

# SEVERELY AFFECTED COMMUNITIES

If your loan enrollment is for a borrower located within a severely affected community it may qualify for an additional premium equal to the amount of the lender premium. Borrowers with addresses in High Unemployment Areas or Enterprise Zones are located within a Severely Affected Community.

## HIGH UNEMPLOYMENT AREAS

To determine whether a business is located within a High Unemployment Area, CalCAP uses data published by the Employment Development Department (EDD). Follow these steps to report an enrollment located in a High Unemployment Area:

1. Check the current California unemployment rate posted by reviewing EDD's Monthly Data Release by navigating to <http://www.labormarketinfo.edd.ca.gov/Content.asp?pageid=1003> and selecting California and Counties under Current Unemployment Rates



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

State of California  
January 20, 2012  
March 2010 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 2011 - Preliminary**  
Data Not Seasonally Adjusted

COUNTY	RANK BY RATE	LABOR FORCE	EMPLOYMENT	UNEMPLOYMENT	RATE
<b>STATE TOTAL</b>	---	<b>18,172,200</b>	<b>16,185,100</b>	<b>1,987,100</b>	<b>10.9%</b>
ALAMEDA	13	750,400	680,400	69,900	9.3%
ALPINE	44	460	390	70	15.9%
AMADOR	29	16,200	14,140	2,070	12.7%
BLUTE	28	103,100	90,000	13,000	12.6%

**Print this document to submit with your loan enrollment package.**

*\*Increased Severely Affected Community contributions not available when an Independent Contributor pays all CalCAP Fees*

1. Lookup the current unemployment rate for the borrower's city and 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 Places.

**LaborMarketInfo**  
**Monthly Data Release**  
 Each month the EDD releases revised and preliminary civilian labor force, unemployment rates, and industry employment by geography for California, metropolitan areas, counties, and sub-county areas.

Current Monthly Press Releases

Quick Jump to View a Press Release:

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

Or view links by area type:

Official EDD Statewide News Release

California Employment Highlights for December 2011

Industry Employment and Labor Force Data for:

- California
- Counties
- Metropolitan Areas
- **Cities and Census Designated Places**
- Local Workforce Investment Areas

Labor Force Data only for:

- **Cities and Census Designated Places**
- Local Workforce Investment Areas

Hours and Earnings Data by Selected Industries

Additional Resources

- Data Release Schedule
- Historical Industry Employment Data Files (Excel format)
- Historical Unemployment Rates (Excel format)
- Methodology for Generating Labor Force Data
- Methodology for Generating Industry Employment Data
- US Bureau of Labor Statistics

Also in the Data Library

- Monthly Data Release

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

Labor Force and Unemployment Rate for Cities and Census Designated Places

Get data for other areas:

- California
- Counties
- Metropolitan Areas
- Cities and Census Designated Places
- Local Workforce Investment Areas
- California Labor Market Review

These data are updated monthly and are provided here for December 2011. Only not seasonally-adjusted labor force (unemployment rates) data are developed for cities and Census Designated Places (CDP). Estimates of employment by industry are not available. See the notes below about the limitations of these data.

Data for All County Sub-Areas:

Current Month

Annual Averages:

2010 | 2009 | 2008 | 2007 | 2006 | Historical Data

Cities and Census Designated Places by Individual County:

- Alameda
- Alpine (no city file)
- Amador
- Butte**
- Calaveras

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.**

Microsoft Excel - buttesub [Read-Only] [Compatibility Mode]

State of California

1 State of California Employment Development Department  
 2 January 20, 2012 Labor Market Information Division  
 3 March 2010 Benchmark <http://www.labormarketinfo.edd.ca.gov>  
 4 (916) 262-2162

Monthly Labor Force Data for Cities and Census Designated Places (CDP)  
 December 2011 - Preliminary  
 Data Not Seasonally Adjusted

Area Name	Labor Force	Employment	Unemployment Number	Unemployment Rate	Census Ratios Emp	Unemp
Butte County	103,100	90,200	13,000	12.6%	1.000000	1.000000
Biggs city	900	700	100	16.7%	0.008230	0.011538
Chico city	33,700	29,700	3,900	11.7%	0.329566	0.303846

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- For the purposes of Severely Affected Communities, use the higher of the city or county rate to determine borrower eligibility. If either the city or county unemployment rate are 110% or more of the current California statewide unemployment rate (not seasonally adjusted) as of the date of loan (date of first disbursement) the enrollment is located in a Severely Affected Community.

**EXAMPLE:** IF THE CURRENT CALIFORNIA UNEMPLOYMENT RATE IS **10.9%** ANY BUSINESS LOCATED IN A CITY OR COUNTY WITH AN UNEMPLOYMENT RATE OF **11.99% OR HIGHER** IS CONSIDERED LOCATED WITHIN A SEVERELY AFFECTED COMMUNITY. ( $10.9 \times 1.1 = 11.99$ )

- Check the “Yes” box next to Severely Affected Community on the Loan Enrollment Application
- Include the Monthly Labor Force Data for Cities and Census Designated Places printout, with city or county highlighted, with your loan enrollment application package when you submit the enrollment to [CalCAP@treasurer.ca.gov](mailto:CalCAP@treasurer.ca.gov).

## ENTERPRISE ZONES

Follow these steps to report an enrollment located in an Enterprise Zone:

- Compare the borrower’s address to the current listing of enterprise zones available at <http://www.hcd.ca.gov/fa/cdbg/ez/enterprise/newmap.html>.

The screenshot shows the Department of Housing and Community Development website. The main heading is "Enterprise Zones". Below this, there is a "MAPS AND STREET RANGES" section. A note states: "These enterprise zone street ranges are provided as a general guide and do not have the power of law. The final determination of eligibility rests with the Department of Housing and Community Development. Each enterprise zone is responsible for updating its' street ranges and forwarding the revised and updated ranges to the department as needed. This is the source of the information presented here. Street ranges can and do change for a variety of reasons including: department-approved enterprise zone boundary modifications, department-approved expansions, new development, etc. Occasionally, errors do occur and are corrected when discovered. You will need Adobe Acrobat to view some of these maps." Below the note, there is a list of enterprise zones with their expiration dates and links to maps and street ranges:

- Anaheim** - Conditional zone, no interim benefits
- Antelope Valley (Palmdale, Lancaster, Los Angeles County)** - Expires: 1/31/2012  
[Map](#) | [Lancaster Website](#) | [Palmdale Website](#) | [Streets](#) | [TEA Streets](#) | [Lancaster Expansion](#)
- Arvin** - Expires: 9/29/2024  
[Map](#) | [Website](#) | [TEA](#)
- Barstow** - Expires: 1/31/2021  
[Map](#) | [Website](#) | [Streets](#) | [TEA Streets](#)
- Calxico - Imperial County** - Expires: 10/14/2021  
[Map](#) | [Website](#) | [Streets](#) | [TEA Streets](#)

- Review the Map and Streets posted for the area. If the borrower’s address is located within one of the enterprise zones the enrollment is located in a severely affected community.
- Check the “Yes” box next to Severely Affected Community on the Loan Enrollment Application
- Include a copy of the Streets web page indicating enterprise zone street address range, with city or county highlighted, with your loan enrollment application package** when you submit the enrollment to [CalCAP@treasurer.ca.gov](mailto:CalCAP@treasurer.ca.gov).

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