	14,010	650	4.4%
BUTTE	31	102,800	97,600	5,200	5.1%
CALAVERAS	21	21,150	20,300	850	4.0%

Print this document to submit with your loan enrollment package.

City unemployment rates:

1. 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:

Monthly EDD Press Release

View a Statewide or a County Press Release:

Data for areas on the drop down list that have an * after the name offer multi-county Metropolitan Area

- Official EDD Statewide News Release
- Current Labor Force Comparison
- Labor Force and Industry Employment: Seasonally Adjusted | Not Seasonally Adjusted
- Industry Employment - Official Estimates
- California Labor Market Review
- Online Job Advertisement Statistics: Statewide | Metropolitan Areas
- Text Data File – Comma-delimited: 1990 to Present - California, Counties, and MSA.

Current Month Data

Unemployment Rate and Labor Force Data for:

- California and Counties
- California and Metropolitan Areas
- Local Workforce Development Areas (Local Areas)
- Cities and Places by County
- Historical Unemployment Rates

Labor Force Data only for:

- Cities and Census Designated Places 
- Local Workforce Development Areas (Local Areas)

Industry Employment and Labor Force Data for:

- California
- Counties
- Metropolitan Areas

And selecting the borrower's county.

Data for All County Sub-Areas

- Current Month (Excel)
- Annual Averages: 2016 | 2015 | 2014 | 2013 | 2012 | 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	Los Angeles	Sacramento	Sonoma
Calaveras	Madera	San Benito	Stanislaus
Colusa	Marin	San Bernardino	Sutter
Contra Costa	Mariposa	San Diego	Tehama
Del Norte	Mendocino	San Francisco	Trinity
El Dorado	Merced	San Joaquin	Tulare
Fresno	Modoc	San Luis Obispo	Tuolumne
Glenn	Mono	San Mateo	Ventura
Humboldt	Monterey	Santa Barbara	Yolo
Imperial	Napa	Santa Clara	Yuba
Inyo	Nevada	Santa Cruz	
Kern	Orange	Shasta	

- 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.**

	A	B	C	D	E	F	G
1	State of California					Employment Development Department	
2	January 19, 2018					Labor Market Information Division	
3	March 2016 Benchmark					http://www.labormarketinfo.edd.ca.gov	
4						(916) 262-2162	
5							
6	Monthly Labor Force Data for Cities and Census Designated Places (CDP)						
7	December 2017 - Preliminary						
8	Data Not Seasonally Adjusted						
9							
10		Labor Force	Employment	Unemployment Number	Rate	Census Ratios	
11	Area Name					Emp	Unemp
12							
13	Alameda County	847,800	822,600	25,200	3.0%	1.000000	1.000000
14							
15	Alameda city	42,300	41,300	1,100	2.6%	0.050165	0.042905
16	Albany city	10,200	10,000	200	1.9%	0.012137	0.007677
17	Ashland CDP	11,100	10,600	500	4.9%	0.012860	0.021526
18	Berkeley city	63,500	62,000	1,500	2.4%	0.075379	0.060036
19	Castro Valley CDP	32,800	31,900	800	2.6%	0.038834	0.033310
20	Cherryland CDP	7,300	7,000	300	4.4%	0.008465	0.012639
21	Dublin city	30,000	29,500	600	1.8%	0.035828	0.021830
22	Emeryville city	8,000	7,900	200	1.9%	0.009583	0.006021
23	Fairview CDP	5,800	5,600	200	3.2%	0.006819	0.007347
24	Fremont city	120,100	117,300	2,800	2.3%	0.142611	0.110285

- 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 Community. ($6.7 \times 1.1 = 7.37$)

- Check the “Yes” box next to Severely Affected Community on the Loan Enrollment Application.
- Check the “City” box next to “If Yes, select reason.”
- 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. Documentation or explanation must be submitted if the borrower’s address is in an unincorporated 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:

Monthly EDD Press Release

View a Statewide or a County Press Release: California - Official EDD Release Go

Data for areas on the drop down list that have an * after the name offer multi-county Metropolitan Area

- Official EDD Statewide News Release
- Current Labor Force Comparison
- Labor Force and Industry Employment: Seasonally Adjusted | Not Seasonally Adjusted
- Industry Employment - Official Estimates
- California Labor Market Review
- Online Job Advertisement Statistics: [Statewide](#) | [Metropolitan Areas](#)
- Text Data File – Comma-delimited: 1990 to Present - California, Counties, and MSA.

