Small Business Finance Center

CALIFORNIA INFRASTRUCTURE AND
ECONOMIC DEVELOPMENT BANK

Jump Start Loan Program

Financial Development Corporation
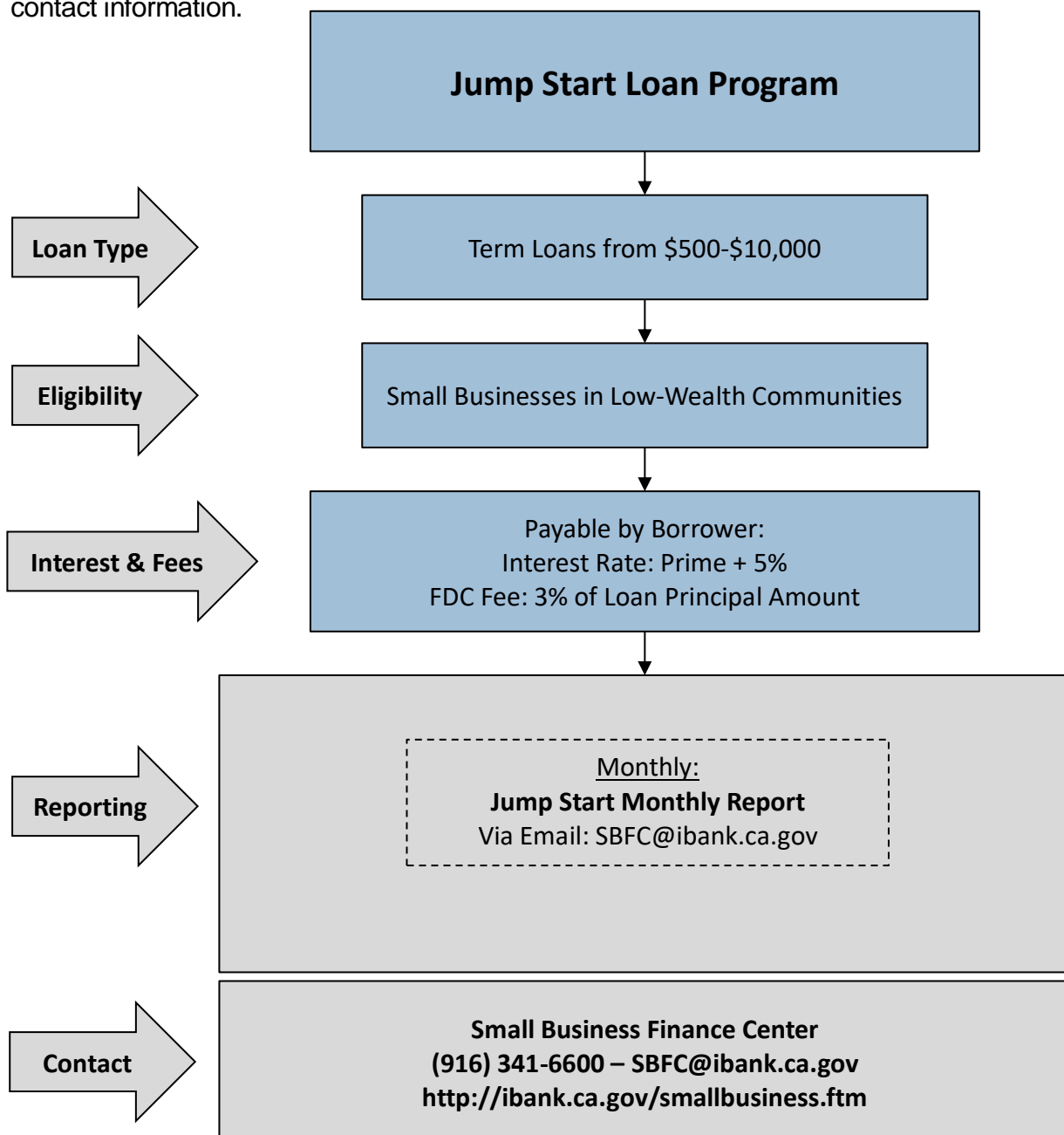# Policy Manual
Latest Revision August 2020

IBank

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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://www.ibank.ca.gov/small-business-finance-center/ 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>:
	   o Jump Start is available only in a community located in <u>both</u>:
	      o a county within California with a per capita personal income equal to or less than 115% of statewide average per capita income
	      o 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:
	   o Start-Up and Ongoing Costs
	   o Acquisition or leasing of; real property, buildings, machinery, equipment and inventory
	   o Construction or repair of: buildings, machinery and equipment, tenant Improvements
	   o Jump Start Fees
	▪ **Ineligible** use of loan proceeds may include:
	   o Working capital, debt refinance

Interest Rate & Fees	▪ Interest Rate: Prime + 5% o 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: - Deferment of principal payment(s) - Re-amortization of or rescheduling the payment(s) on the loan - Reorganization - Additional collateral - 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: - Pay liquidation costs approved by IBank - Pay principal - 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.<u>Monthly Reporting</u>

