Small Business Finance Center

CALIFORNIA INFRASTRUCTURE AND
ECONOMIC DEVELOPMENT BANK

Jump Start Loan Program

Financial Development Corporation
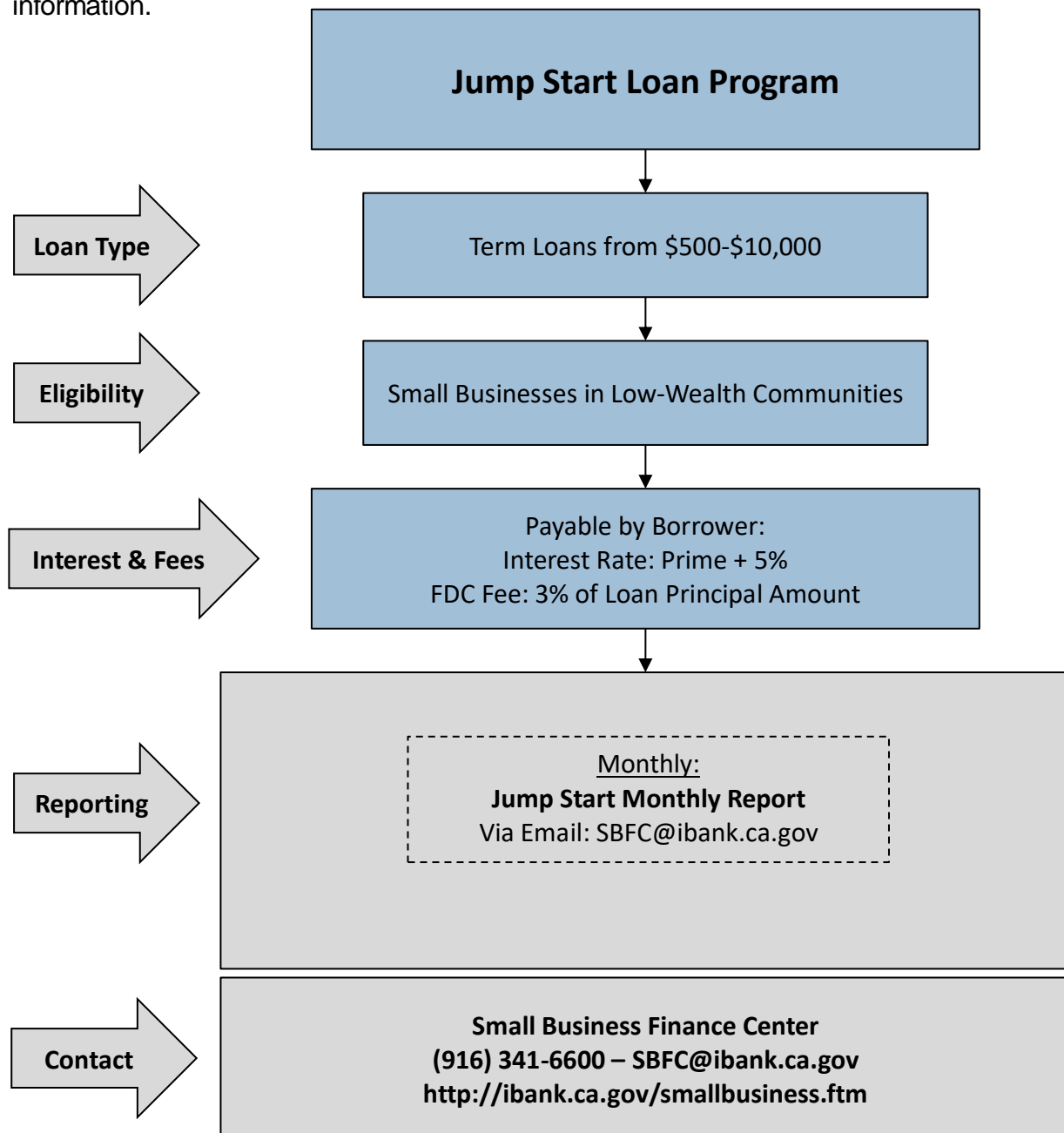# Policy Manual
Latest Revision August 2020

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I. AT-A-GLANCE

This Jump Start Loan Program (Jump Start) Financial Development Corporation (FDC) Policy Manual provides instructions, examples, directives and requirements for initiating loans and managing defaults in the Jump Start program that is managed by FDCs that are approved by IBank to participate in the Jump Start Program (Jump Start FDC).

Jump Start FDCs are to use this manual as procedures for the Jump Start program, and to frequently visit IBank's Small Business Finance Center (SBFC) website at http://ibank.ca.gov/smallbusiness.htm for the most current version of the manual, updated forms, and latest directives and requirements. Jump Start FDCs should also ensure IBank is kept informed of changes to the Jump Start FDC's primary Jump Start FDC contact information.

Jump Start Loan Program

Loan Type →
Term Loans from $500-$10,000

Eligibility →
Small Businesses in Low-Wealth Communities

Interest & Fees →
Payable by Borrower:
Interest Rate: Prime + 5%
FDC Fee: 3% of Loan Principal Amount

Reporting →
Monthly:
Jump Start Monthly Report
Via Email: SBFC@ibank.ca.gov

Contact →
Small Business Finance Center
(916) 341-6600 – SBFC@ibank.ca.gov
http://ibank.ca.gov/smallbusiness.ftm

II. JUMP START PARTICIPATION REQUIREMENTS

Jump Start is a loan and financial literacy/technical assistance program targeted for small businesses in low-wealth communities. By targeting only low-wealth communities, the goal is to enable more small businesses to start, grow, and sustain their businesses, and make mini-micro-loans (Loans) available to low-wealth entrepreneurs, including low-wealth businesses owned by women, minorities, veterans, persons with disabilities, and persons previously incarcerated.

Business Requirements	- Must be a small business, or individual(s) becoming a small business, licensed in California. - Located in <u>a low-wealth community</u>: - Jump Start is available only in a community located in <u>both</u>: - a county within California with a per capita personal income equal to or less than 115% of statewide average per capita income - a city or unincorporated area within such county with an unemployment rate equal to or greater than the statewide average unemployment rate - <u>Low-wealth individual</u> is defined as: businesses owner(s) with annual income equal to or less than the statewide average per capita income - Loan proceeds must be used in the State of California
Authorized Loan Types or Uses	$10,000 maximum loan(s) amount per business $500 minimum loan amount per business - Term of up to 5-years, fully amortized - Eligible use of loan proceeds may include: - Start-Up and Ongoing Costs - Acquisition or leasing of; real property, buildings, machinery, equipment and inventory - Construction or repair of: buildings, machinery and equipment, tenant Improvements - Jump Start Fees **Ineligible** use of loan proceeds may include: - Working capital, debt refinance
Interest Rate & Fees	- Interest Rate: Prime + 5% - Prime Rate is determined by the rate listed in the Wall Street Journal on the date of the Jump Start Loan commitment - Jump Start Fee: 3% of Loan Principal Amount

⚠️ IBank will not accept an individual as the borrower, unless the proceeds of the Jump Start Loan are used to establish a business by that individual. It is permissible for an individual to be a guarantor on a Jump Start Loan.

III.   MAKING A JUMP START LOAN

Jump Start FDC's will contract with IBank and adhere to **standardized credit underwriting**, and provide loan disbursement, servicing, financial literacy training and technical assistance to Jump Start Borrowers. Borrower must score 8+ points based on the point system displayed below:

	1 Point	**2 Points**	**3 Points**	
Credit	Challenged or No History	Challenged History + Adequate Justification	Positive History	
Collateral	None to 49% of loan amount	50%- 99% of loan amount	100%+ of loan amount	
Cash flow	1.0 + DSCR	1.2 + DSCR	1.3 + DSCR	
Technical Assistance	2 - 4 hours	4.5 - 7 hours	7.5 + hours	
Industry Experience	0 - 2 years	over 2 - 4 years	over 4 + years	
			Total Points	

Credit: No minimum credit score is required. However, the borrower's credit report must reflect a responsible payment history. Exceptions can be made with adequate justification. Credit that does not reflect responsible payment history and does not have adequate justification shall be declined.

Collateral: UCC -1 filing on all business assets including a first lien position on any purchased equipment and inventory funded with the Loan. Personal property may also be held as collateral, if appropriate. Personal guarantees are required from all individuals with a 20% or greater ownership share of the business.

Cash Flow: The borrower must be able to demonstrate the ability to service the proposed debt with business and/or personal revenue. Standardized cash flow and debt service calculations are as follows:

	Revenue
-	Expenses
	Net Profit
+	Interest Expense
+	Depreciation/Amortization
+	Non-Recurring Expenses
-	Living Expenses
	Available to Service Debt
	Existing Debt Service
	Proposed Debt Service
	Total Debt Service
	Debt Service Coverage Ratio

Documents required from borrowers and guarantors:
- One year of tax returns
- Signed 4506T IRS
- Personal financial statement (Self-prepared accepted)

Technical Assistance: The borrower must complete a minimum of 2 hours of technical assistance within 6 months of receiving the Jump Start Loan. Eligible technical assistance may be provided by the Jump Start FDC or other entity deemed qualified by the Jump Start FDC. Prior to the loan, borrowers are required to capture, in writing, their business concept including descriptions of their management team, a marketing plan, and the business financial projections. These concepts may include: identifying potential customers; strategies to engage customers; business goals and objectives; management organization with identified key decision makers; resumes of key managers; and planned pricing of product or service.

Industry Experience: Points are awarded based on the years of experience possessed by the borrower in the industry of the business.

Completing the Jump Start Program Credit Memo:

In addition to the information listed in the Sample Credit Memo, the following issues are to be clearly identified and fully explained in the narrative portion of the Credit Memo:

- Business Overview including but not limited to:

    o Borrower contact information

    o Guarantor contact information (if applicable)

    o Loan Terms (amount requested, term in months, interest rate, maturity date)

    o Fees/Payment Schedule (individual and total fees, repayment terms, amortization, monthly and annual payments)

    o Employment data (Jobs created and retained as a result of the Loan)

    o Loan purpose (use of requested funds)

    o Management & experience

- Narrative components of the underwriting matrix

    o **Credit**

    o **Collateral**

    o **Cash Flow**

    o **Technical Assistance**

    o **Industry Experience**

- Recommendation

- President/CEO approval, signature and date

Sample Credit Memo

Jump Start Credit Memo

Borrower Information			
Borrower Name:		Business Age:	
Address:		Business Legal Structure:	
Zip Code:		Business Type:	
County:		NAICS #:	
Census Tract:		Annual Business Revenue:	
Contact:		Ethnicity*:	
Phone/Fax:		Gender*:	
Email:		Veteran*:	
Loan #:		Disabled*:	
Loan Date:		Previously Incarcerated*:	
Personal Annual Income:		Credit Score:	

Guarantor Information	
Name:	Name:
Address:	Address:
Zip Code:	Zip Code:
County:	County:
Phone:	Phone:
Personal Annual Income:	Personal Annual Income:

Loan Information	
Term (months):	Interest Rate:
Loan Amount: $	Maturity Date:

Fees/Payment Schedule	
Loan Fee: $	Amortization:
Interest: $	Scheduled Monthly Payment:

Employment Data	
FTE's:	
Jobs Created:	Jobs Retained:

Loan Purpose

Underwriting

	1 Point	2 Points	3 Points	
Credit	Challenged or No History	Challenged History + Adequate Justification	Positive History	
Collateral	None to 49% of loan amount	50% - 99% of loan amount	100%+ of loan amount	
Cash flow	1.0 + DSCR	1.2 + DSCR	1.3 + DSCR	
Technical Assistance	2 - 4 hours	4.5 - 7 hours	7.5 + hours	
Industry Experience	0 - 2 years	over 2 - 4 years	over 4 + years	
			Total Points	

*Ethnicity, gender, veteran, disabled, previously incarcerated data is provided on a voluntary basis and not required to participate in the Jump Start Program.

Credit:

Collateral:

Cash Flow:

Technical Assistance:

Industry Experience:

Recommendation: Approve request as presented.

By: _____   Date: _____

President/CEO Determination:

        ☐ Approve
        ☐ Decline

Signature: _____   Date: _____

IV. DOCUMENTATION, DISBURSEMENTS, & RETENTION

A. Documentation

Prior to disbursement of Jump Start funds: the Jump Start Loan must be reviewed and approved by the FDC's Board of Directors or by the Jump Start FDC's loan committee, FDC President, Executive Director or Chief Credit Officer approved by the FDC's Board of Directors; and the loan documents must be executed by the Jump Start FDC and the borrower(s). Jump Start FDCs must submit to IBank the following fully completed, signed, and dated required Loan documentation with each Jump Start Loan.

> Jump Start Loan documents must be received at IBank **within 7 business days** of the disbursement of funds to the borrower. Documents shall be sent to the SBFC's email at the following address: SBFC@IBank.CA.Gov

Jump Start Loan documents are generated through D&H LaserPRO and may include:

1. Promissory Note
2. Business Loan Agreement
3. Commercial Security Agreement
4. UCC Financing Statement
5. Agreement to Provide Insurance
6. Notice of Insurance Requirements
7. Disbursement Request and Authorization
8. Notice of Final Agreement
9. Amortization Schedule

B. Disbursements

Requests for disbursement must be sent to SBFC@IBank.CA.GOV and include the following:

- Borrower Name
- Disbursement Amount (must be same as loan amount)
- Instructions for Disbursement as outlined in the Disbursement Authorization

C. Retention Period

Jump Start FDC must retain all financial records and supporting documents for at least four years from the date the Jump Start Loan is paid in full or, if the Jump Start Loan is in default of payment, for at least seven years after the payment default or last recovery payment received.

V. DEFAULT & LIQUIDATION ON A JUMP START LOAN

A. Overview

Jump Start FDC's are to manage defaults pursuant to IBank's Jump Start Loan Default Procedures as outlined in Section **§** 5026 and Jump Start Loan Liquidation as displayed in Section **§** 5027 of IBank's Jump Start Directives and Requirements:

DEFAULT	▪ The Jump Start FDC will provide **IBank with written notice that a payment default has occurred within 14 days**. Jump Start FDC's are to follow default procedures.
	
	▪ The FDC will **arrange a meeting with the Jump Start Borrower upon a payment default occurrence** to resolve the default. Actions taken by the FDC's may include **with the written approval of IBank**, but are not limited to, the following:
	    o Deferment of principal payment(s)
	    o Re-amortization of or rescheduling the payment(s) on the loan
	    o Reorganization
	    o Additional collateral
	    o Changes in the interest rate

⚠️ If the Jump Start FDC is unable to resolve the payment default as approved by IBank **within 30 days of the default notice received by IBank**, then the FDC may begin liquidation procedures.

LIQUIDATION	▪ The Jump Start FDC must create a liquidation plan and submit it to IBank for approval.
	▪ The Jump Start FDC must take the steps specified by the liquidation plan for the liquidation of the Jump Start Loan. Unless the Jump Start FDC receives objections from IBank to the liquidation plan **within 14 days** of submitting it to IBank, the plan will be deemed approved by IBank without any further action by the Jump Start FDC.
	
	▪ If the Jump Start FDC receives objection to the plan from IBank **within the 14 days**, IBank and the Jump Start FDC will negotiate a liquidation plan where there is mutual acceptance. Liquidation recoveries received for the Jump Start Loan will be applied in the following order of priority:
	▪
	    o Pay liquidation costs approved by IBank
	    o Pay principal
	    o Pay interest
	
	▪ The Jump Start FDC **will not** initiate any legal action without the prior written approval of IBank

VI.   REPORTING REQUIREMENTS

A. Overview

Jump Start FDCs are contractually required to regularly report to IBank on the status of Jump Start Loans made under the Jump Start Program. Each Jump Start FDC participating in the Jump Start Program will be required to provide monthly reports on their activities in the program and will be examined annually by IBank for purposes of determining compliance with the requirements of the Jump Start Program.

The reports are required to be submitted as follows:

Reports	Reporting Frequency	
	Monthly	Annual
Articles of Incorporation & Bylaws from Prior Fiscal Year		✔
Audited Financial Statements		✔
Board Approved FDC Budget for Current Fiscal Year		✔
FDC Strategic Plan or Plan of Operation		✔
Full FDC Staff Roster		✔
Projected Fiscal Year Summary of Authorized Program Activities		✔
Methodology for Expense Reimbursement		✔
Monthly Report of Loan Activity	✔	
Monthly Report of Technical Assistance	✔	
Monthly Report of Administrative Expenditures	✔	
Monthly Remittance of Loan Payments	✔	

B. Monthly Remittance of Loan Payments

Loan payments collected from Jump Start borrowers are to be remitted to the Trustee Bank on a monthly basis.

These payments shall include:

•   100% of the principal payment made by the borrower in the previous month

•   60% of the interest payment made by the borrower in the previous month

A detailed itemization of the payments being remitted shall be sent to the Trustee Bank with remittance and a copy sent electronically to IBank.

Monthly Remittance of Loan Payments are due to the Trustee Bank with an electronic copy to IBank by the 15th of the following month.

Sample Remittance Letter

Company Letterhead

Date

Mary Lau
Fiduciary Trust International of California
One Franklin Parkway
Building 920, First Floor
San Mateo, California 94403

    Re: Principal and Interest Payment
    Account: Jump Start Allocation Fund # XXXXX

Dear Mary,

Funds are enclosed in the amount of $ 00.00 (zero dollars and 00/100). Please credit the following account (s).

Borrower	Loan #	Principal	Interest	Total

If you have any questions, please contact _____.

Sincerely

Name
Title

Cc: Small Business Finance Center via email at SBFC@ibank.ca.gov

C. Monthly Reporting

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| | | Initial Report | | Monthly Report | | Initial Report |

⚠ The Jump Start Monthly Report is due electronically to IBank by the 15th of the following month.