Current Month Data

Unemployment Rate and Labor Force Data for:

- [California and Counties](#)
- [California and Metropolitan Areas](#)
- [Local Workforce Development Areas \(Local Areas\)](#)
- [Cities and Places by County](#)
- [Historical Unemployment Rates](#)

Labor Force Data only for:

- [Cities and Census Designated Places](#) 
- [Local Workforce Development Areas \(Local Areas\)](#)

Industry Employment and Labor Force Data for:

- [California](#)
- [Counties](#)
- [Metropolitan Areas](#)

And selecting the borrower's county.

Data for All County Sub-Areas

- [Current Month \(Excel\)](#)
- [Annual Averages: 2016 | 2015 | 2014 | 2013 | 2012 | 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	Los Angeles	Sacramento	Sonoma
Calaveras	Madera	San Benito	Stanislaus
Colusa	Marin	San Bernardino	Sutter
Contra Costa	Mariposa	San Diego	Tehama
Del Norte	Mendocino	San Francisco	Trinity
El Dorado	Merced	San Joaquin	Tulare
Fresno	Modoc	San Luis Obispo	Tuolumne
Glenn	Mono	San Mateo	Ventura
Humboldt	Monterey	Santa Barbara	Yolo
Imperial	Napa	Santa Clara	Yuba
Inyo	Nevada	Santa Cruz	
Kern	Orange	Shasta	

- 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.

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1	State of California					Employment Development Department	
2	January 19, 2018					Labor Market Information Division	
3	March 2016 Benchmark					http://www.labormarketinfo.edd.ca.gov	
4						(916) 262-2162	
5							
6	Monthly Labor Force Data for Cities and Census Designated Places (CDP)						
7	December 2017 - Preliminary						
8	Data Not Seasonally Adjusted						
9							
10		Labor Force	Employment	Unemployment Number	Rate	Census Ratios	
11	Area Name					Emp	Unemp
12							
13	Alameda County	847,800	822,600	25,200	3.0%	1.000000	1.000000
14							
15	Alameda city	42,300	41,300	1,100	2.6%	0.050165	0.042905
16	Albany city	10,200	10,000	200	1.9%	0.012137	0.007677
17	Ashland CDP	11,100	10,600	500	4.9%	0.012860	0.021526
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20	Cherryland CDP	7,300	7,000	300	4.4%	0.008465	0.012639
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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. ($6.7 \times 1.1 = 7.37$)

- Check the “Yes” box next to Severely Affected Community on the Loan Enrollment Application.
- Check the “City” box next to “If Yes, select reason.”
- 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

County unemployment rates:

If the city of the Borrower’s address is 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/data/monthly-data-release.html> and selecting Labor Force Data only for Cities and Census Designated Places:

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- [Local Workforce Development Areas \(Local Areas\)](#)
- [Cities and Places by County](#)
- [Historical Unemployment Rates](#)

Labor Force Data only for:

- [Cities and Census Designated Places](#)
- [Local Workforce Development Areas \(Local Areas\)](#)



Industry Employment and Labor Force Data for:

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And selecting the borrower's county.

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Cotusa	Marin	San Bernardino	Sutter
Contra Costa	Mariposa	San Diego	Tehama
Del Norte	Mendocino	San Francisco	Trinity
El Dorado	Merced	San Joaquin	Tulare
Fresno	Modoc	San Luis Obispo	Tuolumne
Glenn	Mono	San Mateo	Ventura
Humboldt	Monterey	Santa Barbara	Yolo
Imperial	Napa	Santa Clara	Yuba
Inyo	Nevada	Santa Cruz	
Kern	Orange	Shasta	

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24	Fremont city	120,100	117,300	2,800	2.3%	0.142611	0.110285

3. If the city of the Borrower's address is not listed, use the county.
4. Check the "Yes" box next to Severely Affected Community on the Loan Enrollment Application.
5. Check the "City" box next to "If Yes, select reason."
6. 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