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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 low-wealth communities based on average annual per capital income and unemployment rates to low wealth individuals 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	Year	Geography	Data Point	Amount
2015	Kings County	Per Capita Personal Income – BEA	$33,126	2015	Yuba County	Per Capita Personal Income – BEA	$37,535
2015	Del Norte County	Per Capita Personal Income – BEA	$33,129	2015	Lake County	Per Capita Personal Income – BEA	$37,807
2015	Imperial County	Per Capita Personal Income – BEA	$33,584	2015	Fresno County	Per Capita Personal Income – BEA	$38,323
2015	Lassen County	Per Capita Personal Income – BEA	$34,630	2015	Sierra County	Per Capita Personal Income – BEA	$38,722
2015	Madera County	Per Capita Personal Income – BEA	$35,165	2015	San Joaquin County	Per Capita Personal Income – BEA	$38,769
2015	Mariposa County	Per Capita Personal Income – BEA	$35,165	2015	Glenn County	Per Capita Personal Income – BEA	$39,375
2015	San Bernardino County	Per Capita Personal Income – BEA	$35,431	2015	Siskiyou County	Per Capita Personal Income – BEA	$39,381
2015	Riverside County	Per Capita Personal Income – BEA	$35,589	2015	Stanislaus County	Per Capita Personal Income – BEA	$39,445
2015	Trinity County	Per Capita Personal Income – BEA	$35,627	2015	Butte County	Per Capita Personal Income – BEA	$39,971
2015	Tehama County	Per Capita Personal Income – BEA	$35,850	2015	Sutter County	Per Capita Personal Income – BEA	$40,514
2015	Modoc County	Per Capita Personal Income – BEA	$36,185	2015	Shasta County	Per Capita Personal Income – BEA	$40,882
2015	Tulare County	Per Capita Personal Income – BEA	$36,551	2015	Mono County	Per Capita Personal Income – BEA	$40,926
2015	Kern County	Per Capita Personal Income – BEA	$37,355	2015	Humboldt County	Per Capita Personal Income – BEA	$41,525

Year	Geography	Data Point	Amount
2015	Tuolumne County	Per Capita Personal Income – BEA	$41,770
2015	Amador County	Per Capita Personal Income – BEA	$41,807
2015	Colusa County	Per Capita Personal Income – BEA	$43,237
2015	San Benito County	Per Capita Personal Income – BEA	$43,643
2015	Merced County	Per Capita Personal Income – BEA	$43,845
2015	Solano County	Per Capita Personal Income – BEA	$44,504
2015	Mendocino County	Per Capita Personal Income – BEA	$46,069
2015	Calaveras County	Per Capita Personal Income – BEA	$46,289
2015	Sacramento County	Per Capita Personal Income – BEA	$46,539
2015	Monterey County	Per Capita Personal Income – BEA	$46,706
2015	Plumas County	Per Capita Personal Income – BEA	$47,615
2015	Yolo County	Per Capita Personal Income – BEA	$49,063
2015	Napa County	Per Capita Personal Income – BEA	$49,836
2015	San Luis Obispo County	Per Capita Personal Income – BEA	$49,873

Year	Geography	Data Point	Amount
2015	Inyo County	Per Capita Personal Income – BEA	$52,668
2015	San Diego County	Per Capita Personal Income – BEA	$53,298
2015	Sonoma County	Per Capita Personal Income – BEA	$53,520
2015	Los Angeles County	Per Capita Personal Income – BEA	$53,521
2015	California	Per Capita Personal Income – BEA	$53,741
2015	Ventura County	Per Capita Personal Income – BEA	$54,155
2015	Santa Barbara County	Per Capita Personal Income – BEA	$54,428
2015	Orange County	Per Capita Personal Income – BEA	$55,325
2015	Santa Cruz County	Per Capita Personal Income – BEA	$57,257
2015	Placer County	Per Capita Personal Income – BEA	$57,696
2015	El Dorado County	Per Capita Personal Income – BEA	$59,145
2015	Nevada County	Per Capita Personal Income – BEA	$61,483
2015	Alameda County	Per Capita Personal Income – BEA	$61,879

B. Unemployment Rate by County (including State Average)

COUNTY	RANK BY RATE	LABOR FORCE	EMPLOYMENT	UNEMPLOYMENT	RATE
STATE TOTAL	---	19,293,500	18,252,000	1,041,500	5.4%
ALAMEDA	9	845,200	808,200	37,000	4.4%
ALPINE	47	510	470	40	7.6%
AMADOR	23	14,970	14,170	800	5.3%
BUTTE	38	103,400	96,900	6,600	6.3%
CALAVERAS	21	21,250	20,150	1,100	5.2%
COLUSA	56	11,240	10,110	1,130	10.1%
CONTRA COSTA	10	560,900	535,600	25,300	4.5%
DEL NORTE	44	9,640	8,980	670	6.9%
EL DORADO	16	90,400	86,000	4,300	4.8%
FRESNO	53	448,600	410,200	38,400	8.6%
GLENN	48	13,370	12,340	1,030	7.7%
HUMBOLDT	18	61,870	58,840	3,030	4.9%
IMPERIAL	58	76,100	57,200	18,900	24.9%
INYO	12	9,100	8,680	420	4.6%
KERN	55	391,800	355,000	36,800	9.4%
KINGS	52	57,500	52,600	4,900	8.5%
LAKE	34	30,490	28,680	1,810	5.9%
LASSEN	34	10,300	9,690	610	5.9%
LOS ANGELES	25	5,150,200	4,872,900	277,300	5.4%
MADERA	51	62,800	57,900	4,900	7.8%
MARIN	2	142,700	137,900	4,900	3.4%
MARIPOSA	19	8,260	7,840	420	5.0%
MENDOCINO	16	39,760	37,870	1,890	4.8%
MERCED	54	114,800	104,400	10,400	9.1%
MODOC	40	3,480	3,250	230	6.6%
MONO	20	8,620	8,180	440	5.1%
MONTEREY	29	225,700	213,200	12,500	5.6%
NAPA	4	76,000	73,100	2,900	3.8%
NEVADA	14	47,780	45,510	2,270	4.7%
ORANGE	7	1,587,100	1,519,700	67,400	4.2%
PLACER	10	181,700	173,600	8,100	4.5%
PLUMAS	41	8,200	7,650	550	6.7%
RIVERSIDE	39	1,059,100	990,500	68,600	6.5%
SACRAMENTO	25	705,000	667,100	37,900	5.4%
SAN BENITO	34	29,600	27,900	1,800	5.9%
SAN BERNARDINO	32	941,800	886,800	54,900	5.8%
SAN DIEGO	14	1,577,600	1,503,400	74,200	4.7%
SAN FRANCISCO	3	568,300	548,500	19,700	3.5%
SAN JOAQUIN	45	320,400	296,500	23,900	7.5%
SAN LUIS OBISPO	8	138,700	132,700	6,000	4.3%
SAN MATEO	1	454,900	440,500	14,400	3.2%
SANTA BARBARA	12	217,000	207,000	10,100	4.6%
SANTA CLARA	4	1,032,400	992,900	39,500	3.8%
SANTA CRUZ	25	145,900	138,000	7,900	5.4%
SHASTA	37	76,900	72,300	4,600	6.0%
SIERRA	32	1,370	1,290	80	5.8%
SISKIYOU	41	18,460	17,220	1,240	6.7%
SOLANO	28	207,800	196,500	11,300	5.5%
SONOMA	6	258,600	248,500	10,100	3.9%
STANISLAUS	45	251,800	233,000	18,900	7.5%
SUTTER	48	47,000	43,400	3,600	7.7%
TEHAMA	43	25,960	24,200	1,760	6.8%
TRINITY	29	5,330	5,030	300	5.6%
TULARE	57	209,700	187,500	22,200	10.6%
TUOLUMNE	31	22,360	21,100	1,270	5.7%
VENTURA	23	427,600	405,100	22,500	5.3%
YOLO	21	107,100	101,500	5,600	5.2%
YUBA	48	28,900	26,700	2,200	7.7%