Field:	Information Needed:
▪ Loan Number	✓ Unique Jump Start loan number associated with the borrower's loan
▪ Borrower Name	✓ Name of business requesting the loan
▪ Loan Date	✓ Date loan is executed
▪ Loan Amount	✓ List the full amount of the term loan
▪ Scheduled Monthly Payment	✓ Monthly dollar amount due to IBank based on amortization schedule
▪ Interest Payment from Borrower	✓ Amount applied to interest payment determined by the interest rate on the loan
▪ Principal Payment from Borrower	✓ Amount applied to the principal owed on the loan
▪ Total Payment from Borrower	✓ Payment consisting of principal and interest amounts
▪ Interest Payment to SBFC	✓ 60% of interest payment paid by the borrower, to be remitted to SBFC
▪ Principal Payment to SBFC	✓ 100% of principal payment paid by the borrower, to be remitted to SBFC
▪ Total Payment to SBFC	✓ Total amount remitted to IBank's SBFC
▪ Outstanding Balance	✓ Amount of unpaid principal balance of the loan
▪ Payment is Current	✓ All payments are paid in full for the billing cycle
▪ Secured	✓ Loan where the borrower pledges an asset
▪ Default	✓ Failure to fulfill the loan obligation
▪ Number of days in default	✓ Days elapsed since last full payment
▪ Default Amount (A)	✓ Amount of principal owed at time of default

▪ Default Recovery Amount (B)	✓ Amount of default recovery
▪ Loan Loss (= A – B)	✓ Amount of principal funds outstanding on loan
▪ Training Hours Post-Loan	✓ Training hours after loan was established
▪ Notes	✓ Space to add pertinent information about the loan that month, if applicable.
▪ Training Hours Pre-Loan	✓ Training hours before loan was established
▪ Interest Rate	✓ Enter the interest rate for the loan
▪ Maturity Date	✓ Due date on which the installment loan will be paid in full
▪ Use of Proceeds/Purpose	✓ Use of the dollar amount for the business
▪ Full Time Equivalents (FTEs)	✓ Number of full time equivalent (FTE) employees of the business—rounded to the nearest whole number. Must be a minimum of 1 and cannot exceed 750. ✓ ☞Refer to the FDC Tools & Tips on IBank website for instructions on how to report the number of FTEs.
▪ Jobs Created	✓ Number of jobs created for the business as a result of the Loan. ☞Count each person, full or part time. ☞If jobs are not created as a result of the loan, use "0".
▪ Jobs Retained	✓ Number of jobs retained for the business as a result of the Loan. ☞Count each person, full or part time. ☞If jobs are not retained as a result of the Loan, use "0". ☞If enrolling multiple Loan for a business, only enter information for first enrolled loan, unless the jobs retained increases as a result of additional Jump Start Loans.
▪ NAICS Code	✓ Six digit number used by the North American Industry Classification System (NAICS) to categorize business types. ☞http://www.census.gov/eos/www/naics/
▪ Ethnicity	✓ Select from drop down menu on report
▪ Gender	✓ Select from drop down menu on report
▪ Veteran	✓ A person who has served in the United States Armed Services
▪ Disabled	✓ Any person who has a physical or mental impairment that substantially limits one or more major life activities; has a record of such impairment; or is regarded as having such an impairment
▪ Previously Incarcerated	✓ Previously incarcerated/jailed
▪ Business Age	✓ Age of business (in months) since inception (0 for new business)
▪ Business Legal Structure	✓ Sole proprietorship, partnership, corporation
▪ Annual Business Revenue	✓ List the borrower's annual business revenues for the last fiscal year—rounded to the nearest whole dollar amount. ☞If the business is a start-up, use the current income or $0.

▪ Personal Income	✓ List the borrower's income that qualifies them as a low-wealth individual
▪ Credit Score	✓ Borrower credit score
▪ Business Type	✓ Industry type by name i.e.…hair salon
▪ Business Address	✓ Location where business is located and loan funds are used
▪ City	✓ City where business is located
▪ County	✓ County where business is located
▪ Zip Code	✓ Zip Code where business is located
▪ Census Tract #	✓ 11-digit number **(no decimal point)** used to identify the specific location of a business to provide more reporting consistency and uniformity. ☞ http://www.ffiec.gov/Geocode/default.aspx
▪ Senate District	✓ Territorial district of location of business where a senator is elected
▪ Assembly District	✓ Territorial district of location of business where the assembly is elected

D. <u>Annual Reporting</u>

California Government Code Chapter 6 - Small Business Financial Assistance Act of 2013, Article 11 Section 63089.97 specifies reporting requirements for each FDC. Pursuant to the Government Code (GC), FDCs must submit their **Articles of Incorporations & Bylaws, Audited Financial Statements, Board Approved Budget, Strategic Plan or Plan of Operation, and Projected Fiscal Year Summary of Authorized Program Activities** to IBank on an annual basis. These reports can be in any format. IBank does not supply templates or have specific substance requirements other than what is listed in the GC.

☞Refer to Chapter VIII for the full text of GC 63089.97.

In addition, FDCs are required to submit a **Full Staff Roster to** IBank. The staff roster should list names, titles, email address and phone number of all employees, loan committee members, and Board of Director members.

⚠ All annual reports must be submitted to IBank **by July 31** of each year, except for the Audited Financial Statements which are due **by October 31** for the prior fiscal year.

E. Change in FDC Points of Contact

To ensure the Jump Start FDC is aware of all current IBank Directives & Requirements as well as changes to program policies or practices, FDCs are required to inform IBank within 5 days about all changes to key FDC contacts by sending a brief memo to IBank with the new or updated name, address, phone or email contact information. Specifically, FDCs should inform IBank of changes to:

☞**Main Contact** – FDC's primary contact.

☞**Public Contact** – FDC contact for public inquiries (name and address will be published on IBank's website).

☞**Financial Contact** – FDC contact authorized to discuss Loan documents, reports, default claims, etc. with IBank.

☞**General Emailing List** – on occasion, IBank sends out email announcements for new processes, new forms, FDC roundtable meetings, etc. FDCs should provide the email addresses for those wishing to receive such correspondence.

Updates should be submitted to IBank's SBFC email at: SBFC@ibank.ca.gov.

Use "Change in FDC Contact" reference in the email subject line.

VII. LOW-WEALTH CRITERIA

Jump Start is available in <u>low-wealth communities</u> based on average annual per capital income and unemployment rates to <u>low wealth individuals</u> determined by annual per capital income. Low-wealth criteria will be based on date published in this manual. Data is from Employment Development Department and updated from time to time.

A. Average Annual Per Capita Income by County (including State Average)

Year	Geography	Data Point	Amount
2013	Del Norte County	Per Capita Personal Income - BEA	$30,818
2013	Tehama County	Per Capita Personal Income - BEA	$31,810
2013	Merced County	Per Capita Personal Income - BEA	$31,935
2013	Imperial County	Per Capita Personal Income - BEA	$32,225
2013	Madera County	Per Capita Personal Income - BEA	$32,287
2013	Tulare County	Per Capita Personal Income - BEA	$32,550
2013	Kings County	Per Capita Personal Income - BEA	$32,635
2013	San Bernardino County	Per Capita Personal Income - BEA	$32,747
2013	Riverside County	Per Capita Personal Income - BEA	$33,278
2013	Yuba County	Per Capita Personal Income - BEA	$33,679
2013	Lassen County	Per Capita Personal Income - BEA	$33,995
2013	San Joaquin County	Per Capita Personal Income - BEA	$34,755
2013	Trinity County	Per Capita Personal Income - BEA	$34,991
2013	Stanislaus County	Per Capita Personal Income - BEA	$35,259
2013	Fresno County	Per Capita Personal Income - BEA	$35,635
2013	Kern County	Per Capita Personal Income - BEA	$35,847
2013	Sutter County	Per Capita Personal Income - BEA	$37,141
2013	Butte County	Per Capita Personal Income - BEA	$37,150
2013	Lake County	Per Capita Personal Income - BEA	$37,460
2013	Humboldt County	Per Capita Personal Income - BEA	$37,646
2013	Siskiyou County	Per Capita Personal Income - BEA	$38,467
2013	San Benito County	Per Capita Personal Income - BEA	$38,619
2013	Mariposa County	Per Capita Personal Income - BEA	$38,731
2013	Shasta County	Per Capita Personal Income - BEA	$38,780
2013	Glenn County	Per Capita Personal Income - BEA	$39,605
2013	Modoc County	Per Capita Personal Income - BEA	$40,293

Year	County	Metric	Value
2013	Sierra County	Per Capita Personal Income - BEA	$40,443
2013	Mendocino County	Per Capita Personal Income - BEA	$40,727
2013	Amador County	Per Capita Personal Income - BEA	$40,961
2013	Calaveras County	Per Capita Personal Income - BEA	$41,166
2013	Tuolumne County	Per Capita Personal Income - BEA	$42,116
2013	Solano County	Per Capita Personal Income - BEA	$42,509
2013	Sacramento County	Per Capita Personal Income - BEA	$43,438
2013	Yolo County	Per Capita Personal Income - BEA	$43,452
2013	Monterey County	Per Capita Personal Income - BEA	$44,851
2013	Inyo County	Per Capita Personal Income - BEA	$44,886
2013	San Luis Obispo County	Per Capita Personal Income - BEA	$45,388
2013	Mono County	Per Capita Personal Income - BEA	$45,410
2013	Plumas County	Per Capita Personal Income - BEA	$45,776

Year	County	Metric	Value
2013	Los Angeles County	Per Capita Personal Income - BEA	$46,530
2013	California	Per Capita Personal Income - BEA	$48,434
2013	Colusa County	Per Capita Personal Income - BEA	$49,101
2013	Santa Barbara County	Per Capita Personal Income - BEA	$49,864
2013	Nevada County	Per Capita Personal Income - BEA	$50,148
2013	Sonoma County	Per Capita Personal Income - BEA	$50,312
2013	Ventura County	Per Capita Personal Income - BEA	$50,507
2013	San Diego County	Per Capita Personal Income - BEA	$51,384
2013	Orange County	Per Capita Personal Income - BEA	$54,519
2013	Placer County	Per Capita Personal Income - BEA	$54,924
2013	Santa Cruz County	Per Capita Personal Income - BEA	$54,970
2013	Alameda County	Per Capita Personal Income - BEA	$55,338
2013	Napa County	Per Capita Personal Income - BEA	$56,634

Year	County	Metric	Value
2013	El Dorado County	Per Capita Personal Income - BEA	$57,520
2013	Alpine County	Per Capita Personal Income - BEA	$57,981
2013	Contra Costa County	Per Capita Personal Income - BEA	$63,403

B. <u>Unemployment Rate by County (including State Average)</u>

COUNTY	RANK BY RATE	LABOR FORCE	EMPLOYMENT	UNEMPLOYMENT	RATE
STATE TOTAL	---	19,369,400	18,234,000	1,135,400	5.9%
ALAMEDA	9	846,200	805,300	40,900	4.8%
ALPINE	42	510	470	40	7.7%
AMADOR	27	14,970	14,040	930	6.2%
BUTTE	38	102,000	94,500	7,500	7.4%
CALAVERAS	26	21,060	19,760	1,300	6.1%
COLUSA	57	11,500	10,070	1,440	12.5%
CONTRA COSTA	10	563,500	535,400	28,100	5.0%
DEL NORTE	43	9,690	8,920	770	7.9%
EL DORADO	17	90,700	85,700	5,000	5.5%
FRESNO	51	457,800	414,800	43,000	9.4%
GLENN	49	13,220	12,020	1,200	9.1%
HUMBOLDT	16	62,130	58,750	3,380	5.4%
IMPERIAL	58	79,200	60,000	19,100	24.2%
INYO	17	9,280	8,770	510	5.5%
KERN	55	402,600	360,000	42,500	10.6%
KINGS	53	59,800	54,100	5,700	9.6%
LAKE	31	30,210	28,210	2,000	6.6%
LASSEN	33	10,690	9,980	720	6.7%
LOS ANGELES	17	5,108,000	4,828,500	279,500	5.5%
MADERA	52	62,000	56,100	5,900	9.5%
MARIN	2	145,900	140,600	5,300	3.6%
MARIPOSA	21	8,840	8,320	520	5.8%
MENDOCINO	14	40,480	38,340	2,140	5.3%
MERCED	54	114,400	102,400	12,000	10.5%
MODOC	37	3,440	3,190	250	7.3%
MONO	20	8,540	8,060	480	5.7%
MONTEREY	27	230,500	216,200	14,300	6.2%
NAPA	4	77,100	73,900	3,300	4.2%
NEVADA	13	49,360	46,810	2,550	5.2%
ORANGE	7	1,630,000	1,555,300	74,700	4.6%
PLACER	10	181,500	172,400	9,000	5.0%
PLUMAS	43	8,440	7,770	670	7.9%
RIVERSIDE	36	1,049,800	974,800	75,000	7.1%
SACRAMENTO	23	702,800	660,300	42,400	6.0%
SAN BENITO	33	30,400	28,400	2,000	6.7%
SAN BERNARDINO	33	938,000	875,400	62,600	6.7%
SAN DIEGO	14	1,596,300	1,511,800	84,500	5.3%
SAN FRANCISCO	3	562,800	542,100	20,700	3.7%
SAN JOAQUIN	46	322,800	295,500	27,300	8.5%
SAN LUIS OBISPO	8	144,800	138,000	6,800	4.7%
SAN MATEO	1	453,700	438,200	15,600	3.4%
SANTA BARBARA	12	225,000	213,600	11,400	5.1%
SANTA CLARA	4	1,048,700	1,004,600	44,100	4.2%
SANTA CRUZ	29	149,300	139,900	9,400	6.3%
SHASTA	38	74,700	69,200	5,500	7.4%
SIERRA	40	1,370	1,270	100	7.5%
SISKIYOU	41	18,530	17,120	1,410	7.6%
SOLANO	23	210,900	198,300	12,600	6.0%
SONOMA	6	266,600	254,900	11,700	4.4%
STANISLAUS	47	247,800	225,700	22,200	8.9%
SUTTER	49	46,200	42,000	4,200	9.1%
TEHAMA	45	24,850	22,800	2,050	8.3%
TRINITY	31	5,460	5,100	360	6.6%
TULARE	56	209,000	185,500	23,600	11.3%
TUOLUMNE	30	22,270	20,820	1,460	6.5%
VENTURA	21	429,100	404,300	24,800	5.8%
YOLO	23	106,100	99,700	6,400	6.0%
YUBA	47	28,700	26,200	2,500	8.9%

C. Unemployment Rate by City and County

Area Name	Labor Force	Employ-ment	Unemployment Number	Rate	Census Ratios Emp	Unemp
Alameda County	846,200	805,300	40,900	4.8%	1.000000	1.000000
Alameda city	42,300	40,600	1,800	4.2%	0.050386	0.043102
Albany city	10,100	9,800	300	3.1%	0.012188	0.007705
Ashland CDP	11,100	10,400	600	5.7%	0.012958	0.015554
Berkeley city	63,100	60,600	2,500	3.9%	0.075313	0.059981
Castro Valley CDP	33,700	32,300	1,400	4.3%	0.040093	0.035185
Cherryland CDP	7,200	6,800	500	6.5%	0.008386	0.011416
Dublin city	28,700	27,800	900	3.0%	0.034525	0.021037
Emeryville city	7,800	7,500	200	3.1%	0.009356	0.005875
Fairview CDP	5,900	5,500	400	7.1%	0.006803	0.010195
Fremont city	119,600	115,100	4,500	3.8%	0.142874	0.110493
Hayward city	79,700	74,300	5,400	6.8%	0.092292	0.131734
Livermore city	47,800	46,300	1,600	3.3%	0.057448	0.038368
Newark city	24,200	23,200	1,000	4.1%	0.028781	0.024392
Oakland city	216,600	203,600	13,000	6.0%	0.252894	0.316884
Piedmont city	5,600	5,500	200	2.7%	0.006825	0.003728
Pleasanton city	40,000	38,500	1,500	3.7%	0.047802	0.036571
San Leandro city	48,200	45,600	2,500	5.2%	0.056688	0.061382
San Lorenzo CDP	13,200	12,400	800	6.4%	0.015359	0.020722
Sunol CDP	500	500	0	2.1%	0.000634	0.000261
Union City city	37,700	36,000	1,600	4.4%	0.044767	0.040198
Alpine County	510	470	40	7.7%	1.000000	1.000000
Alpine Village CDP	50	30	10	26.7%	0.070700	0.314000
Bear Valley CDP	40	40	0	0.0%	0.092100	0.000000
Kirkwood CDP	30	30	0	0.0%	0.066400	0.000000
Markleeville CDP	150	150	0	0.0%	0.316900	0.000000
Mesa Vista CDP	80	80	0	2.4%	0.169200	0.059000
Amador County	14,970	14,040	930	6.2%	1.000000	1.000000
Amador City city	120	120	0	3.3%	0.008481	0.004000
Ione city	1,480	1,410	70	4.7%	0.100242	0.073600
Jackson city	2,060	1,910	150	7.5%	0.135864	0.165600
Plymouth city	480	450	30	7.0%	0.031987	0.036800
Sutter Creek city	1,140	1,100	40	3.6%	0.078352	0.044000

Area Name	Labor Force	Employ- ment	Unemployment Number	Unemployment Rate	Census Ratios Emp	Census Ratios Unemp
Orange County	1,630,000	1,555,300	74,700	4.6%	1.000000	1.000000
Aliso Viejo CDP	29,900	28,800	1,100	3.6%	0.018545	0.014346
Anaheim city	174,300	164,100	10,100	5.8%	0.105540	0.135683
Brea city	22,500	21,500	1,000	4.4%	0.013815	0.013236
Buena Park city	41,000	39,400	1,600	3.9%	0.025329	0.021548
Costa Mesa city	67,000	63,900	3,100	4.6%	0.041085	0.041657
Coto de Caza CDP	7,600	7,300	300	3.5%	0.004689	0.003585
Cypress city	25,300	24,500	800	3.1%	0.015764	0.010571
Dana Point city	19,300	18,500	800	4.3%	0.011904	0.011106
Fountain Valley city	29,500	28,100	1,300	4.5%	0.018084	0.017740
Fullerton city	72,100	68,400	3,800	5.2%	0.043957	0.050208
Garden Grove city	85,200	80,300	4,900	5.7%	0.051660	0.065005
Huntington Beach city	111,000	106,100	4,900	4.4%	0.068205	0.065657
Irvine city	131,300	126,800	4,500	3.4%	0.081529	0.060204
La Habra city	31,700	30,000	1,700	5.2%	0.019320	0.022090
La Palma city	7,700	7,400	300	3.5%	0.004768	0.003543
Laguna Beach city	12,900	12,500	400	3.5%	0.008017	0.006015
Laguna Hills city	17,300	16,600	700	4.2%	0.010679	0.009700
Laguna Niguel city	35,800	34,300	1,500	4.2%	0.022032	0.020077
Laguna Woods city	4,000	3,800	200	4.6%	0.002474	0.002498
Lake Forest city	46,500	44,900	1,500	3.3%	0.028901	0.020264
Las Flores CDP	3,500	3,400	100	2.5%	0.002206	0.001164
Los Alamitos city	5,900	5,700	300	4.6%	0.003635	0.003627
Mission Viejo city	51,600	49,400	2,200	4.3%	0.031768	0.029608
Newport Beach city	46,700	45,000	1,800	3.8%	0.028921	0.023645
Orange city	73,700	70,500	3,200	4.3%	0.045351	0.042644
Placentia city	26,900	25,500	1,400	5.2%	0.016389	0.018599
Rancho Santa Margarita city	28,400	27,700	800	2.7%	0.017782	0.010100
Rossmoor CDP	5,600	5,400	200	2.8%	0.003475	0.002062
San Clemente city	32,500	31,300	1,200	3.8%	0.020107	0.016501
San Juan Capistrano city	17,900	17,000	900	5.1%	0.010899	0.012120
Santa Ana city	163,100	154,500	8,600	5.3%	0.099367	0.115142
Seal Beach city	10,300	9,900	400	4.0%	0.006369	0.005544
Stanton city	19,300	18,200	1,200	6.1%	0.011685	0.015669
Tustin city	43,900	42,000	1,900	4.3%	0.027028	0.025123
Villa Park city	3,100	2,900	100	4.1%	0.001892	0.001697
Westminster city	43,900	41,100	2,800	6.3%	0.026430	0.037120
Yorba Linda city	35,600	34,100	1,400	4.0%	0.021954	0.019121
Kern County	402,600	360,000	42,500	10.6%	1.000000	1.000000
Arvin city	9,500	8,300	1,200	12.3%	0.023037	0.027338
Bakersfield city	184,100	166,800	17,400	9.4%	0.463141	0.408584
Bear Valley Springs CDP	2,400	2,300	100	5.9%	0.006333	0.003344