<ul style="list-style-type: none"> ▪ Address of building to be retrofitted 	<ul style="list-style-type: none"> ✓ Indicate the full address of the building location where the loan monies will be used for.
<ul style="list-style-type: none"> ▪ Type of Qualified Building <ul style="list-style-type: none"> <input type="checkbox"/> Commercial Property <input type="checkbox"/> Residential Property <input type="checkbox"/> Registered Mobilehome <input type="checkbox"/> Multi-Unit-Dwelling (if this box is checked, enter the number of rooms designed as a unit for occupancy) 	<ul style="list-style-type: none"> ✓ Check one box only ☞ The borrower must have legal control of this property for a term at least equal to the length of the enrolled loan.
<ul style="list-style-type: none"> ▪ Description of Eligible Costs (Purpose of Loan) 	<ul style="list-style-type: none"> ✓ Brief description of the use of loan proceeds (e.g. "anchoring structure to foundation", "bracing cripple walls", "bracing hot water heaters", installing automatic gas shutoff valves", "repairing or reinforcing the foundation to improve the integrity of the foundation against seismic damage", "anchoring fuel storage", "installing earthquake-resistant bracing system for mobile homes that are registered with Department of Housing and Community Development", etc.

<ul style="list-style-type: none"> ▪ Are any proceeds to be used for purposes other than seismic safety? <input type="checkbox"/>Yes <input type="checkbox"/>No 	<ul style="list-style-type: none"> ✓ Check one box only <ul style="list-style-type: none"> ☞ If marked “yes” list the amount used for purposes other than seismic safety.
<ul style="list-style-type: none"> ▪ Is the Borrower a Small Business? <ul style="list-style-type: none"> ☞ If “Yes” to this question: 	<ul style="list-style-type: none"> ✓ Identify the “Business DBA” ✓ Identify the “Name of the Responsible Person” and their “title” ✓ Identify the Type of Business/Activities ✓ Indicate the year the business was incorporated or opened ✓ List the Business’ Annual business revenues for the last fiscal year’ —rounded to the nearest whole dollar amount. <ul style="list-style-type: none"> ☞ If the business is a start-up, use the current income or \$0. ✓ List the Business’ Average Annual Revenue Last 3 Years, rounded to the nearest whole dollar amount. <ul style="list-style-type: none"> ☞ If the business is a start-up, use the current income or \$0. ☞ If the business was established within the last three years, determine the average annual revenue for each year in which it did generate revenue. ✓ Identify the “Number of Full Time Equivalents” (FTE) employees - rounded to the nearest whole number. This cannot exceed 500. <ul style="list-style-type: none"> ☞ Refer to the FAQs in Chapter VI for instructions on how to report the number of FTEs.
<ul style="list-style-type: none"> ▪ NAICS Code 	<ul style="list-style-type: none"> ✓ Six digit number used by the North American Industry Classification System (NAICS) to categorize business types. Please provide the most current print-out of the applicable NAICS code for the borrower’s business. <ul style="list-style-type: none"> ☞ http://www.census.gov/eos/www/naics/

North American Industry Classification System

- Main
- History
- Development Partners
- Federal Register Notices
- NAPCS
- FAQs

NAICS Search:

Enter keyword or 2-6 digit code

Enter keyword or 2-6 digit code

Enter keyword or 2-6 digit code

Reference Files

- [2017 NAICS](#)
- [2012 NAICS](#)
- [2007 NAICS](#)
- [2002 NAICS](#)
- [1997 NAICS](#)

2017 NAICS Key Word Search

Enter business activity type (e.g. trucking)

Search results for: trucking

Number of records found: 34

- [484110](#) Trucking, general freight, local
- [484110](#) Transfer (trucking) services, general freight, local
- [484110](#) General freight trucking, local
- [484110](#) Container trucking services, local
- [484121](#) Trucking, general freight, long-distance, truckload (TL)
- [484121](#) General freight trucking, long-distance, truckload (TL)
- [484121](#) Container trucking services, long-distance (TL)
- [484122](#) Trucking, general freight, long-distance, less-than-truckload (LTL)
- [484122](#) LTL (less-than-truckload) long-distance freight trucking
- [484122](#) General freight trucking, long-distance, less-than-truckload (LTL)
- [484210](#) Trucking used household, office, or institutional furniture and equipment