C. <u>Unemployment Rate by City and County</u>

Area Name	Labor Force	Employ-ment	Unemployment		Census Ratios	
			Number	Rate	Emp	Unemp
Alameda County	845,200	808,200	37,000	4.4%	1.000000	1.000000
Alameda city	42,100	40,500	1,600	3.8%	0.050165	0.042905
Albany city	10,100	9,800	300	2.8%	0.012137	0.007677
Ashland CDP	11,200	10,400	800	7.1%	0.012860	0.021526
Berkeley city	63,100	60,900	2,200	3.5%	0.075379	0.060036
Castro Valley CDP	32,600	31,400	1,200	3.8%	0.038834	0.033310
Cherryland CDP	7,300	6,800	500	6.4%	0.008465	0.012639
Dublin city	29,800	29,000	800	2.7%	0.035828	0.021830
Emeryville city	8,000	7,700	200	2.8%	0.009583	0.006021
Fairview CDP	5,800	5,500	300	4.7%	0.006819	0.007347
Fremont city	119,300	115,300	4,100	3.4%	0.142611	0.110285
Hayward city	80,000	75,100	4,900	6.1%	0.092913	0.132616
Livermore city	47,700	46,300	1,400	3.0%	0.057308	0.038273
Newark city	24,100	23,200	900	3.7%	0.028689	0.024319
Oakland city	215,300	203,700	11,700	5.4%	0.251981	0.315747
Piedmont city	5,600	5,500	100	2.4%	0.006796	0.003711
Pleasanton city	40,200	38,900	1,400	3.4%	0.048112	0.036806
San Leandro city	48,000	45,700	2,300	4.7%	0.056594	0.061281
San Lorenzo CDP	13,000	12,200	800	6.0%	0.015139	0.021198
Sunol CDP	500	500	0	3.0%	0.000637	0.000428
Union City city	37,500	36,000	1,500	3.9%	0.044543	0.039995
Amador County	14,970	14,170	800	5.3%	1.000000	1.000000
Amador City city	130	120	0	2.4%	0.008583	0.003970
Ione city	1,470	1,410	60	4.0%	0.099783	0.073500
Jackson city	2,060	1,930	130	6.4%	0.136200	0.166470
Plymouth city	480	450	30	6.1%	0.031764	0.036550
Sutter Creek city	1,150	1,110	40	3.0%	0.078527	0.044100
Butte County	103,400	96,900	6,600	6.3%	1.000000	1.000000
Biggs city	700	600	100	13.6%	0.006556	0.015201
Chico city	48,400	45,800	2,600	5.3%	0.472851	0.389571
Concow CDP	200	200	0	6.0%	0.001622	0.001549
Durham CDP	3,000	2,900	100	3.2%	0.029515	0.014677
Gridley city	2,800	2,500	300	10.0%	0.025617	0.041990
Magalia CDP	4,200	3,800	400	10.6%	0.038720	0.067922
Oroville city	6,500	6,000	500	7.3%	0.062245	0.072529
Oroville East CDP	3,400	3,100	200	6.8%	0.032479	0.034736
Palermo CDP	2,100	1,900	200	11.1%	0.019170	0.035388