Area Name	Labor Force	Employ-ment	Unemployment Number	Rate	Census Ratios Emp	Unemp
Bodfish CDP	700	600	100	17.4%	0.001571	0.002787
Boron CDP	800	600	200	23.3%	0.001710	0.004399
Buttonwillow CDP	600	600	100	13.1%	0.001552	0.001971
California City city	6,000	4,700	1,300	21.5%	0.013105	0.030369
China Lake Acres CDP	700	600	100	8.8%	0.001747	0.001433
Delano city	19,900	17,400	2,500	12.6%	0.048197	0.059020
Derby Acres CDP	100	100	0	12.4%	0.000353	0.000418
Dustin Acres CDP	200	200	0	19.0%	0.000508	0.001015
Edwards AFB CDP	400	300	100	18.3%	0.000858	0.001612
Fellows CDP	100	100	0	5.5%	0.000145	0.000060
Ford City CDP	2,000	1,800	200	10.2%	0.005021	0.004818
Frazier Park CDP	1,300	1,200	100	8.2%	0.003375	0.002548
Golden Hills CDP	4,100	3,700	400	9.1%	0.010387	0.008799
Inyokern CDP	400	400	0	5.0%	0.001170	0.000518
Johannesburg CDP	0	0	0	0.0%	0.000000	0.000000
Keene CDP	200	100	0	15.0%	0.000407	0.000617
Kernville CDP	700	600	0	6.2%	0.001763	0.000995
Lake Isabella CDP	1,200	1,100	100	9.1%	0.002993	0.002548
Lake of the Woods CDP	300	300	0	10.0%	0.000729	0.000677
Lamont CDP	8,000	7,400	600	7.1%	0.020562	0.013238
Lebec CDP	600	500	0	4.9%	0.001505	0.000657
Lost Hills CDP	900	900	100	6.3%	0.002400	0.001354
Maricopa city	500	400	100	19.1%	0.001162	0.002336
McFarland city	5,600	4,700	900	16.3%	0.012924	0.021372
McKittrick CDP	0	0	0	30.6%	0.000069	0.000259
Mettler CDP	100	100	0	31.6%	0.000180	0.000697
Mojave CDP	1,800	1,400	300	19.0%	0.003955	0.007843
Mountain Mesa CDP	200	200	100	22.6%	0.000495	0.001214
North Edwards CDP	400	400	0	6.6%	0.000978	0.000577
Oildale CDP	15,300	13,200	2,100	13.6%	0.036780	0.048872
Onyx CDP	100	100	0	32.0%	0.000278	0.001115
Pine Mountain Club CDP	900	800	100	16.1%	0.002101	0.003404
Randsburg CDP	0	0	0	0.0%	0.000032	0.000000
Ridgecrest city	14,700	13,600	1,000	7.1%	0.037858	0.024539
Rosamond CDP	9,500	8,600	800	8.8%	0.024022	0.019629
Rosedale CDP	8,900	8,300	600	7.1%	0.023012	0.014811
Shafter city	7,400	6,700	700	9.1%	0.018715	0.015773
South Taft CDP	900	900	100	8.6%	0.002394	0.001911
Squirrel Mountain Valley CDP	300	300	0	0.0%	0.000785	0.000000
Stallion Springs CDP	1,600	1,500	100	8.5%	0.004040	0.003165
Taft city	3,100	2,800	200	6.9%	0.007914	0.004942
Taft Heights CDP	1,100	1,000	200	14.3%	0.002672	0.003762
Tehachapi city	4,100	3,800	300	8.1%	0.010553	0.007858
Tupman CDP	100	100	0	9.2%	0.000221	0.000199
Valley Acres CDP	300	300	0	6.1%	0.000763	0.000418
Wasco city	8,800	7,500	1,200	14.0%	0.020932	0.028728
Weedpatch CDP	1,100	900	200	15.3%	0.002631	0.004021
Weldon CDP	700	700	100	9.0%	0.001880	0.001573

Area Name	Labor Force	Employ-ment	Unemployment Number	Rate	Census Ratios Emp	Unemp
Wofford Heights CDP	500	500	0	5.0%	0.001366	0.000617
Calaveras County	21,060	19,760	1,300	6.1%	1.000000	1.000000
Angels city	1,770	1,740	40	2.1%	0.087904	0.028950
Arnold CDP	1,170	1,080	90	7.5%	0.054665	0.067190
Avery CDP	210	210	0	0.0%	0.010626	0.000000
Copperopolis CDP	1,960	1,890	70	3.7%	0.095409	0.056350
Dorrington CDP	90	90	0	0.0%	0.004375	0.000000
Forest Meadows CDP	890	870	20	2.1%	0.044210	0.014300
Mokelumne Hill CDP	400	340	60	14.1%	0.017275	0.042910
Mountain Ranch CDP	610	580	30	5.1%	0.029322	0.024270
Murphys CDP	690	650	40	5.8%	0.033015	0.030780
Rancho Calaveras CDP	2,980	2,730	250	8.4%	0.138311	0.193320
San Andreas CDP	1,290	1,220	80	5.9%	0.061541	0.058950
Valley Springs CDP	2,030	1,880	140	7.1%	0.095352	0.111400
West Point CDP	240	210	30	10.5%	0.010740	0.019070
Butte County	102,000	94,500	7,500	7.4%	1.000000	1.000000
Biggs city	700	600	100	15.7%	0.006612	0.015349
Chico city	47,300	44,400	2,900	6.2%	0.469347	0.386734
Concow CDP	100	100	0	6.1%	0.001457	0.001254
Durham CDP	3,000	2,800	100	4.1%	0.030106	0.016025
Gridley city	2,800	2,400	300	11.6%	0.025728	0.042209
Magalia CDP	4,200	3,700	500	12.1%	0.038986	0.067512
Oroville city	6,400	5,900	500	8.5%	0.062412	0.072770
Oroville East CDP	3,600	3,400	200	6.3%	0.035785	0.030029
Palermo CDP	2,000	1,800	300	12.4%	0.018828	0.033582
Paradise town	11,200	10,500	700	6.4%	0.111339	0.095656
South Oroville CDP	1,900	1,700	200	9.9%	0.018449	0.025361
Thermalito CDP	2,400	2,100	400	15.6%	0.021811	0.050791
Colusa County	11,500	10,070	1,440	12.5%	1.000000	1.000000
Arbuckle CDP	1,630	1,420	210	12.8%	0.140880	0.145230
Colusa city	3,240	2,860	380	11.7%	0.284530	0.263400
Williams city	2,990	2,530	470	15.6%	0.250980	0.324530
Contra Costa County	563,500	535,400	28,100	5.0%	1.000000	1.000000
Alamo CDP	7,600	7,500	200	2.5%	0.013920	0.006770
Antioch city	52,100	48,500	3,600	6.9%	0.090622	0.128263
Bay Point CDP	10,500	9,500	1,000	9.5%	0.017807	0.035472

Area Name	Labor Force	Employ-ment	Unemployment Number	Rate	Census Ratios Emp	Unemp
Bethel Island CDP	800	700	100	6.6%	0.001330	0.001763
Brentwood city	27,100	26,000	1,100	4.2%	0.048490	0.040511
Byron CDP	400	400	0	6.5%	0.000784	0.001023
Clayton city	6,000	5,700	300	4.4%	0.010723	0.009316
Clyde CDP	400	400	0	4.1%	0.000749	0.000617
Concord city	67,800	64,200	3,700	5.4%	0.119861	0.130495
Crockett CDP	1,900	1,900	100	3.2%	0.003488	0.002186
Danville town	21,100	20,200	800	4.0%	0.037805	0.029656
Diablo CDP	500	500	0	0.0%	0.000957	0.000000
Discovery Bay CDP	6,900	6,600	400	5.0%	0.012297	0.012447
East Richmond Heights CDP	2,000	1,900	100	5.1%	0.003557	0.003667
El Cerrito city	13,900	13,300	600	4.4%	0.024756	0.021608
El Sobrante CDP	7,700	7,300	400	4.7%	0.013723	0.013029
Hercules city	14,000	13,500	500	3.3%	0.025235	0.016367
Kensington CDP	2,900	2,800	100	1.9%	0.005249	0.001922
Knightsen CDP	700	700	0	4.9%	0.001319	0.001269
Lafayette city	12,400	12,100	300	2.7%	0.022564	0.011988
Martinez city	20,900	20,000	900	4.5%	0.037325	0.033359
Moraga town	7,700	7,400	300	3.4%	0.013908	0.009468
Mountain View CDP	1,300	1,200	100	9.8%	0.002266	0.004707
Oakley city	19,400	18,200	1,200	6.2%	0.034014	0.043014
Orinda city	9,000	8,800	200	2.4%	0.016474	0.007642
Pacheco CDP	2,300	2,100	200	7.7%	0.003987	0.006294
Pinole city	10,000	9,600	400	4.2%	0.017928	0.014896
Pittsburg city	33,700	31,700	2,000	6.0%	0.059256	0.071740
Pleasant Hill city	18,500	17,700	800	4.2%	0.033133	0.027357
Port Costa CDP	200	200	0	0.0%	0.000297	0.000000
Richmond city	54,400	51,300	3,100	5.8%	0.095786	0.111355
Rodeo CDP	4,500	4,200	200	5.3%	0.007904	0.008392
Rollingwood CDP	1,300	1,300	100	6.3%	0.002360	0.003015
San Pablo city	14,300	13,200	1,100	7.7%	0.024647	0.039142
San Ramon city	40,500	39,100	1,400	3.3%	0.073080	0.048018
Tara Hills CDP	2,400	2,200	200	10.0%	0.004035	0.008586
Vine Hill CDP	2,100	1,900	200	10.7%	0.003471	0.007898
Walnut Creek city	34,300	33,100	1,200	3.4%	0.061810	0.041627
Del Norte County	9,690	8,920	770	7.9%	1.000000	1.000000
Bertsch Oceanview CDP	860	830	30	3.5%	0.092600	0.039430
Crescent City city	1,590	1,410	180	11.5%	0.158070	0.238290
Klamath CDP	370	310	60	16.1%	0.034980	0.077290
Imperial County	79,200	60,000	19,100	24.2%	1.000000	1.000000
Brawley city	12,100	8,900	3,200	26.4%	0.148501	0.167025
Calexico city	18,300	13,200	5,100	27.9%	0.219354	0.266380

| Area Name | Labor Force | Employ-ment | Unemployment | | Census Ratios | |
			Number	Rate	Emp	Unemp
Calipatria city	2,400	2,000	400	18.5%	0.032862	0.023469
El Centro city	21,300	16,500	4,800	22.5%	0.275054	0.251055
Heber CDP	1,800	1,400	400	20.2%	0.023277	0.018465
Holtville city	3,000	2,200	800	27.6%	0.036780	0.043903
Imperial city	8,600	6,800	1,800	20.6%	0.113722	0.092397
Westmorland city	900	700	200	24.7%	0.011234	0.011624
El Dorado County	90,700	85,700	5,000	5.5%	1.000000	1.000000
Cameron Park CDP	9,000	8,600	400	4.8%	0.099797	0.085585
Diamond Springs CDP	5,100	4,800	400	6.9%	0.055621	0.070626
El Dorado Hills CDP	21,800	21,000	800	3.9%	0.245026	0.169084
Georgetown CDP	1,000	900	100	9.5%	0.010742	0.019402
Placerville city	4,700	4,400	400	7.5%	0.050999	0.070532
Pollock Pines CDP	3,100	3,000	100	4.4%	0.034801	0.027652
Shingle Springs CDP	2,600	2,500	100	4.6%	0.029098	0.024025
South Lake Tahoe city	11,800	11,100	700	6.1%	0.129178	0.143933
Fresno County	457,800	414,800	43,000	9.4%	1.000000	1.000000
Auberry CDP	1,000	1,000	0	2.6%	0.002382	0.000616
Biola CDP	300	300	0	3.8%	0.000616	0.000227
Calwa CDP	600	500	100	12.8%	0.001264	0.001800
Cantua Creek CDP	100	100	0	19.1%	0.000256	0.000584
Caruthers CDP	1,900	1,800	100	6.1%	0.004380	0.002741
Clovis city	52,900	49,000	3,800	7.3%	0.118257	0.089362
Coalinga city	7,100	6,700	400	5.5%	0.016259	0.009086
Del Rey CDP	600	600	0	4.0%	0.001341	0.000535
Easton CDP	1,200	1,100	100	6.1%	0.002644	0.001654
Firebaugh city	3,800	3,400	400	9.5%	0.008249	0.008408
Fowler city	3,000	2,800	200	7.7%	0.006648	0.005348
Fresno city	244,900	219,900	25,000	10.2%	0.530192	0.580954
Friant CDP	100	100	0	17.8%	0.000234	0.000487
Huron city	2,600	2,400	200	7.8%	0.005822	0.004717
Kerman city	7,100	6,600	600	7.8%	0.015794	0.012919
Kingsburg city	6,000	5,400	600	9.6%	0.013009	0.013282
Lanare CDP	200	200	0	13.8%	0.000437	0.000665
Laton CDP	500	500	0	8.4%	0.001102	0.000973
Mendota city	5,500	4,500	1,000	18.5%	0.010871	0.023804
Orange Cove city	3,800	3,300	500	13.1%	0.007997	0.011626
Parlier city	6,900	6,100	800	11.0%	0.014725	0.017462
Raisin City CDP	100	100	0	5.5%	0.000247	0.000130
Reedley city	12,100	11,000	1,100	9.1%	0.026454	0.025397
Riverdale CDP	1,500	1,300	200	14.0%	0.003127	0.004898
San Joaquin city	1,300	1,200	100	5.5%	0.003002	0.001704
Sanger city	11,900	10,700	1,200	10.4%	0.025807	0.028836

Area Name	Labor Force	Employ-ment	Unemployment Number	Rate	Census Ratios Emp	Unemp
Selma city	11,800	10,700	1,100	9.4%	0.025735	0.025633
Shaver Lake CDP	300	300	0	7.3%	0.000736	0.000551
Squaw Valley CDP	1,100	900	200	16.1%	0.002187	0.004038
Tranquillity CDP	200	200	0	3.1%	0.000448	0.000146
Glenn County	13,220	12,020	1,200	9.1%	1.000000	1.000000
Hamilton City CDP	740	670	70	9.8%	0.055766	0.061240
Orland city	3,230	2,860	370	11.4%	0.237958	0.306720
Willows city	3,010	2,710	310	10.2%	0.225058	0.254750
Kings County	59,800	54,100	5,700	9.6%	1.000000	1.000000
Armona CDP	1,500	1,300	200	13.5%	0.024687	0.036330
Avenal city	4,400	3,800	600	13.1%	0.070567	0.100600
Corcoran city	4,600	4,100	500	11.4%	0.075562	0.091750
Hanford city	25,400	23,200	2,200	8.7%	0.428669	0.383180
Home Garden CDP	700	600	100	13.1%	0.011306	0.016000
Kettleman City CDP	800	700	100	10.0%	0.013400	0.014160
Lemoore city	12,200	11,200	1,000	8.6%	0.206508	0.182090
Lemoore Station CDP	1,200	1,100	200	13.0%	0.019470	0.027460
Stratford CDP	500	400	100	13.7%	0.007951	0.011790
Humboldt County	62,130	58,750	3,380	5.4%	1.000000	1.000000
Arcata city	8,510	7,930	580	6.8%	0.134978	0.170900
Blue Lake city	670	650	20	2.4%	0.011047	0.004710
Eureka city	12,720	12,040	680	5.3%	0.204951	0.199950
Ferndale city	690	660	30	4.6%	0.011199	0.009410
Fortuna city	4,480	4,240	240	5.4%	0.072095	0.072210
Hydesville CDP	630	600	30	4.3%	0.010187	0.008080
McKinleyville CDP	8,580	8,180	400	4.7%	0.139154	0.119580
Redway CDP	320	300	20	6.0%	0.005093	0.005520
Rio Dell city	1,400	1,300	100	7.4%	0.022095	0.030660
Trinidad city	240	230	10	3.0%	0.003873	0.002150
Willow Creek CDP	630	590	40	5.9%	0.010035	0.010910
Inyo County	9,280	8,770	510	5.5%	1.000000	1.000000
Big Pine CDP	850	810	40	4.5%	0.092040	0.075100
Bishop city	2,090	2,010	80	3.8%	0.228810	0.156700
Cartago CDP	30	30	0	0.0%	0.003220	0.000000
Darwin CDP	0	0	0	0.0%	0.000000	0.000000
Dixon Lane Meadow Creek CDP	1,140	1,070	70	6.3%	0.121610	0.141600