Select 6-digit code that best describes the business activity

<ul style="list-style-type: none"> ▪ Census Tract # 	<p>✓ 11-digit number used to identify the specific location of a business to provide more reporting consistency and uniformity.</p> <p>🔗 https://geomap.ffiec.gov/FFIECGeocMap/GeocodeMap1.aspx</p>
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FFIEC Year: 2017
Address:

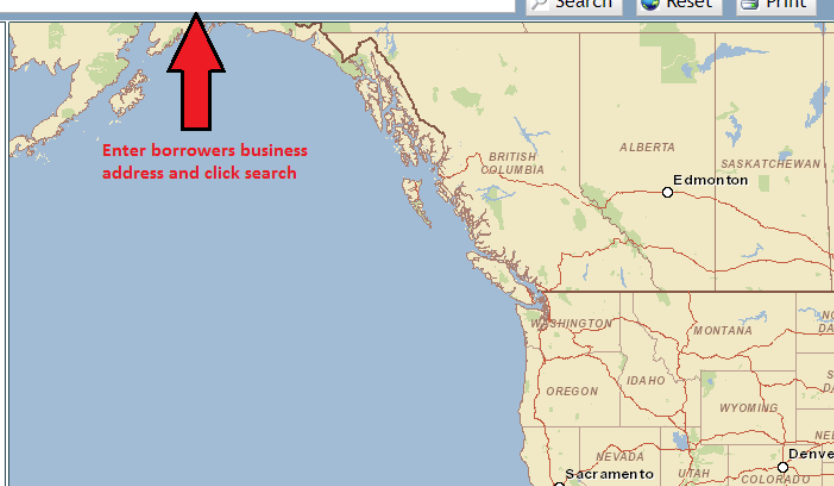
Matched Address

Address	
MSA/MD Code	
State Code	
County Code	
Tract Code	
MSA/MD Name	
State Name	
County Name	

User Select Tract

Geocoding System

The FFIEC Geocoding/Mapping System (System) helps financial institutions meet their legal requirement to report information on mortgage, business, and farm loan applications. Geocoding refers to the Metropolitan Statistical Area/Metropolitan Division (MSA/MD), State, County, Census Tract combination (address information) that must be provided for each reported loan application and the System allows institutions to enter a street address to determine the corresponding geocode. The System also provides Census demographic information about a particular census tract, including income, population, and housing data.



FFIEC Year: 2017 Address: 915 Capitol Mall, Sacramento Ca

Matched Address	
Address	915 CAPITOL MALL, SACRAMENTO, CA, 95814
MSA/MD Code	40900
State Code	06
County Code	067
Tract Code	0011.01
MSA/MD Name	SACRAMENTO-ROSEVILLE-ARDEN-ARCADE, CA
State Name	CALIFORNIA
County Name	SACRAMENTO COUNTY

Census Demographic Data

User Select Tract

**This Census Tract # is:
060670011.01**

1. State Code: 06
2. County Code: 067
3. Tract Code: 0011.01

<ul style="list-style-type: none"> Is business minority owned? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Decline to Answer 	<ul style="list-style-type: none"> ✓ The business is minority owned if at least 51% of the business is owned by one or more minority individuals.
<ul style="list-style-type: none"> Is business woman owned? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Decline to Answer 	<ul style="list-style-type: none"> ✓ The business is woman owned if at least 51% of the business is owned by one or more women.
<ul style="list-style-type: none"> Is business veteran owned? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Decline to Answer 	<ul style="list-style-type: none"> ✓ The business is veteran owned if at least 51% of the business is owned by one or more veterans.