Area Name	Labor Force	Employ- ment	Unemployment Number	Rate	Census Ratios Emp	Unemp
Paradise town	11,400	10,700	600	5.5%	0.110874	0.095297
South Oroville CDP	2,000	1,800	200	8.2%	0.019080	0.025277
Thermalito CDP	2,500	2,200	300	12.7%	0.022380	0.047945
Calaveras County	21,250	20,150	1,100	5.2%	1.000000	1.000000
Angels city	1,800	1,770	30	1.8%	0.087730	0.029240
Arnold CDP	1,220	1,180	30	2.8%	0.058715	0.030530
Avery CDP	230	220	10	5.6%	0.010832	0.012120
Copperopolis CDP	2,320	2,230	90	4.1%	0.110414	0.085320
Dorrington CDP	60	60	0	0.0%	0.002893	0.000000
Forest Meadows CDP	780	740	30	4.0%	0.036928	0.027840
Mokelumne Hill CDP	370	330	40	10.0%	0.016556	0.033230
Mountain Ranch CDP	570	530	40	7.5%	0.026342	0.039070
Murphys CDP	890	840	50	5.3%	0.041913	0.042660
Rancho Calaveras CDP	2,920	2,720	210	7.0%	0.134909	0.185900
San Andreas CDP	1,320	1,280	50	3.7%	0.063269	0.044450
Valley Springs CDP	1,900	1,800	100	5.4%	0.089242	0.092500
West Point CDP	220	210	10	5.5%	0.010340	0.011230
Colusa County	11,240	10,110	1,130	10.1%	1.000000	1.000000
Arbuckle CDP	1,720	1,540	180	10.3%	0.152310	0.155430
Colusa city	3,160	2,860	300	9.4%	0.283100	0.262600
Williams city	2,900	2,530	370	12.7%	0.250340	0.323550
Del Norte County	9,640	8,980	670	6.9%	1.000000	1.000000
Bertsch Oceanview CDP	910	860	50	5.1%	0.096030	0.069000
Crescent City city	1,570	1,410	160	10.1%	0.157580	0.237080
Klamath CDP	350	280	60	18.4%	0.031580	0.096770
El Dorado County	90,400	86,000	4,300	4.8%	1.000000	1.000000
Cameron Park CDP	9,600	9,100	500	4.8%	0.106286	0.107910
Diamond Springs CDP	5,400	5,100	300	6.2%	0.059082	0.077780
El Dorado Hills CDP	21,200	20,500	700	3.5%	0.237734	0.173400
Georgetown CDP	900	800	100	6.5%	0.009501	0.013200
Placerville city	4,700	4,400	300	6.5%	0.051069	0.070634
Pollock Pines CDP	3,100	3,000	100	3.6%	0.034725	0.025790
Shingle Springs CDP	2,400	2,300	100	3.9%	0.026820	0.021660
South Lake Tahoe city	11,700	11,100	600	5.3%	0.129274	0.144026

| Area Name | Labor Force | Employ- ment | Unemployment | | Census Ratios | |
			Number	Rate	Emp	Unemp
Fresno County	448,600	410,200	38,400	8.6%	1.000000	1.000000
Auberry CDP	1,000	1,000	0	1.8%	0.002325	0.000438
Biola CDP	400	300	100	17.4%	0.000785	0.001785
Calwa CDP	600	500	100	9.0%	0.001282	0.001348
Cantua Creek CDP	200	200	0	11.0%	0.000376	0.000508
Caruthers CDP	1,500	1,400	100	9.4%	0.003353	0.003710
Clovis city	52,500	49,000	3,500	6.6%	0.119462	0.090267
Coalinga city	7,000	6,700	300	5.0%	0.016220	0.009050
Del Rey CDP	500	500	0	7.8%	0.001161	0.001050
Easton CDP	1,000	1,000	100	7.9%	0.002344	0.002135
Firebaugh city	3,700	3,400	300	8.7%	0.008203	0.008362
Fowler city	3,000	2,800	200	7.0%	0.006831	0.005502
Fresno city	239,500	217,200	22,300	9.3%	0.529498	0.580193
Friant CDP	100	100	0	32.0%	0.000126	0.000613
Huron city	2,600	2,400	200	7.0%	0.005792	0.004689
Kerman city	7,000	6,500	500	7.1%	0.015738	0.012864
Kingsburg city	5,800	5,300	500	8.7%	0.012994	0.013270
Lanare CDP	100	100	0	10.7%	0.000224	0.000298
Laton CDP	600	600	100	10.7%	0.001399	0.001803
Mendota city	5,300	4,400	900	17.0%	0.010790	0.023633
Orange Cove city	3,700	3,300	400	12.0%	0.007938	0.011535
Parlier city	6,700	6,000	700	10.0%	0.014734	0.017475
Raisin City CDP	100	100	0	1.2%	0.000203	0.000035
Reedley city	11,800	10,800	1,000	8.2%	0.026361	0.025306
Riverdale CDP	1,600	1,400	200	9.7%	0.003431	0.003973
San Joaquin city	1,300	1,200	100	5.1%	0.002977	0.001688
Sanger city	11,700	10,600	1,100	9.5%	0.025717	0.028729
Selma city	11,500	10,500	1,000	8.5%	0.025638	0.025540
Shaver Lake CDP	400	400	0	4.0%	0.000884	0.000403
Squaw Valley CDP	1,100	1,000	100	11.9%	0.002427	0.003500
Tranquillity CDP	200	200	0	3.0%	0.000481	0.000158
Glenn County	13,370	12,340	1,030	7.7%	1.000000	1.000000
Hamilton City CDP	790	750	40	4.7%	0.060629	0.035570
Orland city	3,260	2,950	320	9.7%	0.238633	0.307840
Willows city	3,020	2,760	260	8.6%	0.223910	0.252840
Humboldt County	61,870	58,840	3,030	4.9%	1.000000	1.000000
Arcata city	8,460	7,940	520	6.1%	0.134917	0.170830
Blue Lake city	670	650	10	2.1%	0.011056	0.004670
Eureka city	12,620	12,020	600	4.8%	0.204265	0.199280
Ferndale city	690	660	30	4.2%	0.011173	0.009480
Fortuna city	4,470	4,250	220	4.9%	0.072292	0.072390