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Furnace Creek CDP	170	170	0	0.0%	0.019560	0.000000
Independence CDP	320	290	30	8.2%	0.033360	0.050800
Keeler CDP	50	50	0	0.0%	0.005640	0.000000
Lone Pine CDP	850	800	40	4.9%	0.091690	0.081100
Mesa CDP	260	240	20	8.5%	0.027040	0.043600
Olancha CDP	110	110	0	0.0%	0.012540	0.000000
Round Valley CDP	170	170	10	4.0%	0.018980	0.014500
Shoshone CDP	20	20	0	17.4%	0.002190	0.008500
Tecopa CDP	30	20	10	22.6%	0.002760	0.013300
West Bishop CDP	1,590	1,520	70	4.5%	0.173380	0.139200
Wilkerson CDP	290	290	0	0.0%	0.033130	0.000000
Lake County	30,210	28,210	2,000	6.6%	1.000000	1.000000
Clearlake city	6,600	5,950	650	9.8%	0.211097	0.324110
Clearlake Oaks CDP	620	580	40	6.3%	0.020644	0.019610
Cobb CDP	690	670	20	3.2%	0.023814	0.010920
Hidden Valley Lake CDP	2,700	2,580	120	4.4%	0.091425	0.059710
Kelseyville CDP	2,080	1,950	140	6.5%	0.069064	0.068180
Lakeport city	2,510	2,400	110	4.5%	0.085144	0.056210
Lower Lake CDP	710	620	90	12.9%	0.021833	0.045450
Lucerne CDP	1,020	900	120	11.6%	0.032001	0.058820
Middletown CDP	550	520	30	5.1%	0.018400	0.014260
Nice CDP	1,100	1,080	20	1.6%	0.038208	0.009140
North Lakeport CDP	1,580	1,510	70	4.1%	0.053526	0.032310
Upper Lake CDP	210	200	10	5.7%	0.006999	0.005790
Lassen County	10,690	9,980	720	6.7%	1.000000	1.000000
Susanville city	4,430	4,060	370	8.3%	0.407310	0.515630
Westwood CDP	730	640	90	12.6%	0.064070	0.128560
Los Angeles County	5,108,000	4,828,500	279,500	5.5%	1.000000	1.000000
Acton CDP	3,800	3,600	200	6.1%	0.000739	0.000825
Agoura Hills city	11,700	11,200	500	4.5%	0.002313	0.001888
Alhambra city	46,300	44,700	1,600	3.5%	0.009249	0.005869
Alondra Park CDP	4,200	4,000	200	5.7%	0.000830	0.000858
Altadena CDP	24,400	23,200	1,300	5.1%	0.004795	0.004492
Arcadia city	29,300	28,400	900	3.1%	0.005875	0.003288
Artesia city	8,900	8,600	300	3.3%	0.001783	0.001066
Avalon city	2,200	2,100	100	4.6%	0.000441	0.000366
Avocado Heights CDP	7,400	7,000	400	5.8%	0.001445	0.001545
Azusa city	24,400	23,400	1,000	4.1%	0.004838	0.003580
Baldwin Park city	35,800	33,200	2,600	7.3%	0.006874	0.009324

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Bell city	15,600	14,500	1,200	7.5%	0.002999	0.004176
Bell Gardens city	18,600	17,400	1,200	6.3%	0.003609	0.004210
Bellflower city	36,700	34,800	1,900	5.2%	0.007203	0.006814
Beverly Hills city	18,800	17,800	1,000	5.2%	0.003686	0.003487
Bradbury city	500	500	0	4.0%	0.000104	0.000074
Burbank city	59,100	56,500	2,600	4.5%	0.011696	0.009447
Calabasas city	12,100	11,700	400	3.5%	0.002426	0.001541
Carson city	47,400	44,100	3,400	7.1%	0.009128	0.011991
Cerritos city	25,000	24,000	1,000	4.0%	0.004968	0.003613
Charter Oak CDP	4,700	4,400	300	5.7%	0.000919	0.000958
Citrus CDP	5,500	5,200	300	6.0%	0.001069	0.001182
Claremont city	17,100	16,200	900	5.2%	0.003349	0.003170
Commerce city	5,700	5,200	500	8.0%	0.001080	0.001631
Compton city	40,600	37,100	3,500	8.5%	0.007694	0.012408
Covina city	24,800	23,100	1,600	6.5%	0.004792	0.005783
Cudahy city	10,400	9,700	700	6.9%	0.002012	0.002576
Culver City city	23,000	22,100	900	4.0%	0.004577	0.003302
Del Aire CDP	5,600	5,400	200	3.4%	0.001122	0.000689
Desert View Highlands CDP	1,000	900	100	8.5%	0.000181	0.000291
Diamond Bar city	30,300	29,200	1,100	3.5%	0.006056	0.003763
Downey city	58,100	55,300	2,800	4.8%	0.011453	0.010072
Duarte city	10,700	10,200	500	4.9%	0.002115	0.001890
East Los Angeles CDP	58,300	54,500	3,800	6.5%	0.011286	0.013634
East Pasadena CDP	3,300	3,200	200	5.1%	0.000652	0.000605
East San Gabriel CDP	8,700	8,600	200	2.0%	0.001772	0.000617
El Monte city	53,000	49,400	3,600	6.8%	0.010231	0.012872
El Segundo city	10,000	9,700	300	3.0%	0.002000	0.001075
Florence Graham CDP	26,700	25,100	1,600	6.0%	0.005197	0.005731
Gardena city	30,600	28,900	1,700	5.5%	0.005992	0.005977
Glendale city	103,100	97,600	5,500	5.3%	0.020223	0.019538
Glendora city	25,700	24,500	1,200	4.6%	0.005082	0.004281
Hacienda Heights CDP	28,300	27,300	1,100	3.8%	0.005644	0.003843
Hawaiian Gardens city	6,500	6,200	300	4.8%	0.001287	0.001127
Hawthorne city	44,800	42,600	2,200	4.9%	0.008825	0.007840
Hermosa Beach city	13,000	12,700	300	2.3%	0.002627	0.001068
Hidden Hills city	800	800	0	1.3%	0.000156	0.000035
Huntington Park city	27,600	25,600	2,000	7.2%	0.005302	0.007139
Industry city	100	100	0	1.7%	0.000012	0.000003
Inglewood city	54,400	50,500	3,900	7.2%	0.010455	0.014074
Irwindale city	700	600	0	7.2%	0.000130	0.000175
La Canada Flintridge city	9,600	9,400	300	2.9%	0.001940	0.000989
La Crescenta Montrose CDP	11,000	10,700	300	3.0%	0.002211	0.001192
La Habra Heights city	2,500	2,400	0	1.7%	0.000501	0.000150
La Mirada city	24,300	23,400	900	3.8%	0.004841	0.003330
La Puente city	19,300	18,400	900	4.8%	0.003803	0.003320
La Verne city	15,900	15,300	700	4.2%	0.003162	0.002375
Ladera Heights CDP	3,900	3,700	200	5.3%	0.000762	0.000737
Lake Los Angeles CDP	4,900	4,500	400	7.3%	0.000934	0.001264

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Lakewood city	43,300	41,500	1,800	4.2%	0.008594	0.006514
Lancaster city	64,900	60,900	4,000	6.1%	0.012621	0.014240
Lawndale city	17,000	16,100	900	5.2%	0.003332	0.003172
Lennox CDP	10,700	10,100	600	5.5%	0.002085	0.002103
Littlerock CDP	600	600	0	3.9%	0.000123	0.000086
Lomita city	11,700	11,300	500	3.9%	0.002332	0.001622
Long Beach city	243,100	228,500	14,600	6.0%	0.047333	0.052154
Los Angeles city	2,048,100	1,929,300	118,800	5.8%	0.399567	0.424967
Lynwood city	29,200	27,200	2,000	6.8%	0.005642	0.007084
Malibu city	6,300	6,100	200	3.1%	0.001264	0.000708
Manhattan Beach city	19,600	19,100	400	2.2%	0.003959	0.001552
Marina del Rey CDP	6,300	6,100	200	3.4%	0.001258	0.000765
Mayflower Village CDP	3,000	2,900	100	4.1%	0.000591	0.000436
Maywood city	12,700	12,000	700	5.7%	0.002486	0.002593
Monrovia city	21,200	20,300	900	4.2%	0.004205	0.003172
Montebello city	29,200	27,800	1,400	4.7%	0.005765	0.004877
Monterey Park city	29,900	28,400	1,500	4.9%	0.005886	0.005188
North El Monte CDP	2,000	2,000	100	3.2%	0.000408	0.000234
Norwalk city	51,400	48,500	2,900	5.6%	0.010050	0.010299
Palmdale city	65,300	60,500	4,800	7.4%	0.012521	0.017193
Palos Verdes Estates city	5,900	5,900	100	0.9%	0.001218	0.000185
Paramount city	25,300	23,600	1,600	6.4%	0.004896	0.005805
Pasadena city	78,800	74,900	3,800	4.9%	0.015520	0.013682
Pico Rivera city	30,700	29,200	1,500	5.0%	0.006048	0.005534
Pomona city	68,700	64,500	4,200	6.1%	0.013360	0.015055
Quartz Hill CDP	4,900	4,500	300	6.7%	0.000941	0.001166
Rancho Palos Verdes city	19,600	19,100	500	2.6%	0.003955	0.001835
Redondo Beach city	41,300	39,900	1,400	3.3%	0.008261	0.004941
Rolling Hills city	900	900	0	3.1%	0.000184	0.000101
Rolling Hills Estates city	3,600	3,500	100	2.6%	0.000731	0.000335
Rosemead city	25,800	24,200	1,600	6.3%	0.005011	0.005840
Rowland Heights CDP	25,600	24,900	700	2.8%	0.005160	0.002591
San Dimas city	18,100	17,400	800	4.3%	0.003595	0.002790
San Fernando city	11,900	11,200	800	6.5%	0.002311	0.002756
San Gabriel city	21,300	20,600	700	3.3%	0.004266	0.002530
San Marino city	6,000	5,800	100	2.1%	0.001208	0.000441
Santa Clarita city	97,500	92,700	4,900	5.0%	0.019189	0.017439
Santa Fe Springs city	7,900	7,400	500	6.5%	0.001529	0.001841
Santa Monica city	57,000	54,400	2,600	4.6%	0.011261	0.009449
Sierra Madre city	6,100	5,900	200	3.6%	0.001219	0.000792
Signal Hill city	6,300	6,000	400	6.0%	0.001235	0.001358
South El Monte city	9,200	8,900	300	2.9%	0.001843	0.000945
South Gate city	44,200	41,000	3,200	7.2%	0.008494	0.011352
South Pasadena city	15,100	14,500	600	3.8%	0.003004	0.002075
South San Gabriel CDP	3,700	3,500	200	5.7%	0.000727	0.000758
South San Jose Hills CDP	8,800	8,400	400	4.4%	0.001742	0.001369
South Whittier CDP	29,000	27,700	1,300	4.5%	0.005730	0.004694
Temple City city	18,200	17,500	600	3.5%	0.003635	0.002306

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Torrance city	79,300	76,300	3,000	3.8%	0.015805	0.010771
Val Verde CDP	1,300	1,200	100	10.7%	0.000239	0.000493
Valinda CDP	10,600	10,000	600	5.6%	0.002078	0.002114
Vernon city	100	100	0	2.9%	0.000014	0.000007
View Park Windsor Hills CDP	5,700	5,400	300	5.3%	0.001118	0.001075
Vincent CDP	8,600	8,300	400	4.1%	0.001717	0.001259
Walnut city	16,000	15,400	600	3.9%	0.003194	0.002235
Walnut Park CDP	7,200	6,700	500	6.4%	0.001398	0.001649
West Athens CDP	4,100	3,900	200	5.7%	0.000798	0.000830
West Carson CDP	11,100	10,600	500	4.7%	0.002187	0.001843
West Covina city	54,600	50,900	3,700	6.7%	0.010549	0.013118
West Hollywood city	26,100	24,900	1,200	4.5%	0.005165	0.004225
West Puente Valley CDP	11,400	10,600	700	6.5%	0.002203	0.002660
West Whittier Los Nietos CDP	12,500	11,700	800	6.3%	0.002432	0.002804
Westlake Village city	4,300	4,100	200	5.0%	0.000845	0.000763
Westmont CDP	13,100	12,100	1,000	7.9%	0.002504	0.003717
Whittier city	44,000	42,100	1,900	4.3%	0.008712	0.006752
Willowbrook CDP	8,300	7,500	700	8.9%	0.001561	0.002642
Madera County	62,000	56,100	5,900	9.5%	1.000000	1.000000
Bonadelle Ranchos Madera Ra	4,200	3,900	300	6.2%	0.069577	0.043370
Chowchilla city	5,100	4,600	500	9.6%	0.082657	0.082930
Madera Acres CDP	4,600	4,200	500	10.0%	0.074209	0.078670
Madera city	26,900	24,700	2,200	8.2%	0.439500	0.373240
Oakhurst CDP	1,000	900	100	9.1%	0.015799	0.014990
Parksdale CDP	1,000	900	100	12.6%	0.015241	0.020800
Parkwood CDP	1,200	1,200	0	2.9%	0.021142	0.005960
Yosemite Lakes CDP	1,900	1,700	200	10.0%	0.029945	0.031440
Mariposa County	8,840	8,320	520	5.8%	1.000000	1.000000
Bootjack CDP	390	360	30	7.8%	0.042630	0.058110
Mariposa CDP	570	480	90	15.8%	0.057840	0.173530
Yosemite Valley CDP	810	810	0	0.0%	0.097620	0.000000
Mendocino County	40,480	38,340	2,140	5.3%	1.000000	1.000000
Covelo CDP	480	440	40	7.5%	0.011517	0.016590
Fort Bragg city	3,600	3,460	150	4.1%	0.090121	0.068800
Laytonville CDP	490	410	80	16.6%	0.010580	0.038060
Mendocino CDP	470	470	10	1.7%	0.012160	0.003510
Point Arena city	240	230	10	4.5%	0.006081	0.005050
Ukiah city	6,880	6,330	550	7.9%	0.165173	0.255200
Willits city	2,230	2,130	90	4.2%	0.055662	0.043340

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			Number	Rate	Emp	Unemp
Merced County	114,400	102,400	12,000	10.5%	1.000000	1.000000
Atwater city	12,200	10,800	1,400	11.6%	0.105636	0.117900
Delhi CDP	5,000	4,600	400	8.2%	0.044514	0.033795
Dos Palos city	1,900	1,600	300	14.9%	0.015590	0.023159
Gustine city	2,300	2,100	300	10.8%	0.020175	0.020862
Hilmar Irwin CDP	2,800	2,600	200	6.1%	0.025352	0.013942
Le Grand CDP	700	600	100	19.1%	0.005729	0.011528
Livingston city	6,300	5,500	800	12.9%	0.053896	0.068042
Los Banos city	15,800	14,100	1,700	10.8%	0.137325	0.140772
Merced city	34,500	31,100	3,400	9.9%	0.303360	0.284368
Planada CDP	2,100	1,800	300	14.6%	0.017885	0.025863
South Dos Palos CDP	1,000	800	200	17.0%	0.008240	0.014336
Winton CDP	5,100	4,300	700	14.6%	0.042336	0.061579
Stanislaus County	247,800	225,700	22,200	8.9%	1.000000	1.000000
Bret Harte CDP	2,000	1,600	300	15.7%	0.007287	0.013831
Bystrom CDP	1,600	1,300	200	13.1%	0.005978	0.009196
Ceres city	22,000	19,800	2,100	9.6%	0.087956	0.094919
Denair CDP	2,800	2,700	100	5.1%	0.011937	0.006513
East Oakdale CDP	1,200	1,200	100	4.1%	0.005294	0.002317
Empire CDP	1,800	1,500	300	15.5%	0.006692	0.012538
Hughson city	3,300	2,900	400	12.8%	0.012743	0.019107
Keyes CDP	2,300	2,000	300	14.6%	0.008739	0.015172
Modesto city	97,800	89,200	8,600	8.8%	0.395371	0.386330
Newman city	4,900	4,500	400	8.6%	0.019905	0.018965
Oakdale city	10,300	9,500	700	7.2%	0.042216	0.033319
Patterson city	9,300	8,500	800	8.5%	0.037710	0.035577
Riverbank city	11,800	10,800	1,000	8.8%	0.047859	0.047079
Salida CDP	8,000	7,500	500	5.8%	0.033199	0.020856
Shackelford CDP	1,400	1,000	300	24.4%	0.004576	0.015001
Turlock city	34,700	31,900	2,800	8.0%	0.141366	0.125125
Waterford city	4,200	3,700	400	10.8%	0.016506	0.020272
West Modesto CDP	2,200	1,800	400	16.7%	0.008129	0.016611
Modoc County	3,440	3,190	250	7.3%	1.000000	1.000000
Alturas city	1,050	1,000	60	5.2%	0.312360	0.219800
Mono County	8,540	8,060	480	5.7%	1.000000	1.000000
Mammoth Lakes town	5,330	5,060	270	5.0%	0.628070	0.552800

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Napa County	77,100	73,900	3,300	4.2%	1.000000	1.000000
American Canyon city	11,000	10,400	500	5.0%	0.140851	0.167130
Angwin CDP	2,100	2,000	100	3.6%	0.027312	0.023090
Calistoga city	2,900	2,800	0	0.9%	0.038544	0.008220
Deer Park CDP	600	600	0	2.5%	0.008005	0.004680
Napa city	43,800	41,900	2,000	4.5%	0.566877	0.602440
St. Helena city	3,100	3,000	100	2.7%	0.040222	0.025110
Yountville town	1,300	1,200	100	4.3%	0.016769	0.016740
Nevada County	49,360	46,810	2,550	5.2%	1.000000	1.000000
Alta Sierra CDP	3,430	3,310	120	3.5%	0.070727	0.046790
Grass Valley city	5,520	5,180	340	6.2%	0.110627	0.133280
Lake of the Pines CDP	1,760	1,690	60	3.6%	0.036196	0.024690
Lake Wildwood CDP	2,070	2,020	60	2.7%	0.043064	0.022100
Nevada City city	1,580	1,520	70	4.2%	0.032409	0.025780
Penn Valley CDP	610	520	90	15.0%	0.011146	0.036040
Truckee town	10,350	9,840	520	5.0%	0.210128	0.202500
Ventura County	429,100	404,300	24,800	5.8%	1.000000	1.000000
Camarillo city	33,700	32,100	1,600	4.8%	0.079362	0.065964
Casa Conejo CDP	2,000	1,800	100	7.0%	0.004547	0.005611
Channel Islands Beach CDP	1,900	1,800	100	4.8%	0.004413	0.003643
El Rio CDP	3,000	2,900	100	4.6%	0.007105	0.005586
Fillmore city	6,900	6,400	400	6.5%	0.015847	0.017895
Meiners Oaks CDP	2,000	1,900	100	3.2%	0.004729	0.002526
Mira Monte CDP	3,700	3,500	200	4.7%	0.008767	0.006995
Moorpark city	19,300	18,400	900	4.5%	0.045488	0.034862
Oak Park CDP	7,800	7,400	500	5.8%	0.018218	0.018460
Oak View CDP	2,200	2,000	200	9.7%	0.004991	0.008720
Ojai city	3,600	3,300	300	7.8%	0.008184	0.011208
Oxnard city	100,100	93,800	6,300	6.3%	0.232097	0.254099
Piru CDP	900	800	100	8.2%	0.002022	0.002963
Port Hueneme city	9,900	9,000	900	8.6%	0.022378	0.034386
San Buenaventura (Ventura) cit	56,800	53,500	3,300	5.8%	0.132315	0.134069
Santa Paula city	14,000	13,000	1,100	7.5%	0.032120	0.042524
Simi Valley city	69,300	65,800	3,500	5.1%	0.162728	0.142136
Thousand Oaks city	67,200	63,500	3,800	5.6%	0.156945	0.152559
Placer County	181,500	172,400	9,000	5.0%	1.000000	1.000000