Loan Information Section

Loan Information

Is this loan enrolled in any other government guarantee program? Yes No If Yes, name the program: _____

Is the Eligible Project receiving any grant funding by a public entity? Yes No If yes, Name of Public Entity: _____

Lender Loan Number _____ Type of Loan: _____

Total Loan Amount \$ _____ Loan Amount Enrolled in CalCAP/Seismic \$ _____

Purpose of Loan _____ Loan Amount Enrolled in CalCAP for Small Business/ State Fund (if any) \$ _____

Date of First Disbursement (Date of Loan) _____ Maturity Date _____ End of Coverage 5 year 10 year

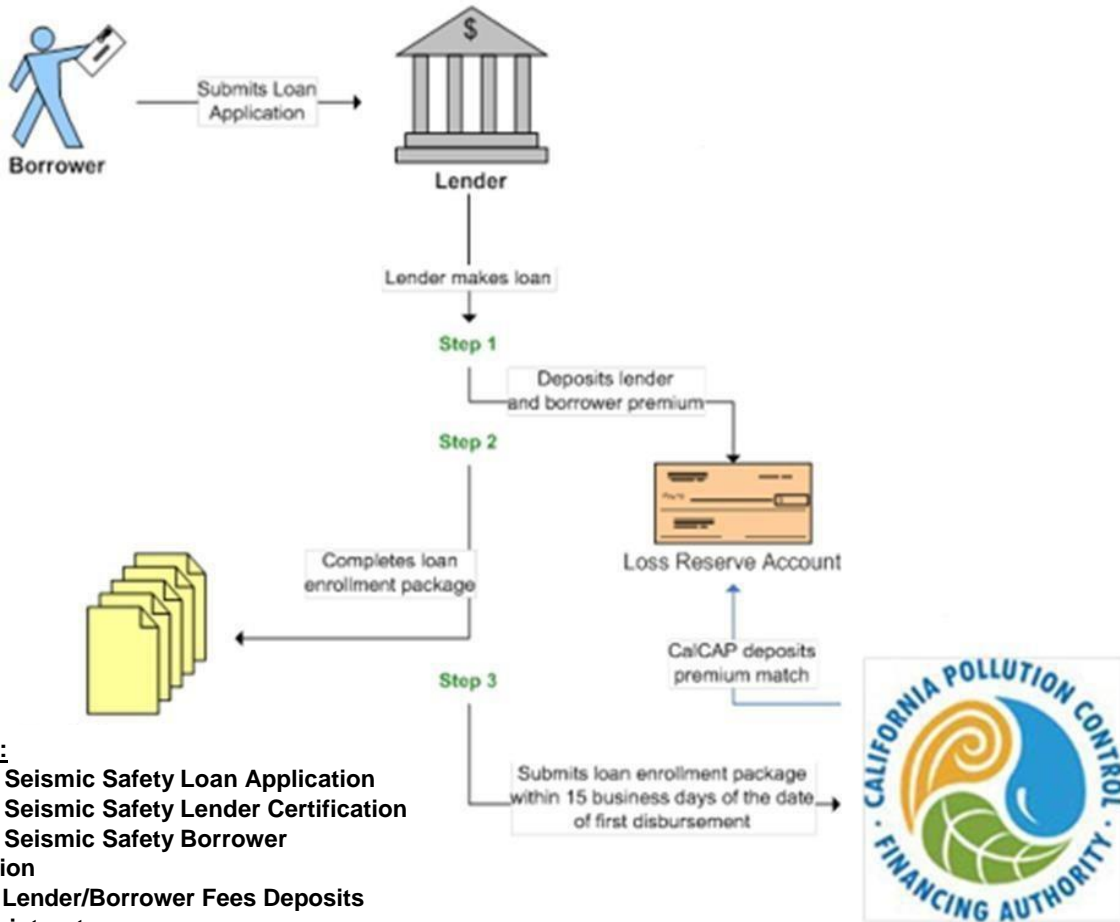
Interest Rate _____ % Fixed Variable Is the loan secured? Yes No