Area Name	Labor Force	Employ- ment	Unemployment Number	Rate	Census Ratios Emp	Unemp
Hydesville CDP	570	560	10	1.4%	0.009513	0.002480
McKinleyville CDP	7,800	7,490	310	4.0%	0.127256	0.103380
Redway CDP	560	540	20	2.9%	0.009222	0.005390
Rio Dell city	1,390	1,300	90	6.7%	0.022012	0.030590
Trinidad city	230	230	10	2.6%	0.003847	0.002140
Willow Creek CDP	630	600	30	5.1%	0.010163	0.010480
Imperial County	76,100	57,200	18,900	24.9%	1.000000	1.000000
Brawley city	11,600	8,500	3,200	27.2%	0.148029	0.166519
Calexico city	17,600	12,500	5,000	28.7%	0.219403	0.266446
Calipatria city	2,300	1,800	400	19.1%	0.032244	0.023032
El Centro city	20,400	15,700	4,700	23.2%	0.274580	0.250625
Heber CDP	1,900	1,300	500	27.2%	0.023582	0.026570
Holtville city	3,000	2,100	800	28.4%	0.037208	0.044444
Imperial city	8,300	6,600	1,800	21.2%	0.114933	0.093377
Westmorland city	900	600	200	25.6%	0.011166	0.011553
Inyo County	9,100	8,680	420	4.6%	1.000000	1.000000
Big Pine CDP	760	700	60	7.4%	0.080650	0.133200
Bishop city	2,050	1,980	70	3.2%	0.228570	0.156900
Cartago CDP	20	20	0	0.0%	0.002630	0.000000
Darwin CDP	10	10	0	0.0%	0.000600	0.000000
Dixon Lane Meadow Creek CDP	1,190	1,140	40	3.7%	0.131540	0.105300
Furnace Creek CDP	180	180	0	0.6%	0.020310	0.001600
Independence CDP	300	290	10	2.7%	0.033450	0.019700
Keeler CDP	40	40	0	0.0%	0.004300	0.000000
Lone Pine CDP	880	830	60	6.4%	0.095100	0.134900
Mesa CDP	160	140	20	13.3%	0.015770	0.049300
Olancha CDP	80	70	10	13.0%	0.007770	0.023000
Round Valley CDP	190	190	10	3.1%	0.021390	0.014800
Shoshone CDP	20	10	10	35.3%	0.001310	0.013200
Tecopa CDP	40	20	20	44.7%	0.002390	0.041100
West Bishop CDP	1,420	1,350	70	4.8%	0.155320	0.162800
Wilkerson CDP	340	330	10	2.7%	0.037510	0.021400
Kern County	391,800	355,000	36,800	9.4%	1.000000	1.000000
Arvin city	9,200	8,200	1,000	10.9%	0.023163	0.027486
Bakersfield city	180,300	165,200	15,100	8.4%	0.465235	0.410432
Bear Valley Springs CDP	2,000	1,900	100	5.1%	0.005341	0.002761
Bodfish CDP	600	500	100	16.2%	0.001375	0.002551
Boron CDP	600	500	100	14.9%	0.001540	0.002614
Buttonwillow CDP	600	500	100	13.2%	0.001424	0.002087

Area Name	Labor Force	Employ-ment	Unemployment Number	Unemployment Rate	Census Ratios Emp	Census Ratios Unemp
California City city	5,700	4,600	1,100	19.4%	0.013007	0.030127
China Lake Acres CDP	700	600	100	10.1%	0.001760	0.001897
Delano city	19,100	17,000	2,200	11.3%	0.047855	0.058608
Derby Acres CDP	100	100	0	9.6%	0.000318	0.000337
Dustin Acres CDP	200	200	0	14.7%	0.000559	0.000928
Edwards AFB CDP	500	400	0	9.8%	0.001195	0.001244
Fellows CDP	0	0	0	6.7%	0.000119	0.000084
Ford City CDP	2,000	1,800	200	9.3%	0.004993	0.004912
Frazier Park CDP	1,000	1,000	100	8.0%	0.002713	0.002277
Golden Hills CDP	4,200	4,000	200	5.6%	0.011143	0.006387
Inyokern CDP	300	300	0	0.0%	0.000819	0.000000
Johannesburg CDP	0	0	0	0.0%	0.000000	0.000000
Keene CDP	200	100	0	20.5%	0.000348	0.000864
Kernville CDP	700	600	0	4.3%	0.001775	0.000759
Lake Isabella CDP	1,200	1,100	100	8.4%	0.002994	0.002677
Lake of the Woods CDP	400	300	0	5.9%	0.000984	0.000611
Lamont CDP	7,200	6,600	600	7.8%	0.018619	0.015283
Lebec CDP	600	600	0	4.1%	0.001729	0.000696
Lost Hills CDP	900	900	0	5.3%	0.002472	0.001328
Maricopa city	500	400	100	17.2%	0.001165	0.002335
McFarland city	5,500	4,700	800	14.6%	0.013171	0.021782
McKittrick CDP	100	0	0	20.3%	0.000131	0.000316
Mettler CDP	100	0	0	36.5%	0.000113	0.000632
Mojave CDP	2,000	1,700	300	15.6%	0.004763	0.008495
Mountain Mesa CDP	100	100	0	0.0%	0.000296	0.000000
North Edwards CDP	400	400	0	9.4%	0.001063	0.001054
Oildale CDP	14,400	12,900	1,500	10.7%	0.036240	0.042076
Onyx CDP	100	100	0	24.8%	0.000315	0.001012
Pine Mountain Club CDP	900	800	100	14.2%	0.002163	0.003457
Randsburg CDP	0	0	0	0.0%	0.000092	0.000000
Ridgecrest city	14,200	13,300	900	6.3%	0.037602	0.024385
Rosamond CDP	8,600	7,700	900	10.4%	0.021690	0.024263
Rosedale CDP	8,300	7,900	400	4.8%	0.022335	0.010941
Shafter city	7,500	6,900	600	8.0%	0.019376	0.016327
South Taft CDP	700	700	100	9.2%	0.001855	0.001813
Squirrel Mountain Valley CDP	300	300	0	3.7%	0.000736	0.000274
Stallion Springs CDP	1,500	1,400	100	7.8%	0.003886	0.003183
Taft city	3,200	3,000	200	6.1%	0.008361	0.005225
Taft Heights CDP	1,200	1,100	100	9.2%	0.003037	0.002972
Tehachapi city	3,900	3,700	300	7.2%	0.010293	0.007656
Tupman CDP	100	100	0	20.0%	0.000180	0.000443
Valley Acres CDP	300	200	0	8.7%	0.000648	0.000590
Wasco city	8,400	7,400	1,000	12.5%	0.020731	0.028462
Weedpatch CDP	1,100	1,000	100	9.9%	0.002680	0.002825
Weldon CDP	700	600	100	15.7%	0.001754	0.003141
Wofford Heights CDP	500	500	0	2.8%	0.001442	0.000401