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Auburn city	6,900	6,500	400	5.8%	0.037945	0.044642
Colfax city	1,100	1,000	100	9.4%	0.005861	0.011639
Dollar Point CDP	600	500	0	1.1%	0.003152	0.000685
Foresthill CDP	900	900	0	4.2%	0.005264	0.004451
Granite Bay CDP	11,600	11,100	500	4.6%	0.064164	0.058659
Kings Beach CDP	2,600	2,400	200	6.5%	0.013845	0.018260
Lincoln city	18,800	17,800	1,000	5.4%	0.103334	0.113436
Loomis town	3,100	3,000	100	3.4%	0.017606	0.011748
Meadow Vista CDP	1,400	1,400	100	3.9%	0.008042	0.006163
North Auburn CDP	5,700	5,400	300	4.9%	0.031381	0.031155
Rocklin city	30,800	29,200	1,500	5.0%	0.169433	0.171575
Roseville city	65,400	62,300	3,100	4.7%	0.361434	0.339981
Sunnyside Tahoe City CDP	1,100	1,000	100	5.4%	0.006069	0.006676
Tahoe Vista CDP	1,000	1,000	0	4.5%	0.005670	0.005136
Plumas County	8,440	7,770	670	7.9%	1.000000	1.000000
Beckwourth CDP	150	140	10	4.0%	0.018360	0.009030
Belden CDP	0	0	0	0.0%	0.000000	0.000000
Blairsden CDP	30	30	0	0.0%	0.003480	0.000000
Bucks Lake CDP	0	0	0	0.0%	0.000000	0.000000
C Road CDP	110	80	20	22.9%	0.010450	0.036110
Canyondam CDP	0	0	0	0.0%	0.000000	0.000000
Chester CDP	770	700	70	8.7%	0.090600	0.100580
Chilcoot Vinton CDP	120	100	20	18.0%	0.012870	0.032240
Clio CDP	20	20	0	0.0%	0.002010	0.000000
Crescent Mills CDP	80	80	0	0.0%	0.009920	0.000000
Cromberg CDP	50	30	20	45.7%	0.003220	0.031590
Delleker CDP	380	370	10	1.6%	0.047450	0.008380
East Quincy CDP	1,340	1,270	70	5.1%	0.163920	0.102510
East Shore CDP	130	130	0	0.0%	0.016750	0.000000
Graeagle CDP	200	190	20	9.3%	0.023860	0.028370
Greenhorn CDP	60	60	0	4.8%	0.007770	0.003870
Greenville CDP	240	200	30	13.6%	0.026140	0.048360
Hamilton Branch CDP	310	280	30	10.7%	0.035380	0.049650
Indian Falls CDP	10	10	0	0.0%	0.000800	0.000000
Iron Horse CDP	210	200	20	8.0%	0.025200	0.025790
Johnsville CDP	10	10	0	0.0%	0.000670	0.000000
Keddie CDP	60	60	0	0.0%	0.007370	0.000000
La Porte CDP	0	0	0	0.0%	0.000000	0.000000
Lake Almanor Country Club CD	110	110	0	0.0%	0.014480	0.000000
Lake Almanor Peninsula CDP	130	130	0	0.0%	0.016080	0.000000
Lake Almanor West CDP	90	90	0	0.0%	0.011790	0.000000
Little Grass Valley CDP	10	10	0	0.0%	0.001340	0.000000
Meadow Valley CDP	200	190	20	7.4%	0.024130	0.021920
Mohawk Vista CDP	60	60	0	5.0%	0.007370	0.005160
Paxton CDP	0	0	0	0.0%	0.000000	0.000000

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Plumas Eureka CDP	150	130	20	12.0%	0.017020	0.026430
Portola city	800	680	120	15.2%	0.087470	0.181940
Prattville CDP	0	0	0	100.0%	0.000000	0.004510
Quincy CDP	700	670	30	4.2%	0.085910	0.043840
Spring Garden CDP	0	0	0	0.0%	0.000000	0.000000
Taylorsville CDP	150	150	0	0.0%	0.019170	0.000000
Tobin CDP	0	0	0	0.0%	0.000000	0.000000
Twain CDP	10	10	0	0.0%	0.001340	0.000000
Valley Ranch CDP	30	30	0	0.0%	0.004290	0.000000
Whitehawk CDP	20	20	0	0.0%	0.003080	0.000000
Shasta County	74,700	69,200	5,500	7.4%	1.000000	1.000000
Anderson city	4,100	3,800	400	8.8%	0.054306	0.065780
Burney CDP	1,300	1,200	100	9.2%	0.016769	0.021453
Cottonwood CDP	1,400	1,200	200	13.1%	0.017226	0.032513
Fall River Mills CDP	100	100	0	9.6%	0.001757	0.002288
Redding city	39,800	37,100	2,700	6.8%	0.536511	0.489147
Shasta Lake city	4,000	3,700	300	6.9%	0.053604	0.049924
Shingletown CDP	700	700	100	7.3%	0.009609	0.009344
Riverside County	1,049,800	974,800	75,000	7.1%	1.000000	1.000000
Banning city	10,900	10,200	700	6.3%	0.010467	0.009154
Beaumont city	19,300	18,500	800	4.2%	0.019006	0.010916
Bermuda Dunes CDP	4,100	3,800	300	7.3%	0.003894	0.003991
Blythe city	6,200	5,700	500	7.9%	0.005848	0.006567
Cabazon CDP	1,000	800	100	14.3%	0.000852	0.001835
Calimesa city	3,500	3,300	200	4.7%	0.003413	0.002193
Canyon Lake city	5,500	5,200	300	5.4%	0.005351	0.003937
Cathedral City city	25,400	23,900	1,500	5.8%	0.024542	0.019664
Cherry Valley CDP	2,700	2,500	200	6.7%	0.002611	0.002456
Coachella city	18,900	16,900	2,100	11.0%	0.017298	0.027769
Corona city	80,600	76,100	4,500	5.6%	0.078076	0.059874
Desert Hot Springs city	11,400	10,400	1,000	8.5%	0.010665	0.012841
East Hemet CDP	8,100	7,500	700	8.4%	0.007649	0.009170
Eastvale City city	28,500	27,100	1,400	4.8%	0.027836	0.018183
El Cerrito CDP	2,800	2,600	200	8.5%	0.002617	0.003141
Hemet city	29,300	26,500	2,900	9.9%	0.027134	0.038597
Highgrove CDP	2,000	1,900	100	7.0%	0.001943	0.001907
Home Gardens CDP	5,500	5,100	300	6.1%	0.005269	0.004487
Homeland CDP	2,600	2,300	300	11.6%	0.002337	0.003977
Idyllwild Pine Cove CDP	1,200	1,100	100	5.4%	0.001160	0.000862
Indian Wells city	1,700	1,700	100	5.2%	0.001696	0.001200
Indio city	38,400	35,500	3,000	7.7%	0.036393	0.039585
Jurupa Valley city	46,000	41,700	4,300	9.3%	0.042823	0.057012

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La Quinta city	18,000	17,100	800	4.5%	0.017587	0.010804
Lake Elsinore city	27,300	25,300	2,100	7.6%	0.025903	0.027712
Lakeland Village CDP	5,500	4,900	600	10.8%	0.004992	0.007883
Lakeview CDP	700	600	100	11.9%	0.000647	0.001136
March AFB CDP	300	200	0	14.2%	0.000242	0.000516
Mecca CDP	3,600	3,000	700	18.3%	0.003039	0.008856
Menifee city	37,000	33,900	3,100	8.3%	0.034740	0.041128
Moreno Valley city	93,000	85,900	7,100	7.6%	0.088109	0.094384
Murrieta city	52,600	49,600	3,000	5.7%	0.050828	0.040110
Norco city	11,800	11,100	700	5.7%	0.011376	0.008973
Nuevo CDP	3,200	3,000	200	6.2%	0.003065	0.002658
Palm Desert city	23,500	22,300	1,200	5.1%	0.022836	0.015890
Palm Springs city	22,100	20,800	1,300	5.8%	0.021347	0.017234
Perris city	29,800	26,700	3,100	10.4%	0.027432	0.041178
Rancho Mirage city	6,900	6,500	400	6.0%	0.006633	0.005530
Riverside city	150,500	140,200	10,300	6.8%	0.143799	0.136968
Romoland CDP	900	800	100	9.6%	0.000807	0.001123
San Jacinto city	18,600	16,600	2,000	10.6%	0.017074	0.026431
Temecula city	52,400	49,700	2,700	5.1%	0.050945	0.035942
Thousand Palms CDP	3,200	3,000	200	5.8%	0.003079	0.002475
Valle Vista CDP	6,200	5,800	400	7.1%	0.005929	0.005937
Wildomar CDP	16,900	15,700	1,200	7.2%	0.016115	0.016196
Winchester CDP	1,300	1,300	100	5.7%	0.001298	0.001032
Woodcrest CDP	8,800	8,200	600	7.0%	0.008435	0.008236
Sacramento County	702,800	660,300	42,400	6.0%	1.000000	1.000000
Arden Arcade CDP	45,200	42,100	3,100	6.9%	0.063708	0.073225
Carmichael CDP	30,400	28,300	2,100	6.9%	0.042896	0.049253
Citrus Heights city	44,100	41,300	2,800	6.4%	0.062606	0.066109
Elk Grove CDP	79,900	76,200	3,700	4.6%	0.115430	0.087482
Fair Oaks CDP	16,800	15,900	900	5.2%	0.024089	0.020444
Florin CDP	20,100	18,300	1,900	9.2%	0.027683	0.043810
Folsom city	36,300	34,900	1,400	3.9%	0.052870	0.033508
Foothill Farms CDP	16,200	15,200	1,000	6.2%	0.023006	0.023675
Galt city	11,200	10,400	800	7.1%	0.015735	0.018722
Gold River CDP	4,200	4,100	100	2.6%	0.006200	0.002541
Isleton city	300	300	0	10.6%	0.000473	0.000867
La Riviera CDP	5,800	5,400	400	6.5%	0.008235	0.008869
North Highlands CDP	18,000	17,000	1,000	5.4%	0.025707	0.022985
Orangevale CDP	17,600	16,500	1,100	6.2%	0.024970	0.025527
Rancho Cordova City	34,100	31,900	2,300	6.7%	0.048244	0.053744
Rancho Murieta CDP	2,800	2,700	100	3.8%	0.004112	0.002552
Rio Linda CDP	6,800	6,400	400	5.8%	0.009698	0.009363
Rosemont CDP	11,700	11,000	700	5.8%	0.016685	0.015989
Sacramento city	232,800	217,900	14,900	6.4%	0.330031	0.350305
Vineyard CDP	12,800	12,200	600	4.6%	0.018491	0.013869

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Walnut Grove CDP	700	600	100	10.7%	0.000889	0.001656
Wilton CDP	1,800	1,700	100	2.9%	0.002610	0.001224
Monterey County	230,500	216,200	14,300	6.2%	1.000000	1.000000
Aromas CDP (Monterey Co)	1,700	1,600	100	8.6%	0.007200	0.010304
Boronda CDP	700	600	100	14.1%	0.002895	0.007194
Bradley CDP	0	0	0	6.1%	0.000212	0.000186
Carmel by the Sea city	1,900	1,800	100	2.7%	0.008372	0.003530
Carmel Valley Village CDP	2,800	2,700	100	5.2%	0.012301	0.010211
Castroville CDP	3,300	3,000	300	10.4%	0.013780	0.024321
Chualar CDP	800	700	100	6.5%	0.003382	0.003574
Del Monte Forest CDP	1,900	1,800	100	4.1%	0.008530	0.005523
Del Rey Oaks city	1,000	1,000	0	4.6%	0.004533	0.003304
Elkhorn CDP	1,000	900	100	5.6%	0.004334	0.003899
Gonzales city	4,400	4,200	200	4.7%	0.019293	0.014436
Greenfield city	9,200	8,300	900	9.4%	0.038385	0.060596
King City city	6,500	5,700	800	12.5%	0.026280	0.056976
Las Lomas CDP	1,900	1,700	200	8.8%	0.007916	0.011650
Marina city	12,500	12,000	600	4.6%	0.055354	0.040684
Monterey city	16,400	15,700	700	4.4%	0.072646	0.050686
Moss Landing CDP	200	200	0	18.8%	0.000757	0.002646
Pacific Grove city	9,500	9,100	400	3.8%	0.042186	0.025569
Pajaro CDP	1,600	1,300	200	15.6%	0.006225	0.017452
Prunedale CDP	11,400	10,700	700	6.0%	0.049641	0.047900
Salinas city	83,400	77,900	5,400	6.5%	0.360526	0.381907
San Ardo CDP	300	200	0	15.6%	0.001049	0.002971
San Lucas CDP	100	100	0	20.8%	0.000350	0.001392
Sand City city	200	200	0	12.5%	0.000743	0.001629
Seaside city	19,200	18,000	1,200	6.4%	0.083098	0.085532
Soledad city	8,200	7,500	700	8.7%	0.034646	0.049781
Spreckels CDP	500	500	0	1.7%	0.002144	0.000557
San Benito County	30,400	28,400	2,000	6.7%	1.000000	1.000000
Hollister city	19,100	17,800	1,300	6.8%	0.625971	0.634250
Ridgemark CDP	1,900	1,800	100	5.9%	0.063768	0.055400
San Juan Bautista city	1,000	900	100	8.1%	0.032474	0.039780
San Bernardino County	938,000	875,400	62,600	6.7%	1.000000	1.000000
Adelanto city	9,400	8,300	1,000	11.2%	0.009494	0.016671
Apple Valley town	28,300	26,300	2,000	7.1%	0.030033	0.032206
Barstow city	9,800	9,100	600	6.2%	0.010451	0.009685
Big Bear City CDP	5,900	5,400	500	7.9%	0.006207	0.007483

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Big Bear Lake city	2,200	2,100	200	7.0%	0.002357	0.002471
Big River CDP	400	400	0	2.1%	0.000425	0.000132
Bloomington CDP	10,900	9,900	900	8.6%	0.011336	0.014958
Bluewater CDP	0	0	0	0.0%	0.000030	0.000000
Chino city	39,700	37,700	2,000	5.1%	0.043080	0.032520
Chino Hills city	41,800	39,700	2,000	4.9%	0.045360	0.032656
Colton city	24,300	22,700	1,600	6.7%	0.025891	0.025935
Crestline CDP	3,800	3,600	200	5.7%	0.004130	0.003463
Fontana city	96,100	89,100	7,000	7.2%	0.101775	0.111224
Grand Terrace city	6,900	6,600	300	4.6%	0.007525	0.005086
Hesperia city	35,400	32,200	3,200	9.1%	0.036742	0.051391
Highland city	24,100	22,700	1,400	5.8%	0.025942	0.022428
Joshua Tree CDP	3,000	2,700	300	10.4%	0.003115	0.005062
Lake Arrowhead CDP	4,700	4,500	200	3.9%	0.005119	0.002868
Lenwood CDP	1,600	1,400	200	9.9%	0.001620	0.002480
Loma Linda city	11,800	11,400	400	3.8%	0.013008	0.007157
Mentone CDP	5,000	4,800	200	4.0%	0.005462	0.003162
Montclair city	18,700	17,600	1,100	5.7%	0.020122	0.016849
Morongo Valley CDP	1,500	1,300	200	13.6%	0.001469	0.003235
Mountain View Acres CDP	1,500	1,300	200	13.2%	0.001448	0.003074
Muscoy CDP	4,200	3,800	500	11.1%	0.004303	0.007475
Needles city	2,000	1,900	100	4.8%	0.002170	0.001536
Ontario city	83,000	77,500	5,600	6.7%	0.088487	0.088882
Rancho Cucamonga city	93,700	89,000	4,600	5.0%	0.101710	0.074175
Redlands city	34,400	33,100	1,300	3.9%	0.037810	0.021221
Rialto city	44,700	41,200	3,600	7.9%	0.047055	0.056798
Running Springs CDP	2,600	2,500	100	4.9%	0.002873	0.002061
San Antonio Heights CDP	1,800	1,800	100	3.1%	0.002047	0.000917
San Bernardino city	84,900	77,600	7,200	8.5%	0.088700	0.115109
Searles Valley CDP	600	500	100	9.0%	0.000590	0.000822
Twentynine Palms city	6,900	6,300	600	8.6%	0.007221	0.009535
Upland city	38,600	36,700	1,900	4.9%	0.041909	0.030299
Victorville city	45,200	42,000	3,200	7.2%	0.047955	0.051691
Wrightwood CDP	2,200	2,100	100	3.1%	0.002387	0.001049
Yucaipa city	25,100	23,400	1,700	6.8%	0.026713	0.027235
Yucca Valley town	8,200	7,500	700	8.4%	0.008556	0.010950
San Diego County	1,596,300	1,511,800	84,500	5.3%	1.000000	1.000000
Bonita CDP	6,800	6,500	400	5.4%	0.004274	0.004335
Bostonia CDP	7,800	7,300	500	6.5%	0.004799	0.005954
Carlsbad city	55,100	52,400	2,600	4.8%	0.034689	0.031210
Casa de Oro Mount Helix CDP	9,900	9,300	600	6.4%	0.006144	0.007554
Chula Vista city	123,500	115,300	8,200	6.7%	0.076264	0.097334
Coronado city	9,000	8,700	300	3.0%	0.005764	0.003232
Del Mar city	2,600	2,600	0	0.5%	0.001740	0.000168
El Cajon city	47,300	43,700	3,600	7.6%	0.028880	0.042476