Borrower Fee \$ _____ % Lender Fee \$ _____ %

Field	Information Needed
<ul style="list-style-type: none"> ▪ Is this loan enrolled in any other government guarantee program? <input type="checkbox"/> Yes <input type="checkbox"/> No ☞ If “Yes”, name the program: 	<ul style="list-style-type: none"> ✓ Qualified loans do not include any loan or portion thereof to the extent the same loan or portion thereof has been, is being, or will be enrolled in any other government program substantially similar to the Program. ✓ Provide the name of the other program in which the loan is, has been, or will be enrolled.
<ul style="list-style-type: none"> ▪ Is the Eligible Project receiving any grant funding by a public entity? <input type="checkbox"/> Yes <input type="checkbox"/> No ☞ If “Yes”, name the Public Entity 	<ul style="list-style-type: none"> ✓ Provide the name of the other Public Entity in which the loan is, has been, or will be financially assisting the Eligible Project
<ul style="list-style-type: none"> ▪ Lender Loan Number 	<ul style="list-style-type: none"> ✓ List the unique loan number associated with the borrower’s loan.
<ul style="list-style-type: none"> ▪ Type of Loan: <input type="checkbox"/> Line of Credit <input type="checkbox"/> Term Loan 	<ul style="list-style-type: none"> ✓ Check one box only.
<ul style="list-style-type: none"> ▪ Total Loan Amount 	<ul style="list-style-type: none"> ✓ The total amount loaned to the borrower associated with the unique loan number (regardless of amount enrolled in CalCAP).
<ul style="list-style-type: none"> ▪ Loan Amount Enrolled in CalCAP/ Seismic Safety \$ 	<ul style="list-style-type: none"> ✓ The portion of the loan the lender requests to enroll with CalCAP/ Seismic Safety. This amount should be equal to or less than the amount in the “Total Loan Amount” field. ☞ Use this amount to calculate applicable lender and borrower fees.
<ul style="list-style-type: none"> ▪ Loan Amount Enrolled in CalCAP for Small Business/ state fund (if any) \$ 	<ul style="list-style-type: none"> ✓ The portion of the loan the lender requests to enroll with CalCAP for Small Business (CalCAP SB) using state funds. Lenders seeking to concurrently enroll a portion of a CalCAP/ Seismic Safety loan in CalCAP SB must be approved to participate in both programs. ☞ This amount should be \$0.00 unless loan includes business costs that are not eligible for CalCAP/ Seismic Safety.
<ul style="list-style-type: none"> ▪ Date of First Disbursement (Date of Loan) 	<ul style="list-style-type: none"> ✓ Date of loan (if term loan) or date of first disbursement (if line of credit). ☞ This date triggers the clock for the 15-day deadline to submit an enrollment application to CalCAP. ☞ If the enrollment is a pre-qualification request, leave this field blank.
<ul style="list-style-type: none"> ▪ Maturity Date 	<ul style="list-style-type: none"> ✓ The date (MM/DD/YYYY) the enrolled loan matures. CalCAP will insure enrollment for a maximum of 5 years (60 months), regardless of maturity date. ☞ If the enrollment is a pre-qualification request, leave this field blank.
<ul style="list-style-type: none"> ▪ End of Coverage <input type="checkbox"/> 5 year <input type="checkbox"/> 10 year 	<ul style="list-style-type: none"> ✓ Check one box only

Field	Information Needed
<ul style="list-style-type: none"> Borrower Name 	<ul style="list-style-type: none"> ✓ Name of borrower.
<ul style="list-style-type: none"> Lender Loan Number 	<ul style="list-style-type: none"> ✓ List the unique loan number associated with the borrower's loan. ☞ If the enrollment is a pre-qualification request, leave field blank.
<ul style="list-style-type: none"> Authorized Lender Signature 	<ul style="list-style-type: none"> ✓ To be signed by the lender-designated authorized signer.
<ul style="list-style-type: none"> Title 	<ul style="list-style-type: none"> ✓ Title of the lender-designated authorized signer.
<ul style="list-style-type: none"> Date 	<ul style="list-style-type: none"> ✓ Date the enrollment was signed.
<ul style="list-style-type: none"> Printed Name of Authorized Signer 	<ul style="list-style-type: none"> ✓ Full printed name of the lender-designated authorized signer.

Summary CalCAP/ Seismic Safety Loan Enrollment Flow Chart



Required:

- CalCAP/ Seismic Safety Loan Application
- CalCAP/ Seismic Safety Lender Certification
- CalCAP/ Seismic Safety Borrower Certification
- Proof of Lender/Borrower Fees Deposits
- NAICS Print-out
- Cost Estimate (retained in loan file)
- Privacy Notice

If Applicable:

- Severely Affected Community print-out
- Borrower's Agreement to Pay Lender's Fees