| Area Name | Labor Force | Employ- ment | Unemployment | | Census Ratios | |
			Number	Rate	Emp	Unemp
Kings County	57,500	52,600	4,900	8.5%	1.000000	1.000000
Armona CDP	1,500	1,300	200	15.3%	0.023940	0.046570
Avenal city	4,200	3,700	500	11.7%	0.070203	0.100020
Corcoran city	4,300	3,900	400	10.1%	0.074103	0.089910
Hanford city	24,600	22,700	1,900	7.7%	0.431299	0.385520
Home Garden CDP	800	700	100	12.9%	0.012422	0.019860
Kettleman City CDP	800	800	100	6.0%	0.015012	0.010260
Lemoore city	11,900	11,000	900	7.6%	0.209302	0.184500
Lemoore Station CDP	1,300	1,100	100	11.3%	0.021409	0.029330
Stratford CDP	400	400	100	14.7%	0.007064	0.013020
Lake County	30,490	28,680	1,810	5.9%	1.000000	1.000000
Clearlake city	6,640	6,050	590	8.8%	0.211036	0.324100
Clearlake Oaks CDP	550	500	50	9.2%	0.017253	0.027350
Cobb CDP	530	520	10	1.1%	0.018252	0.003550
Hidden Valley Lake CDP	3,230	3,130	110	3.3%	0.109035	0.058500
Kelseyville CDP	2,060	1,980	80	4.1%	0.069054	0.046590
Lakeport city	2,540	2,440	100	4.0%	0.085132	0.056310
Lower Lake CDP	910	790	110	12.4%	0.027639	0.061790
Lucerne CDP	1,180	1,100	90	7.4%	0.038199	0.047860
Middletown CDP	660	640	20	3.2%	0.022250	0.011650
Nice CDP	1,090	1,060	30	3.0%	0.036939	0.018230
North Lakeport CDP	1,390	1,340	40	3.1%	0.046804	0.023800
Upper Lake CDP	280	260	20	6.1%	0.009170	0.009120
Lassen County	10,300	9,690	610	5.9%	1.000000	1.000000
Susanville city	4,230	3,920	310	7.3%	0.404760	0.512230
Westwood CDP	760	690	70	9.2%	0.071020	0.114520
Los Angeles County	5,150,200	4,872,900	277,300	5.4%	1.000000	1.000000
Acton CDP	3,600	3,400	200	6.4%	0.000700	0.000837
Agoura Hills city	11,800	11,300	500	4.4%	0.002309	0.001885
Alhambra city	46,400	44,800	1,600	3.5%	0.009198	0.005836
Alondra Park CDP	3,900	3,600	300	7.5%	0.000736	0.001044
Altadena CDP	24,700	23,500	1,200	4.8%	0.004823	0.004226
Arcadia city	29,500	28,600	900	3.1%	0.005862	0.003281
Artesia city	9,000	8,700	300	3.3%	0.001780	0.001064
Avalon city	2,200	2,100	100	4.5%	0.000439	0.000364
Avocado Heights CDP	7,900	7,500	500	5.8%	0.001532	0.001662
Azusa city	24,900	23,900	1,000	4.0%	0.004901	0.003626
Baldwin Park city	35,900	33,300	2,600	7.2%	0.006833	0.009270