Area Name	Labor Force	Employ-ment	Unemployment Number	Rate	Census Ratios Emp	Unemp
Encinitas city	33,800	32,300	1,400	4.3%	0.021380	0.017128
Escondido city	70,700	67,000	3,800	5.3%	0.044291	0.044393
Fallbrook CDP	13,600	12,800	800	6.0%	0.008437	0.009651
Imperial Beach city	12,500	11,500	1,000	8.2%	0.007594	0.012097
La Mesa city	31,300	29,600	1,700	5.4%	0.019570	0.019827
Lakeside CDP	9,900	9,300	600	6.2%	0.006170	0.007316
Lemon Grove city	12,800	11,900	900	7.0%	0.007856	0.010509
National City city	25,200	23,500	1,700	6.7%	0.015560	0.020044
Oceanside city	84,000	79,500	4,600	5.4%	0.052562	0.054083
Poway city	26,100	25,200	900	3.4%	0.016692	0.010521
Ramona CDP	11,500	10,800	700	5.9%	0.007140	0.008057
San Diego city	717,100	681,000	36,100	5.0%	0.450444	0.427123
San Marcos city	41,700	39,900	1,700	4.1%	0.026410	0.020441
Santee city	29,700	28,100	1,500	5.2%	0.018615	0.018208
Solana Beach city	7,000	6,700	300	4.9%	0.004400	0.004070
Spring Valley CDP	15,600	14,800	900	5.5%	0.009760	0.010148
Valley Center CDP	5,600	5,400	200	4.0%	0.003542	0.002677
Vista city	44,500	42,400	2,100	4.7%	0.028067	0.024821
Santa Cruz County	149,300	139,900	9,400	6.3%	1.000000	1.000000
Amesti CDP	1,700	1,500	200	11.2%	0.010724	0.020270
Aptos CDP	3,400	3,200	200	6.1%	0.022769	0.022175
Aptos Hills Larkin Valley CDP	1,100	1,000	0	4.2%	0.007438	0.004877
Ben Lomond CDP	3,600	3,400	300	7.0%	0.023981	0.027052
Boulder Creek CDP	3,100	2,900	200	7.9%	0.020579	0.026366
Capitola city	5,900	5,600	300	5.0%	0.040129	0.031403
Corralitos CDP	1,400	1,300	100	4.9%	0.009206	0.007011
Day Valley CDP	2,000	1,800	200	10.5%	0.012616	0.022099
Felton CDP	2,400	2,300	100	3.1%	0.016347	0.007925
Freedom CDP	1,800	1,600	100	8.3%	0.011506	0.015469
Interlaken CDP	4,100	3,900	200	4.5%	0.028033	0.019508
Live Oak CDP	10,000	9,500	600	5.6%	0.067704	0.059514
Rio del Mar CDP	5,100	4,900	200	3.8%	0.034846	0.020194
Santa Cruz city	34,800	32,800	1,900	5.6%	0.234790	0.207424
Scotts Valley city	6,700	6,300	400	5.7%	0.044907	0.040535
Soquel CDP	6,000	5,700	300	4.9%	0.040594	0.031395
Twin Lakes CDP	3,500	3,100	400	10.9%	0.022323	0.040616
Watsonville city	26,300	24,200	2,100	8.1%	0.172715	0.227617
Santa Barbara County	225,000	213,600	11,400	5.1%	1.000000	1.000000
Buellton city	3,200	3,100	100	3.2%	0.014402	0.009005
Carpinteria city	8,000	7,700	400	4.4%	0.035842	0.031207

Area Name	Labor Force	Employ-ment	Unemployment		Census Ratios	
			Number	Rate	Emp	Unemp
Goleta city	17,800	17,300	500	3.0%	0.080872	0.046929
Guadalupe city	3,400	3,200	200	4.8%	0.015158	0.014246
Isla Vista CDP	12,700	11,500	1,100	9.1%	0.053871	0.100924
Lompoc city	18,700	17,500	1,200	6.6%	0.081732	0.108819
Los Alamos CDP	700	700	0	6.7%	0.003211	0.004275
Mission Canyon CDP	1,500	1,500	100	4.2%	0.006871	0.005651
Mission Hills CDP	1,700	1,700	100	4.9%	0.007763	0.007567
Montecito CDP	3,800	3,600	200	4.4%	0.017019	0.014593
Orcutt CDP	14,600	13,900	700	4.9%	0.065044	0.063139
Santa Barbara city	52,900	50,800	2,100	4.0%	0.237910	0.187479
Santa Maria city	49,400	46,400	3,000	6.1%	0.217093	0.266568
Santa Ynez CDP	2,800	2,700	100	3.0%	0.012702	0.007321
Solvang city	2,800	2,700	200	6.3%	0.012504	0.015627
Summerland CDP	800	800	0	3.8%	0.003701	0.002752
Toro Canyon CDP	700	700	0	5.8%	0.003186	0.003685
Vandenberg AFB CDP	1,000	900	0	4.5%	0.004256	0.003783
Vandenberg Village CDP	3,200	3,100	200	6.1%	0.014292	0.017296
Sonoma County	266,600	254,900	11,700	4.4%	1.000000	1.000000
Bodega Bay CDP	300	300	0	0.0%	0.001305	0.000000
Boyes Hot Springs CDP	4,400	4,200	200	4.0%	0.016477	0.015069
Cloverdale city	4,400	4,300	200	3.8%	0.016747	0.014277
Cotati city	4,400	4,200	300	5.8%	0.016281	0.021914
El Verano CDP	2,200	2,100	100	4.4%	0.008376	0.008443
Fetters Hot Springs Agua Calier	2,700	2,600	100	4.9%	0.010112	0.011435
Forestville CDP	1,900	1,700	100	7.3%	0.006817	0.011775
Glen Ellen CDP	300	300	0	2.0%	0.001154	0.000530
Graton CDP	900	900	0	1.3%	0.003333	0.000947
Guerneville CDP	1,900	1,800	100	6.7%	0.006964	0.010980
Healdsburg city	5,900	5,600	200	3.8%	0.022114	0.018963
Monte Rio CDP	500	500	0	4.0%	0.001800	0.001628
Occidental CDP	800	800	0	0.5%	0.003247	0.000341
Petaluma city	33,700	32,500	1,100	3.4%	0.127538	0.097469
Rohnert Park city	23,800	22,700	1,100	4.5%	0.089084	0.092563
Santa Rosa city	91,500	87,000	4,500	4.9%	0.341277	0.382461
Sebastopol city	4,700	4,500	200	3.8%	0.017578	0.014978
Sonoma city	5,500	5,300	200	4.0%	0.020716	0.018631
Windsor town	14,400	13,900	500	3.8%	0.054382	0.046521
Sierra County	1,370	1,270	100	7.5%	1.000000	1.000000
Loyalton city	350	330	20	4.3%	0.261190	0.145200
Siskiyou County	18,530	17,120	1,410	7.6%	1.000000	1.000000

Area Name	Labor Force	Employ-ment	Unemployment		Census Ratios	
			Number	Rate	Emp	Unemp
Dunsmuir city	620	520	100	15.8%	0.030235	0.068780
McCloud CDP	380	350	30	8.9%	0.020332	0.023760
Mount Shasta city	1,810	1,680	130	7.2%	0.098138	0.092300
Weed city	1,380	1,280	110	7.7%	0.074525	0.075910
Yreka city	2,750	2,460	300	10.7%	0.143553	0.208840
San Joaquin County	322,800	295,500	27,300	8.5%	1.000000	1.000000
August CDP	3,300	2,900	400	12.6%	0.009808	0.015278
Country Club CDP	4,600	4,000	500	11.6%	0.013700	0.019362
Escalon city	3,800	3,600	200	4.9%	0.012309	0.006852
Farmington CDP	100	100	0	0.0%	0.000414	0.000000
French Camp CDP	1,100	900	200	17.3%	0.003209	0.007246
Garden Acres CDP	5,200	4,400	800	15.9%	0.014890	0.030346
Kennedy CDP	1,300	1,100	100	11.4%	0.003855	0.005368
Lathrop city	8,000	7,300	600	8.1%	0.024732	0.023713
Lincoln Village CDP	2,100	1,900	200	11.4%	0.006333	0.008818
Linden CDP	1,100	1,000	0	4.2%	0.003527	0.001687
Lockeford CDP	1,500	1,400	100	7.0%	0.004834	0.003930
Lodi city	29,600	27,200	2,400	8.0%	0.092179	0.086069
Manteca city	35,800	32,700	3,100	8.5%	0.110812	0.111676
Morada CDP	1,600	1,500	100	8.0%	0.005048	0.004716
Ripon city	7,300	7,000	300	3.6%	0.023652	0.009600
Stockton city	131,400	119,400	12,000	9.2%	0.404090	0.439872
Taft Mosswood CDP	500	400	100	19.8%	0.001348	0.003585
Tracy city	42,800	39,700	3,100	7.1%	0.134439	0.111695
Sutter County	46,200	42,000	4,200	9.1%	1.000000	1.000000
Live Oak city	3,700	3,400	300	7.9%	0.080194	0.068830
Sutter CDP	1,600	1,400	100	7.8%	0.034354	0.029150
Yuba City city	31,900	28,800	3,100	9.7%	0.686872	0.740830
Tehama County	24,850	22,800	2,050	8.3%	1.000000	1.000000
Corning city	3,020	2,710	320	10.5%	0.118664	0.155290
Los Molinos CDP	780	700	70	9.4%	0.030807	0.035330
Manton CDP	100	90	10	6.3%	0.003912	0.003080
Mineral CDP	130	130	0	1.6%	0.005468	0.000950
Rancho Tehama Reserve CDP	600	570	30	4.8%	0.025117	0.013990
Red Bluff city	5,260	4,800	460	8.7%	0.210672	0.224260
Tehama city	130	110	30	18.7%	0.004770	0.012130

Area Name	Labor Force	Employ-ment	Unemployment		Census Ratios	
			Number	Rate	Emp	Unemp
Trinity County	5,460	5,100	360	6.6%	1.000000	1.000000
Hayfork CDP	900	790	110	12.3%	0.154880	0.308000
Lewiston CDP	560	530	40	6.7%	0.103250	0.105400
Weaverville CDP	1,600	1,560	40	2.6%	0.306460	0.117100
Tuolumne County	22,270	20,820	1,460	6.5%	1.000000	1.000000
Chinese Camp CDP	40	20	10	31.4%	0.001159	0.007310
Columbia CDP	810	710	100	11.9%	0.034127	0.065830
East Sonora CDP	690	640	50	7.6%	0.030546	0.035810
Jamestown CDP	1,580	1,450	130	8.2%	0.069781	0.088780
Mi Wuk Village CDP	220	190	30	14.9%	0.009058	0.022450
Mono Vista CDP	1,080	940	140	13.1%	0.044923	0.096600
Sonora city	2,330	2,190	140	5.9%	0.105210	0.093850
Soulsbyville CDP	950	840	120	12.1%	0.040183	0.078690
Tuolumne City CDP	740	710	30	3.8%	0.034285	0.019420
Twain Harte CDP	740	680	70	8.9%	0.032494	0.045150
Solano County	210,900	198,300	12,600	6.0%	1.000000	1.000000
Benicia city	15,100	14,600	600	3.7%	0.073428	0.044652
Dixon city	10,000	9,500	500	5.1%	0.047808	0.040403
Elmira CDP	100	100	0	0.0%	0.000339	0.000000
Fairfield city	53,000	50,100	2,800	5.4%	0.252675	0.225926
Green Valley CDP	800	800	0	1.5%	0.003917	0.000958
Rio Vista city	3,100	2,800	400	11.8%	0.013924	0.029395
Suisun City city	14,700	13,900	800	5.2%	0.070283	0.060682
Vacaville city	45,700	43,500	2,200	4.8%	0.219447	0.172699
Vallejo city	59,500	54,700	4,800	8.1%	0.275796	0.383329
Tulare County	209,000	185,500	23,600	11.3%	1.000000	1.000000
Alpaugh CDP	300	300	0	7.6%	0.001510	0.000975
Cutler CDP	1,600	1,300	300	17.5%	0.007178	0.011975
Dinuba city	11,300	9,900	1,300	11.7%	0.053570	0.055855
Ducor CDP	300	200	0	13.2%	0.001208	0.001427
Earlimart CDP	3,200	2,600	500	17.1%	0.014173	0.023045
East Orosi CDP	100	100	0	26.4%	0.000480	0.001358
East Porterville CDP	2,900	2,400	600	19.7%	0.012698	0.024577
Exeter city	4,700	4,200	500	10.7%	0.022648	0.021344
Farmersville city	4,800	4,100	700	15.1%	0.021840	0.030642
Goshen CDP	1,700	1,400	300	19.5%	0.007516	0.014342
Ivanhoe CDP	1,900	1,500	400	21.9%	0.007907	0.017475
Lemon Cove CDP	0	0	0	25.0%	0.000178	0.000453

Area Name	Labor Force	Employ-ment	Unemployment Number	Rate	Census Ratios Emp	Unemp
Lindsay city	5,700	4,900	900	15.6%	0.026164	0.038006
London CDP	800	700	100	14.8%	0.003595	0.004908
Orosi CDP	3,900	3,300	600	16.4%	0.017578	0.027153
Pixley CDP	1,400	1,200	200	15.3%	0.006225	0.008877
Poplar Cotton Center CDP	900	800	100	12.5%	0.004318	0.004839
Porterville city	24,200	21,400	2,800	11.7%	0.115372	0.120228
Richgrove CDP	1,400	1,100	300	19.0%	0.006017	0.011105
Springville CDP	300	300	0	5.2%	0.001463	0.000627
Strathmore CDP	1,800	1,500	300	15.3%	0.008203	0.011627
Terra Bella CDP	1,300	1,100	200	16.8%	0.005899	0.009399
Three Rivers CDP	1,000	1,000	0	3.8%	0.005330	0.001636
Tipton CDP	900	800	100	9.2%	0.004294	0.003446
Traver CDP	600	500	100	16.7%	0.002493	0.003969
Tulare city	28,500	25,800	2,700	9.5%	0.139002	0.115308
Visalia city	63,600	57,800	5,800	9.1%	0.311674	0.245410
Woodlake city	3,500	3,000	500	14.4%	0.016350	0.021718
Woodville CDP	900	800	100	8.6%	0.004555	0.003377
Yolo County	106,100	99,700	6,400	6.0%	1.000000	1.000000
Davis city	35,700	34,100	1,600	4.6%	0.341537	0.258240
Esparto CDP	1,400	1,300	100	6.7%	0.012881	0.014454
West Sacramento city	26,000	24,200	1,800	7.0%	0.242575	0.284938
Winters city	3,900	3,600	200	5.3%	0.036565	0.032407
Woodland city	29,900	28,000	1,900	6.4%	0.280928	0.299300
Yuba County	28,700	26,200	2,500	8.9%	1.000000	1.000000
Beale AFB CDP	200	200	0	3.8%	0.008722	0.003640
Challenge Brownsville CDP	200	200	0	14.3%	0.007559	0.012810
Linda CDP	6,500	5,800	700	11.3%	0.221530	0.289650
Loma Rica CDP	1,000	1,000	100	4.9%	0.037254	0.019740
Marysville city	4,700	4,300	400	8.7%	0.162958	0.160860
Olivehurst CDP	5,800	5,200	600	10.8%	0.198314	0.245840
Wheatland city	1,600	1,400	200	9.7%	0.054686	0.060300

VIII. DIRECTIVES AND REQUIREMENTS

A. IBank Jump Start Loan Program Directives and Requirements

CURRENT TEXT OF IBANK SMALL BUSINESS FINANCE CENTER DIRECTIVES and REQUIREMENTS RELATED SOLELY TO JUMP START LOAN PROGRAM (Revised August 26, 2020).

§ 5000 Definitions

The following Directives and Requirements are adopted as of August 26, 2020 pursuant to the Small Business Financial Assistance Act of 2013 (California Government Code 63088, and California Corporations Code Sections 14000 and following) (Law) to amend and restate the Directives and Requirements adopted by the California Infrastructure and Economic Development Bank (IBank) Board of Directors (IBank Board) on October 24, 2017. These Directives and Requirements may apply to future programs or financing products, or new Directives and Requirements that may be recommended by the Small Business Finance Center and adopted by the IBank Board. In the event of any inconsistency between these Directives and Requirements and the Law, the provisions of the Law shall govern. To the extent that the Law is changed subsequent to the date of the adoption of these Directives and Requirements, these Directives and Requirements shall be deemed amended to bring them into conformity with the Law.

These definitions are subject to the following rules of construction: (i) all references to Sections shall be to these Directives and Requirements unless otherwise specified, (ii) the use of examples or the words "including" or "includes" are deemed to be followed by "without limitation" whether or not such is in fact written, (iii) except where context requires otherwise, the word "or" is used in the inclusive sense and (iv) words defined in the singular include the plural versions of such words . The following definitions supplement those provided by the Law and shall govern the construction of these Directives and Requirements:

 "**Administrative Cost Policy Manual**" means IBank's Small Business Finance Center's Administrative Cost Policy Manual, as it may be amended from time to time.

"**Allocation**" has the meaning assigned to such term in Section 5022(c)(1).

"**Allocation Agreement**" means a written Allocation, Grant and Servicing Agreement entered into by and between IBank and a Jump Start Corporation in connection with the Jump Start Loan Program in accordance with Section 5022.

"**Allocation Agreement**" means a written Allocation, Grant and Servicing Agreement entered into by and between IBank and a Jump Start Corporation in connection with the Jump Start Loan Program in accordance with Section 5022.

"Application" means all of the information required by a Lender or Surety to determine whether to offer a Borrower a Loan, a Disaster Relief Borrower a Loan, or a Principal a Bond.

"Authorized Farm Costs" means the costs incurred by a Farm, including:

Operating and production expenses, including the purchase, construction or repair of buildings, machinery, equipment and storage and drying facilities, the purchase of animals, seed and fertilizer, the purchase of real estate and the costs of improvement or repairs thereto.

Costs associated with the purchase of real estate, including easements and rights-of-way to establish or enlarge a Farm.

Costs associated with water development, soil conservation, forestation, drainage, pollution abatement and related measures.

Disaster losses including actual losses incurred in connection with disaster damaged or destroyed farm property or production enterprises, or both, including annual operating and production expenses, construction and improvement of buildings and facilities, and land and water development.

Refinancing debt including the costs associated with the issuance of such debt and lender fees and charges, where the debt to be refinanced was incurred for Authorized Farm Costs. No costs set forth in this clause shall be authorized unless the Farm Lender shall certify that, in the Farm Lender's opinion, sufficient collateral or cash flow exists to reasonably preclude the chance of loan losses.

"Authorized Jump Start Costs" means the costs incurred by a Jump Start Borrower, including, but not limited to, business start-up costs, specific operating and production expenses, including the purchase, leasing, construction or repair of land, buildings, machinery and equipment, tenant improvements and the Jump Start Loan fees authorized by Section 5028. Working capital will not be an Authorized Jump Start Cost.

"Bond" means an obligation in writing concerning the construction or service work of Principal, binding the Surety to pay certain sums upon the occurrence of specified events connected to the payment of sums due by the Principal pursuant to a payment bond, and the obligation to complete the construction or service work, pursuant to a performance bond.

"Bond Guarantee" means a Guarantee which promises the payment of all or a portion of a Claim.

"Bond Line" means a specified amount and term of Bond Guarantee authority which Principal is authorized to apply against any Bond with a specified Surety during the term of the Bond Line.

"Borrower" means an eligible business which has received a commitment for a Loan, or has prepared an Application. To be an "eligible business, the business must be either:

A "Small Business" as defined in part 121 of chapter 1 of title 13 of the Code of Federal Regulations as amended;

A Farm Enterprise; or

A non-profit public benefit organization or social welfare organization that has received and maintains tax exempt status under the IRS code 501(c)3 or 501(c)4.

"Claim" means a request for payment by a Surety made to a Corporation because of Surety's Loss under a Bond or ILOC secured by a Guarantee, pursuant to Section 5009 or 5012.

"Collateral" means those personal and business assets of the Borrower, Disaster Relief Borrower or Principal and guarantor subject to a lien under the Loan or Bond.

"Collection Guarantee" means a guarantee of a specified percentage of the outstanding Loan principal and ninety (90) days of interest, reduced by any proceeds of the Lender's Liquidation of Collateral as required under Section 5004. A Collection Guarantee will be paid to the Lender only after the Lender has liquidated or made all reasonable efforts in good faith to liquidate all Collateral as required under Section 5004. The total payment made to a Lender under a Collection Guarantee will be the difference between the specified percentage of Loan principal outstanding and ninety (90) days accrued and unpaid interest on the same percentage of the Loan as the Guarantee, and all cash proceeds generated by the Lender in connection with its Liquidation activities required under Section 5004.

"Corporation" means any nonprofit California small business financial development corporation created pursuant to this chapter, or pursuant to Chapter 1 (commencing with Section 32000) of Division 15.5 of the Financial Code.

"Corporate Contract" means a contract executed exclusively between IBank and any individual Corporation.

"Default" means either a Delinquency which has not been cured within ninety (90) days, or that the Borrower or Disaster Relief Borrower is in bankruptcy.

"Delinquency" means the failure of the Borrower or Disaster Relief Borrower to make any payment when due, pursuant to the terms of the Loan, except for any principal payment due at the maturity of the Loan.

"Demand" means a request for payment by a Lender to a Corporation pursuant to Section 5003 or by a Surety to a Corporation pursuant to Section 5012.

"Executive Director" means the executive director of the California Infrastructure and Economic Development Bank.

"Encumbrance" means a Corporation's outstanding Guarantee balance. The effective date is the date of the executed Guarantee agreement or the date of the promissory note, whichever is last, provided that the guarantee is approved by IBank before both the date of the guarantee and the promissory note.

The Guarantee balance is calculated as follows:

For a Term Loan, the Guarantee balance initially is calculated as the original loan amount times the Guarantee percentage, until fully disbursed, then the calculation is the outstanding loan balance times the Guarantee percentage as the outstanding loan balance reduces.

For a Line of Credit Loan or Revolver Loan, the Guarantee balance is calculated as the full amount of the line times the Guarantee percentage.

"Farm" means a business which is primarily engaged in producing crops, livestock products or aquatic organisms through the utilization and management of land, water, labor, capital and basic materials including seed, feed, fertilizer and fuel.

"Farm Borrower" means a Farm which has applied for, or which has entered into, a Farm Borrower Agreement.

"Farm Borrower Agreement" means a written loan agreement whereby the Farm Lender agrees to lend funds to the Farm Borrower to finance Authorized Farm Costs, and which includes at a minimum: a note, security agreement and loan agreement each consistent with commercial practices and containing the following:

A list of Farm Borrower security for the Farm Borrower Loan and plans for at least an annual accounting for security.

The Authorized Farm Costs for which loan funds shall be used.

The interest rate, which shall not exceed five percent (5%) above the prime rate listed in the western edition of the Wall Street Journal on the date of the loan commitment.

The term, which shall not exceed seven years, except for a Guaranteed Farm Borrower Loan. The term of a Guaranteed Farm Borrower Loan shall not exceed that authorized by USDA. The aggregate outstanding balance of loans with a remaining term to maturity in excess of eighty-four (84) months shall not comprise more than twenty-five percent (25%) of the Farm Lender's trust fund account assets.

The loan amount, which shall not exceed the maximum amount allowed by the USDA Farm Service Agency Guaranteed Farm Loan Program.

Default and Liquidation provisions which shall comply with Sections 5016 and 5017, respectively.

Fees pursuant to Section 5020.

"Farm Borrower Loan" means a Term Loan or Line of Credit Loan from a Farm Lender to a Farm Borrower pursuant to a Farm Borrower Agreement. At least ninety percent (90%) of Farm Borrower Loans funded from the trust fund account, calculated by dollar amount, must be guaranteed by the USDA. In determining the percentage, the numerator is the loan amount for outstanding Guaranteed Farm Borrower Loans, and the denominator is the loan amount of all outstanding Farm Borrower Loans.

"Farm Enterprise" means the business of producing crops, livestock products and aquatic organisms through the utilization and management of land, water, labor, capital, and basic raw materials including seed, feed, fertilizer, and fuel.

"Farm Lender" means a Corporation that has been approved by the USDA as a lender.

"Farm Lender Credit Agreement" means a written agreement whereby IBank agrees to lend funds to Farm Lender, for the purpose of funding Farm Borrower Loan(s). The Farm Lender Credit Agreement may be a Master Agreement, and will include provisions that require the Farm Lender to request disbursement of loan proceeds from IBank only after the Farm Borrower Loan(s) and respective Farm Borrower Agreement(s) have been approved and are in effect. The Farm Lender Credit Agreement will also include provisions covering the following:

Security. No funds shall be disbursed except to fund a previously approved Farm Borrower Agreement assigned as security to the Farm Lender Credit Agreement. As used in this subsection "assigned as security" means:

For a Guaranteed Farm Borrower Loan, that IBank is the Holder, or the guaranteed portion has been sold at par value and the proceeds have been deposited in the trust fund account from which the funds originated.

For a Nonguaranteed Farm Borrower Loan, the Farm Lender Credit Agreement is secured by assignment of all notes, security agreements and similar instruments contained in the Farm Borrower Agreement.

The loan amount, which shall not exceed the total amount of Farm Borrower Loans authorized for the Farm Lender by the Director.

The interest rate, which shall be two percent (2%) below the prime rate listed in the western edition of Wall Street Journal for each respective day for which funds are owed to IBank.

Repayment terms, which shall be based upon the repayment terms in the Farm Borrower Agreement(s) funded with proceeds from the Farm Lender Credit Agreement.

"Farm Lender Disbursement Request" means a signed request for disbursement of trust funds under an existing Farm Lender Credit Agreement made in writing to IBank by a Farm Lender in compliance with Section 5013.

"Farm Loan Guarantee" means a signed commitment, issued by the USDA, to guarantee payment of all or part of a Farm Borrower Loan.

"FDC Policy Manual" means IBank's Small Business Finance Center's Financial Development Corporation Policy Manual for the Small Business Loan Guarantee Program and the Jump Start Loan Program, as it may be amended from time to time.

"Full Time Equivalent" (FTE) means the number of full time, part time or other basis employees of a business and its affiliates, in which the employee wages are paid directly from the business, as determined by IRS Federal hourly calculation criteria.

"Guarantee" means a written agreement to warrant the repayment of a portion of a Loan or payment of all or a portion of a guarantee payment request. Every Guarantee of a Loan shall be either a Collection Guarantee or Loan Guarantee.

"Guaranteed Farm Borrower Loan" means a Farm Borrower Loan which is in whole or part subject to the Guarantee.

"Holder" means the person or entity purchasing or assigned a percentage of a loan, other than the Lender who purchases all or part of the Loan.

"IBank" means the California Infrastructure and Economic Development Bank.

"ILOC" means an irrevocable letter of credit issued by a Corporation as Collateral for a Bond and which complies with the requirements set forth in Section 5011.

"Jump Start Borrower" means a Borrower located in a Low-Wealth Community or a Disaster Area which has applied to a Jump Start Corporation for a Jump Start Loan, or which has entered into a Jump Start Borrower Agreement.

"Jump Start Borrower Agreement" means written loan documentation whereby funds allocated to a Jump Start Corporation pursuant to an Allocation Agreement shall be loaned to the Jump Start Borrower to finance Authorized Jump Start Costs, and which includes at a minimum: a note, loan agreement and security instrument, each consistent with commercial practices and containing the following:

The Jump Start Loan amount, which shall not exceed Ten Thousand Dollars ($10,000.00) or be less than Five Hundred Dollars ($500.00).

A description of the Authorized Jump Start Costs for which loan funds shall be used.

The interest rate, which shall not exceed five percent (5%) above the prime rate listed in the western edition of the Wall Street Journal on the date of the Jump Start Loan commitment.

The term, which shall not exceed five (5) years.

The amortization schedule; no balloon payments will be permissible.

Default and Liquidation provisions which shall comply with Sections 5026 and 5027, respectively.

Fees pursuant to Section 5028.

"Jump Start Corporation" means any Corporation that (a) is licensed by and in good standing with the California Department of Business Oversight as an industrial development corporation or is a community development financial institution or community development entity certified by and in good

standing with the Community Development Financial Institutions Fund of the United States Department of the Treasury and (b) has entered into an Allocation Agreement with IBank that is in full force and affect.

"Jump Start Grant" has the meaning assigned to such term in Section 5023.

"Jump Start Loan" means a Term Loan to a Jump Start Borrower pursuant to a Jump Start Borrower Agreement.

"Jump Start Program" has the meaning assigned to such term in Section 5022(a).

"Law" means the Small Business Financial Assistance Act of 2013 (California Government Code Section 63088 and following and California Corporations Code Sections 14000 and following) or other applicable law.

"Lender" means a banking organization, including national banks and trust companies and state chartered commercial banks, savings and loan associations, credit unions, state insurance companies, mutual insurance companies, certified community development financial institutions, microbusiness lender and other banking, lending, retirement, and insurance organizations, authorized to conduct business in California.

"Leverage" means the calculation where the numerator is the Encumbrance and the denominator is the trust fund account balance.

"Line of Credit Loan" means a Loan, usually structured as interest only, for a term not to exceed seven years, except for a Farm Enterprise Loan which shall have a term not to exceed the term of the current Farm Borrower Agreement, where the minimum repayment is usually structured as interest only during the term of the loan.

"Liquidation" means the exercise of rights provided for in the event of any Default under the Guarantee, a Farm Borrower Agreement or the related Farm Lender Credit Agreement, or a Jump Start Borrower Agreement, including the right to foreclose in accordance with the terms of any financing statement, security interest or similar instrument obtained or entered into in relation to such Guarantee, Farm Borrower Agreement, Farm Lender Credit Agreement or Jump Start Borrower Agreement.

"Loan" means a loan extended by a Lender to a Borrower or a Disaster Relief Borrower, which is guaranteed pursuant to Section 5002, and which is a Term Loan, a Micro Loan, a Line of Credit Loan, or a Revolver Loan.

"Loan Guarantee" means a Guarantee of a specified percentage of Loan principal and up to ninety (90) days earned and unpaid interest at the same percentage.

"Loss" means any net monetary damages incurred by a Surety arising out of a Claim, or in pursuing the Surety's rights under the indemnity agreement. As used in this subsection, "net monetary damages" means loss payments, completion costs, reasonable attorney's fees, and reasonable out of pocket consultant fees, costs, and expenses, minus amounts recovered by the Surety from any source, including Collateral. The determination of such loss will take into account amounts recovered, but

exclude reinsurance. As used herein, "indemnity agreement" means the written agreement whereby Principal agrees to reimburse Surety for any Loss.

"**Low-Wealth Community**" means a community located in both (a) a county within California with a per capita personal income equal to or less than 115% of the statewide average per capita income as determined by the State of California's Employment Development Department (EDD) from time to time and (b) a city or unincorporated area within such county with an unemployment rate equal to or greater than the statewide average unemployment rate as determined by the EDD; provided that any community that does not have a designated unemployment rate from the EDD will satisfy this requirement if the county in which the community is located has an unemployment rate equal to or greater than the statewide average unemployment rate as determined by the EDD.

"**Master Agreement**" means a contract executed between IBank and one or more Corporations to implement the operating provisions of any of the programs established under the Law.

"**Micro Loan**" means a Loan in which the principal amount does not exceed One Hundred Thousand dollars ($100,000).

"**Nonguaranteed Farm Borrower Loan**" means a Farm Borrower Loan not subject to a Guarantee.

"**Nursery Enterprise**" means the business of producing root stock, seedlings, or juvenile or immature non-animal agricultural, horticultural, and landscaping products for the purposes of sale to a third party for use in the production of crops, including both feed crops and table crops, environmental horticulture, ornamental horticulture, or landscaping.

"**Principal**" means an eligible business which has received a commitment for a Bond. To be an eligible business, the business must be a "Small Business" as defined in Part 121 of Chapter 1 of Title 13 of the Code of Federal Regulations, as amended from time to time.

"**Program Manager**" means the manager of the California Small Business Finance Center as designated to this title by the Executive Director.

"**Revolver Loan**" means a Line of Credit Loan which converts to a Term Loan after a specified time indicated in the loan agreement.

"**Surety**" means an insurance company licensed by the California Department of Insurance, and authorized to conduct business in California.

"**Suspension**" means that a Corporation is no longer registered with the Secretary of State as a small business development corporation and shall not enjoy any of the benefits of a small business development corporation.

"**Term Loan**" means a Loan that usually has regularly scheduled reductions in principal balance.

"**USDA**" means the United States Department of Agriculture.

§ 5022 JUMP START LOAN PROGRAM

(a) The purpose of the Jump Start Loan Program (Jump Start Program) is to provide loans from five hundred dollars ($500) to ten thousand dollars ($10,000) and financial literacy and technical assistance to start-ups and established small businesses in Low-Wealth Communities and in Disaster Areas.

(b) IBank may enter into an Allocation Agreement with a Jump Start Corporation that is in furtherance of the purposes of the Jump Start Program pursuant to Section 5022(a).

(c) The Allocation Agreement shall include, without limitation, all of the following provisions:

(1) an allocation of funds by IBank to the Jump Start Corporation in an aggregate amount not to exceed One Hundred Thousand Dollars ($100,000) (Allocation) to be used to make Jump Start Loans to Jump Start Borrowers pursuant to the terms and requirements of the Allocation Agreement;
(2) IBank's agreement to provide the Jump Start Grant pursuant to Section 5023;
(3) standard credit underwriting criteria;
(4) standard loan disbursement processes;
(5) standard servicing policies and procedures; and
(6) the financial literacy training and technical assistance the Jump Start Corporation will provide to the Jump Start Borrowers.

(d) The Allocation shall not be used by the Jump Start Corporation for any administrative, training or technical assistance costs or expenses.

(e) Investment income earned on the Allocation shall be used only to make Jump Start Loans pursuant to the Allocation Agreement.

(f) Interest earned on Jump Start Loans may be used to pay the administrative costs of IBank and the Jump Start Corporation in accordance with the Allocation Agreement, the FDC Policy Manual and the Administrative Cost Policy Manual.

§ 5023 JUMP START GRANT

IBank shall provide each Jump Start Corporation with a Jump Start grant in an aggregate amount not to exceed One Hundred Thousand Dollars ($100,000) (Jump Start Grant) to be used to compensate the Jump Start Corporation for its allowable administrative, financial literacy training and technical assistance costs and expenses in accordance with the terms and requirements of the Administrative Cost Policy Manual.

§ 5024 APPROVAL OF JUMP START LOAN

(a) No Jump Start Borrower Agreement shall be executed by a Jump Start Corporation nor any Allocation disbursed to a proposed Jump Start Borrower until the proposed Jump Start Loan has been reviewed and approved by the Jump Start Corporation's Board of Directors, unless the Jump Start Corporation's board of directors has delegated the authority to approve a proposed Jump Start Loan to the Corporation's loan committee, executive director and/or chief credit officer and such loan committee, executive director and/or chief credit officer has approved the proposed Jump Start Loan.

(b) In any case where a Jump Start Corporation has failed to comply with Section 5024(a), IBank may immediately exercise all available legal remedies to recover from the Jump Start Corporation the funds disbursed.

§ 5025 RELEASE OF JUMP START FUNDS

(a) A Jump Start Corporation shall not approve the disbursement of any Allocation funds to a Jump Start Borrower until the proposed Jump Start Borrower has executed and delivered to the Jump Start Corporation the following documents:

(i) a Jump Start Borrower Agreement,

(ii) a note payable to the order of IBank in a principal amount not to exceed Ten Thousand Dollars ($10,000.00) or be in an amount less than Five Hundred Dollars ($500.00), and

(iii) a security or collateral agreement or similar instrument, if any, required by the Jump Start Borrower Agreement.

(b) The Jump Start Corporation shall provide pursuant to the FDC Policy Manual evidence of compliance with subsection (a) to IBank within seven (7) days of disbursement of Allocation funds to a Jump Start Borrower.

§ 5026 JUMP START LOAN DEFAULTS

(a) The Jump Start Corporation shall provide IBank with written notice that a Default under the Jump Start Loan Agreement has occurred within fourteen (14) days after the occurrence of any such Default.