| Area Name | Labor Force | Employ-ment | Unemployment | | Census Ratios | |
			Number	Rate	Emp	Unemp
Bell city	15,700	14,500	1,200	7.3%	0.002982	0.004152
Bell Gardens city	18,600	17,500	1,200	6.2%	0.003586	0.004183
Bellflower city	36,900	35,000	1,900	5.1%	0.007183	0.006797
Beverly Hills city	18,800	17,900	1,000	5.1%	0.003666	0.003469
Bradbury city	500	500	0	3.8%	0.000103	0.000074
Burbank city	59,300	56,700	2,600	4.4%	0.011629	0.009392
Calabasas city	12,200	11,800	400	3.5%	0.002415	0.001535
Carson city	47,600	44,200	3,300	7.0%	0.009081	0.011929
Cerritos city	25,100	24,100	1,000	4.0%	0.004939	0.003593
Charter Oak CDP	4,500	4,200	300	6.9%	0.000855	0.001110
Citrus CDP	5,400	5,100	300	6.2%	0.001037	0.001202
Claremont city	17,200	16,300	900	5.1%	0.003353	0.003174
Commerce city	5,700	5,200	500	7.9%	0.001074	0.001624
Compton city	40,700	37,200	3,400	8.4%	0.007643	0.012326
Covina city	24,800	23,200	1,600	6.4%	0.004765	0.005751
Cudahy city	10,500	9,800	700	6.8%	0.002003	0.002564
Culver City city	23,100	22,200	900	3.9%	0.004556	0.003286
Del Aire CDP	5,600	5,400	200	4.4%	0.001100	0.000899
Desert View Highlands CDP	1,100	1,000	100	6.6%	0.000215	0.000268
Diamond Bar city	30,500	29,400	1,000	3.4%	0.006036	0.003750
Downey city	58,300	55,500	2,800	4.8%	0.011397	0.010024
Duarte city	10,800	10,200	500	4.8%	0.002103	0.001878
East Los Angeles CDP	58,100	53,300	4,700	8.1%	0.010946	0.017004
East Pasadena CDP	3,300	3,100	200	5.0%	0.000643	0.000590
East San Gabriel CDP	8,200	8,000	200	2.0%	0.001652	0.000604
El Monte city	53,200	49,600	3,600	6.7%	0.010186	0.012816
El Segundo city	10,000	9,700	300	3.0%	0.001987	0.001067
Florence Graham CDP	27,100	25,200	1,900	6.9%	0.005171	0.006721
Gardena city	30,700	29,100	1,700	5.4%	0.005965	0.005950
Glendale city	103,900	98,400	5,400	5.2%	0.020202	0.019518
Glendora city	26,100	24,900	1,200	4.6%	0.005110	0.004305
Hacienda Heights CDP	26,800	25,900	900	3.5%	0.005317	0.003357
Hawaiian Gardens city	6,600	6,300	300	4.8%	0.001283	0.001124
Hawthorne city	45,400	43,200	2,200	4.8%	0.008865	0.007877
Hermosa Beach city	13,000	12,700	300	2.3%	0.002609	0.001061
Hidden Hills city	800	800	0	1.3%	0.000155	0.000035
Huntington Park city	27,700	25,700	2,000	7.1%	0.005280	0.007110
Industry city	100	100	0	1.7%	0.000012	0.000003
Inglewood city	54,400	50,600	3,900	7.1%	0.010378	0.013970
Irwindale city	700	600	0	7.2%	0.000130	0.000176
La Canada Flintridge city	9,600	9,400	300	2.8%	0.001923	0.000980
La Crescenta Montrose CDP	10,600	10,300	300	2.7%	0.002116	0.001015
La Habra Heights city	2,500	2,400	0	1.7%	0.000497	0.000148
La Mirada city	24,400	23,500	900	3.8%	0.004821	0.003318
La Puente city	19,400	18,400	900	4.7%	0.003784	0.003304
La Verne city	16,200	15,500	700	4.1%	0.003184	0.002391
Ladera Heights CDP	4,000	3,700	300	6.4%	0.000760	0.000916
Lake Los Angeles CDP	4,300	3,900	400	8.6%	0.000799	0.001314

Area Name	Labor Force	Employ-ment	Unemployment Number	Rate	Census Ratios Emp	Unemp
Lakewood city	43,400	41,600	1,800	4.1%	0.008545	0.006477
Lancaster city	65,100	61,200	3,900	6.0%	0.012560	0.014170
Lawndale city	17,000	16,100	900	5.1%	0.003313	0.003154
Lennox CDP	10,400	9,800	600	6.0%	0.002015	0.002266
Littlerock CDP	800	800	0	5.6%	0.000158	0.000167
Lomita city	11,800	11,300	400	3.8%	0.002321	0.001615
Long Beach city	244,100	229,700	14,400	5.9%	0.047140	0.051941
Los Angeles city	2,076,500	1,958,000	118,500	5.7%	0.401814	0.427356
Lynwood city	29,400	27,400	2,000	6.7%	0.005625	0.007060
Malibu city	6,300	6,100	200	3.1%	0.001258	0.000704
Manhattan Beach city	19,600	19,200	400	2.2%	0.003931	0.001542
Marina del Rey CDP	6,400	6,200	200	3.3%	0.001278	0.000757
Mayflower Village CDP	2,800	2,700	100	3.9%	0.000558	0.000394
Maywood city	12,700	12,000	700	5.6%	0.002469	0.002574
Monrovia city	21,300	20,400	900	4.1%	0.004188	0.003159
Montebello city	29,300	27,900	1,300	4.6%	0.005734	0.004849
Monterey Park city	30,000	28,500	1,400	4.8%	0.005856	0.005163
North El Monte CDP	2,100	2,000	100	4.7%	0.000412	0.000359
Norwalk city	51,600	48,700	2,800	5.5%	0.010001	0.010250
Palmdale city	65,500	60,700	4,700	7.2%	0.012460	0.017110
Palos Verdes Estates city	6,000	5,900	100	0.9%	0.001212	0.000184
Paramount city	25,300	23,700	1,600	6.3%	0.004871	0.005776
Pasadena city	79,800	76,000	3,800	4.8%	0.015588	0.013742
Pico Rivera city	30,800	29,300	1,500	5.0%	0.006014	0.005505
Pomona city	68,900	64,700	4,200	6.0%	0.013283	0.014967
Quartz Hill CDP	4,500	4,200	300	5.7%	0.000862	0.000914
Rancho Palos Verdes city	19,700	19,200	500	2.6%	0.003935	0.001825
Redondo Beach city	41,400	40,100	1,400	3.3%	0.008220	0.004916
Rolling Hills city	900	900	0	3.1%	0.000182	0.000101
Rolling Hills Estates city	3,600	3,500	100	2.5%	0.000728	0.000334
Rosemead city	25,900	24,300	1,600	6.2%	0.004982	0.005806
Rowland Heights CDP	25,700	24,900	700	2.9%	0.005114	0.002665
San Dimas city	18,200	17,400	800	4.2%	0.003575	0.002775
San Fernando city	12,100	11,400	800	6.4%	0.002331	0.002780
San Gabriel city	21,300	20,600	700	3.3%	0.004234	0.002510
San Marino city	6,000	5,900	100	2.0%	0.001205	0.000441
Santa Clarita city	98,300	93,400	4,800	4.9%	0.019173	0.017424
Santa Fe Springs city	8,100	7,600	500	6.4%	0.001564	0.001884
Santa Monica city	57,300	54,700	2,600	4.6%	0.011230	0.009422
Sierra Madre city	6,100	5,900	200	3.6%	0.001213	0.000788
Signal Hill city	6,400	6,000	400	5.9%	0.001233	0.001356
South El Monte city	9,300	9,100	300	2.8%	0.001860	0.000955
South Gate city	44,300	41,200	3,100	7.1%	0.008457	0.011302
South Pasadena city	15,100	14,600	600	3.8%	0.002988	0.002064
South San Gabriel CDP	4,100	3,900	200	5.2%	0.000793	0.000765
South San Jose Hills CDP	9,300	8,800	600	6.0%	0.001799	0.002011
South Whittier CDP	27,900	26,700	1,200	4.3%	0.005470	0.004347
Temple City city	18,300	17,600	600	3.5%	0.003618	0.002296