(b) The Default procedures to be followed by a Jump Start Corporation shall be set forth in the Jump Start Borrower Agreement and the Allocation Agreement and shall include the following:

(i) A meeting shall be arranged by the Jump Start Corporation with the Jump Start Borrower upon occurrence of a Default to resolve the problem. Actions taken by the Jump Start Corporation may include, but are not limited to, with the written approval of IBank, the following:

Deferment of principal payments,

Re-amortization of or rescheduling the payments on the loan,

Reorganization,

Additional collateral,

Changes in the interest rate,

(2) The Jump Start Corporation shall negotiate in good faith in an attempt to resolve any problem to permit the Jump Start Borrower to cure a Default; provided that, in the opinion of the Jump Start Corporation, the proposed resolution is economically feasible.

(3) If, within thirty (30) days following receipt by IBank of the notice provided for in subsection (a), the Jump Start Corporation is unable to resolve to IBank's satisfaction any Default, then the Jump Start Corporation shall institute Liquidation proceedings as set forth in Section 5027 and the FDC Policy Manual.

§ 5027 JUMP START LOAN LIQUIDATION

(a) A Liquidation plan shall be prepared by the Jump Start Corporation and delivered to IBank. The Liquidation plan shall specify the steps the Jump Start Corporation intends to take for Liquidation of the Jump Start Loan, including proposed costs. Unless the Jump Start Corporation receives written objections to the Liquidation plan from IBank within fourteen (14) days of submitting the plan to IBank,

the plan shall be deemed approved by IBank. In the event the Jump Start Corporation receives a written objection to the plan from IBank within the fourteen (14) days, IBank and the Jump Start Corporation shall negotiate a mutually acceptable Liquidation plan.

(b) Liquidation recoveries made in connection with the Jump Start Loans shall be applied in the following order of priority:

(1) To pay Liquidation costs approved by IBank

(2) To pay principal

(3) To pay accrued interest

(c) With respect to Liquidation in connection with Jump Start Loans, the Jump Start Corporation shall not initiate any judicial remedy without the prior written approval of IBank.

§ 5028 JUMP START LOAN FEES

The Jump Start Corporation shall be authorized to charge the Jump Start Borrower a fee of three percent (3%) of the principal amount of the Jump Start Loan. The fee shall not exceed that specified in Government Code Section 63089.67.

B. Corporations Code

TITLE 1. CORPORATIONS DIVISION 3. CORPORATIONS FOR SPECIFIC PURPOSES PART 5. SMALL BUSINESSES CHAPTER 1. CALIFORNIA SMALL BUSIENSS FINANCIAL DEVELOPMENT CORPORATIONS

14000. This chapter shall be known and may be cited as the California Small Business Financial Development Corporation Law.

14001. (a) It is the intent of the Legislature in enacting this chapter to promote the economic development of small businesses through the California Small Business Finance Center by making available capital, general management assistance, and other resources, including financial services, personnel, and business education to small business entrepreneurs, including women, veteran, and minority-owned businesses, for the purpose of promoting the health, safety, and social welfare of the citizens of California, to eliminate unemployment of the economically disadvantaged of the state, and to stimulate economic development and entrepreneurship.
   (b) It is the further intent of the Legislature to provide a flexible means to mobilize and commit all available and potential resources in the various regions of the state to fulfill these objectives, including federal, state, and local public resources, and private debt and equity investment.
   (c) It is the further intent of the Legislature that corporations operating pursuant to this law shall, to the maximum extent feasible, coordinate with other job and business development efforts within their region directed toward implementing the purpose of this chapter.
   (d) It is the further intent of the Legislature to provide expanded resources allowing participation by small and emerging contractors in state public works contracts. Increased access to surety bonding resources will assist in supporting participation by those firms in public works contracts, and by stimulating increased participation by small firms, the state will benefit from increased competition and lower bid costs.

14002. If any provision of this chapter or the application thereof to any person or circumstances is held invalid, this invalidity shall not affect other provisions or applications of the chapter which can be given effect without the invalid provision or application, and to this end the provisions of this chapter are severable.

14003. Unless the context otherwise requires, the definitions in this section shall govern the construction of this chapter.
   (a) "Bank" means the California Infrastructure and Economic Development Bank.
   (b) "Bank board" means the board of directors of the California Infrastructure and Economic Development Bank.
   (c) "Board of directors" means the board of directors of the corporation.
   (d) "California Small Business Board" means the advisory board established pursuant to Section 14004.1 for the purpose of advising on issues and programs affecting small business.
   (e) "California Small Business Finance Center" means the governmental unit within the bank, which is located within the Governor's Office of Business and Economic Development, with the administrative responsibility for the programs and activities authorized pursuant to Section 8684.2 of the Government Code, the Small Business Financial Assistance Act of 2013 (Chapter 6 (commencing with Section 63088) of Division 1 of Title 6.7 of the Government Code), and this chapter.
   (f) "Corporation" means any nonprofit California small business financial development corporation created pursuant to this chapter, or pursuant to Chapter 1 (commencing with Section 32000) of Division 15.5 of the Financial Code.

(g) "Directives and requirements" means a document adopted by the bank board setting forth policy direction as well as key rules governing a particular subject area.

(h) "Executive director" means the executive director of the California Infrastructure and Economic Development Bank.

(i) "Expansion fund" means the California Small Business Expansion Fund authorized pursuant to Section 63089.5 of the Government Code.

(j) "Financial company" means banking organizations, including national banks and trust companies, savings and loan associations, certified community development financial institutions, microbusiness lenders, state insurance companies, mutual insurance companies, and other public and private banking, lending, retirement, and insurance organizations.

(k) "Financial institution" means regulated banking organizations, including national banks and trust companies authorized to conduct business in the state and state-chartered commercial banks, trust companies, credit unions, and savings and loan associations.

(l) "Financial product" means the type of financial assistance described in Section 63088.5 of the Government Code or that the California Small Business Finance Center or a small business financial development corporation is otherwise authorized to provide.

(m) "Loan committee" means a committee appointed by the board of directors of a corporation to determine the course of action on a loan application pursuant to Chapter 6 (commencing with Section 63088) of Division 1 of Title 6.7 of the Government Code.

(n) "Microbusiness lender" means a microbusiness lender as defined in Section 13997.2 of the Government Code.

(o) "Program manager" means the manager of the California Small Business Finance Center as designated to this title by the executive director of the bank.

(p) "Trust fund" means the money from the expansion fund that is held in trust by a financial institution or financial company. A trust fund is not a deposit of state funds and is not subject to the requirements of Section 16506 of the Government Code.

(q) "Trust fund account" means an account within the trust fund that is either allocated to a particular corporation or shared by multiple corporations for the purpose of paying loan defaults and claims on bond guarantees or other financial products and program uses provided in this chapter.

14004. (a) The program manager shall do all of the following:

(1) Administer this chapter.

(2) Make recommendations to the executive director and the bank board on the approval or disapproval of the articles of incorporation. This determination shall be based upon the following:

(A) Review of the articles of incorporation and bylaws of the corporation to determine whether they contain the provisions required by this chapter and conform with the directives and requirements adopted by the bank board pursuant to this chapter.

(B) A determination as to whether the legislative intent expressed in Section 14001 shall be served by the proposed corporation.

(C) A determination as to whether the responsibility, character, and general fitness of the individuals who will manage the corporation are such as to command the confidence of the state and to warrant the belief that the business of the proposed corporation will be honestly and efficiently conducted in accordance with the intent and purpose of this chapter and that they include representatives of the financial and business community, as well as the economically disadvantaged.

(D) A determination by the program manager that there is significant need for a new corporation.

(3) Have the accounts of each corporation formed under this chapter examined and audited as of the close of business on June 30 of each year. Material examination exceptions that are not corrected by the corporation within a reasonable period of time may result in the suspension or termination of the corporation pursuant to Section

63089.3 of the Government Code.

(4) Have the portfolio of each corporation examined a minimum of once a year. Material examination exceptions that are not corrected by the corporation within a reasonable period of time may result in the suspension or termination of the corporation pursuant to Section 63089.3 of the Government Code.

(5) Review reports from the Department of Business Oversight and inform corporations as to what corrective action is required.

(6) Examine, or cause to be examined, at any reasonable time, all books, records, and documents of every kind, and the physical properties of a corporation. The inspection shall include the right to make copies, extracts, and search records.

(b) The program manager may attend and participate at corporation meetings. The program manager, or his or her designee, shall be an ex officio, nonvoting representative on the board of directors and loan committees of each corporation. The program manager shall meet through telecommunication or in person with the board of directors of each corporation at least once each fiscal year, commencing January 1, 2014.

14004.1. (a) The California Small Business Board is hereby continued and created as an advisory board to the California Infrastructure and Economic Development Bank Board, the executive director, and the program manager. The California Small Business
Board may also advise the Governor and the Small Business Advocate regarding issues and programs affecting California's small business community, including, but not limited to, business innovation and expansion, export finance, state procurement, management and technical assistance, venture capital, and financial assistance.

(b) The California Small Business Board consists of the following membership:

(1) The Director of Finance or his or her designee.

(2) The Director of the Office of the Small Business Advocate or his or her designee.

(3) The Treasurer or his or her designee.

(4) A representative from two different corporations selected by the corporations.

(5) Four members appointed by the Governor, one of whom will serve as chair of the California Small Business Board, who are actively involved in the California small business community.

(6) Two persons actively involved in the business or agricultural communities, one appointed by the Speaker of the Assembly and one appointed by the Senate Committee on Rules.

(7) Two Members of the Legislature, or their designees, one appointed by the Speaker of the Assembly and one appointed by the Senate Committee on Rules, so long as it does not conflict with their duties as legislators.

(c) The California Small Business Board shall advise the program manager on matters regarding this chapter and Chapter 6 (commencing with Section 63088) of Division 1 of Title 6.7 of the Government Code.

(d) The public members of the California Small Business Board, at the discretion of the bank board, may be reimbursed per diem and travel expenses pursuant to state law.

14004.2. The bank board shall approve new corporations recommended by the program manager, based on an examination of each of the following:

(a) Review of the articles of incorporation and bylaws of the corporation to determine whether they contain the provisions required by this chapter and conform with the directives and requirements adopted by the bank board pursuant to this chapter.

(b) Determination as to whether the legislative intent expressed in Section 14001 will be served by the proposed corporation.

(c) Determination as to whether the responsibility, character, and general fitness of the individuals who will manage the corporation are able to command the confidence of the state and to warrant the belief that the business of the proposed corporation will be honestly and efficiently

conducted in accordance with the intent and purpose of this chapter and that they include representatives of the financial and business community, as well as the economically disadvantaged.

(d) Determination of the program manager that there is significant need for a new corporation.

14005. Upon approval by the bank board to become a corporation, an entity shall adopt or amend its articles of incorporation to comply with the following:

(a) The name of the corporation shall include the words "small business financial development corporation," except for those corporations formed pursuant to this chapter prior to 2002, which may also be called "small business development corporations," or those formed prior to 1985, which may also be called "rural or urban development corporations."

(b) The purposes for which the corporation is formed, which shall be those specified in Section 14001. This requirement shall not be deemed to preclude a statement of powers.

(c) A geographical description of the corporation's primary service area.

(d) The name and addresses of seven or more persons who are to act in the capacity of directors until the selection of their successors.

(e) That the corporation is organized pursuant to the California Small Business Financial Development Corporation Law.

14006. If the bank board concurs with the findings of the program manager pursuant to Section 14004, the bank board shall direct the program manager to approve the articles of incorporation and endorse the approval thereon and forward the same to the Secretary of State for his or her approval and filing. Likewise, the program manager shall review all amendments to the articles of incorporation to ensure consistency with the purposes of this chapter.

14007. (a) The corporation's existence as a small business financial development corporation begins upon the filing of the articles with the Secretary of State and continues perpetually, unless otherwise expressly provided for by law.

(b) If a corporation is terminated from participation in all programs, in order to continue its existence as a nonprofit corporation pursuant to the Nonprofit Public Benefit Corporation Law (Part 2 (commencing with Section 5110) of Division 2 of Title 1 of the Corporations Code), the corporation shall amend its articles of incorporation in accordance with Chapter 8 (commencing with Section 5180) of Part 2 of Division 2 of Title 1 to remove the provisions required by Section 14005, including an amendment to remove the words "small business financial development corporation," "small business development corporation," or "rural or urban development corporation," as applicable, from the corporate name, and shall no longer be registered with the Secretary of State as a small business financial development corporation. A corporation shall not enjoy any of the benefits of a small business financial development corporation following termination.

14009. (a) Each corporation shall have provisions establishing a grievance procedure for employees, clients, or potential clients, to appeal a decision or obtain redress of an action done by the staff or loan committee of the corporation. The procedures shall be established in writing during the probationary period of a new corporation.

(b) The bylaws of the corporation shall authorize the removal of officers only by a two-thirds vote of the directors of the corporation.

14011. The Nonprofit Public Benefit Corporation Law (Part 2 (commencing with Section 5110) of Division 2 of this title) applies to corporations formed under this chapter, except as to matters otherwise provided for in this chapter.

14012. For six months following the establishment of a corporation, commencing upon filing of the articles of incorporation with the Secretary of State, a corporation shall be on probation. While on probation, a corporation may be suspended if suspension is recommended by the program manager and affirmed by the executive director. This suspension is nonappealable and not subject to the procedures for suspension applicable to a corporation not on probation.

14013. The corporate powers of a corporation shall be exercised by its board of directors.

14014. The bank shall enter into a contract with each corporation that shall require that:
   (a) A person may not serve on a corporation's board of directors who is not a resident of, or person conducting business in, the primary service area described in the articles of incorporation.
   (b) A corporation's board of directors shall include representatives from all of the following:
   (1) The financial community.
   (2) The business community.
   (3) The economically disadvantaged.
   (c) The chief executive officer of a corporation, or his or her designee, is the only employee of the corporation who may serve on its board of directors.
   (d) A person who has a financial interest related to a matter over which the board of directors has authority may not make, participate in making, or in any way attempt to influence that matter.

14015. If any director ceases to meet the qualifications established in Section 14014, he or she shall immediately vacate his or her position as a director and the position shall be deemed vacant.

14016. If any vacancy occurs in the elective membership of the board of directors through death, resignation, or otherwise, the remaining directors shall elect a person representing the appropriate category to fill the vacancy for the unexpired term.

14017. The bank board shall direct the program manager to establish new small business financial development corporations pursuant to the directives and requirements. The directives and requirements shall include steps to achieve a goal of ensuring that small businesses in all areas of the state would have reasonable access to the financial products authorized by Chapter 6 (commencing with Section 63088) of Division 1 of Title 6.7 of the Government Code for which they are eligible.

14018. Every corporation shall provide for, and maintain a central staff to perform, all administrative requirements of the corporation, including all those functions required of a corporation by the contract and this chapter.

14019. Reasonable costs incurred by a corporation in the creation and maintenance of a central staff shall be paid to the corporation from state funds, including a portion of the interest earned on the expansion fund and the corporation's trust fund account, if the corporation has a trust fund account, otherwise, on the expansion fund.

14020. A corporation shall report to the program manager, or his or her designated representative, all statistical and other reports required by this chapter and Chapter 6 (commencing with Section 63088) of Division 1 of Title 6.7 of the Government Code, including responses to audit reports, budget requirements, and other information relating to the establishment, monitoring, and suspension or termination of a corporation.

14021. A corporation shall make a report to the program manager, as required by Chapter 6 (commencing with Section 63088) of Division 1 of Title 6.7 of the Government Code.

14022. It shall be unlawful for a member of the bank board or for the executive director, program manager, or any person who is an officer, director, contractor, or employee of a corporation, or who is a member of a loan committee, or who is an employee of the California Infrastructure and Economic Development Bank to do any of the following:

   (a) Ask for, consent, or agree to receive, any commission, emolument, gratuity, money, property, or thing of value for his or her own use, benefit, or personal advantage, for procuring or endeavoring to procure for any person, partnership, joint venture, association, or corporation, any loan, guarantee, financial, or other assistance from any corporation.

   (b) Borrow money, property, or to benefit knowingly, directly or indirectly, from the use of the money, credit, or property of any corporation.

   (c) Make, maintain, or attempt to make or maintain, a deposit of the funds of a corporation with any other corporation or association on condition, or with the understanding, expressed or implied, that the corporation or association receiving the deposit shall pay any money or make a loan or advance, directly or indirectly, to any person, partnership, joint venture, association, or corporation, other than to a corporation formed under this chapter.

14023. It shall be unlawful for a member of the bank board or for the executive director, program manager, or any person who is an officer or director of a corporation, or who is an employee of the California Infrastructure and Economic Development Bank to purchase or receive, or to be otherwise interested in the purchase or receipt, directly or indirectly, of any asset of a corporation, without paying to the corporation the fair market value of the asset at the time of the transaction.

14024. Violation of any provision of this article shall constitute a felony.

C. California Small Business Financial Assistance Act of 2013

CALIFORNIA GOVERNMENT CODE CHAPTER 6 – SMALL BUSINESS FINANCIAL ASSISTANCE ACT OF 2013. ARTICLE 11. REPORTING

63089.97.

Each corporation shall provide to the program manager, in a format prescribed by him or her, the following data and reports:

(a) A summary of all outstanding loans, bonds, and other credit enhancements to which a corporation guarantee, as authorized by this chapter, is attached, on a schedule determined by the program manager.

(b) A summary of all outstanding direct loans and other debt instruments made by a corporation, as authorized by this chapter, on a schedule determined by the program manager.

(c) A summary of all outstanding other financial project obligations made by a corporation, as authorized by this chapter, on a schedule determined by the program manager.

(d) Statement of economic interests from each designated person pursuant to Section 87302.

(e) No later than July 31 of each fiscal year, commencing January 1, 2014, each of the following documents:

    (1) A copy of the corporation board approved budget for the current fiscal year.

    (2) Projected fiscal year summary of authorized program activities including direct loans, loan guarantees, bond guarantees, and other financial product activity supported by the expansion fund.

    (3) A copy of the written plan of operation or strategic plan for the current fiscal year as approved by the corporations board of directors.

    (4) A copy of the current and valid articles of incorporation and bylaws of the corporation with noted amendments from the prior fiscal year.

(f) No later than October 31 of each year commencing January 1, 2014, a copy of the corporation's prior fiscal year audit, auditor findings, if any, and finding responses.

(g) Any other statistical and other data, reports, or other information required by the directives and requirements or the program manager.