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Torrance city	79,600	76,600	3,000	3.7%	0.015719	0.010714
Val Verde CDP	1,500	1,400	100	9.0%	0.000281	0.000489
Valinda CDP	11,900	11,100	800	7.1%	0.002270	0.003036
Vernon city	100	100	0	2.8%	0.000014	0.000007
View Park Windsor Hills CDP	6,200	5,800	400	6.2%	0.001199	0.001382
Walnut city	16,100	15,500	600	3.8%	0.003180	0.002225
Walnut Park CDP	7,600	7,100	500	6.3%	0.001456	0.001714
West Athens CDP	4,300	3,900	400	8.4%	0.000806	0.001299
West Carson CDP	11,100	10,500	600	5.0%	0.002160	0.002011
West Covina city	54,800	51,100	3,600	6.6%	0.010496	0.013052
West Hollywood city	26,500	25,300	1,200	4.4%	0.005187	0.004243
West Puente Valley CDP	11,500	10,800	700	6.3%	0.002215	0.002623
West Whittier Los Nietos CDP	13,600	13,000	600	4.2%	0.002673	0.002079
Westlake Village city	4,300	4,100	200	4.9%	0.000844	0.000762
Westmont CDP	13,000	11,800	1,100	8.8%	0.002424	0.004127
Whittier city	44,200	42,300	1,900	4.2%	0.008678	0.006726
Willowbrook CDP	8,700	7,900	800	9.5%	0.001615	0.002962
Madera County	62,800	57,900	4,900	7.8%	1.000000	1.000000
Bonadelle Ranchos Madera Ranchos CDP	4,400	4,200	200	5.2%	0.071730	0.046500
Chowchilla city	5,100	4,700	400	7.8%	0.080690	0.080960
Madera Acres CDP	5,000	4,700	300	5.8%	0.081668	0.060280
Madera city	27,500	25,600	1,800	6.7%	0.442379	0.375810
Oakhurst CDP	1,300	1,200	100	10.2%	0.020139	0.027340
Parksdale CDP	1,300	1,200	100	8.3%	0.020045	0.021500
Parkwood CDP	1,100	1,100	100	5.6%	0.018347	0.012850
Yosemite Lakes CDP	2,000	1,800	200	9.1%	0.031905	0.038080
Mariposa County	8,260	7,840	420	5.0%	1.000000	1.000000
Bootjack CDP	390	380	20	3.8%	0.048300	0.035300
Mariposa CDP	660	580	80	11.7%	0.073820	0.184800
Yosemite Valley CDP	940	920	10	1.3%	0.117750	0.030100
Mendocino County	39,760	37,870	1,890	4.8%	1.000000	1.000000
Covelo CDP	520	480	50	9.0%	0.012592	0.025060
Fort Bragg city	3,550	3,420	130	3.7%	0.090187	0.068780
Laytonville CDP	430	380	50	11.6%	0.010096	0.026430
Mendocino CDP	370	360	10	1.4%	0.009607	0.002550
Point Arena city	240	230	10	4.1%	0.006096	0.005070
Ukiah city	6,730	6,250	480	7.2%	0.164973	0.254870
Willits city	2,200	2,110	80	3.7%	0.055802	0.043450

| Area Name | Labor Force | Employ- ment | Unemployment | | Census Ratios | |
			Number	Rate	Emp	Unemp
Merced County	114,800	104,400	10,400	9.0%	1.000000	1.000000
Atwater city	12,300	11,000	1,200	10.0%	0.105584	0.117831
Delhi CDP	4,700	4,300	400	7.9%	0.041489	0.035979
Dos Palos city	1,900	1,600	200	12.9%	0.015592	0.023167
Gustine city	2,300	2,100	200	9.3%	0.020255	0.020936
Hilmar Irwin CDP	2,800	2,700	100	2.7%	0.025881	0.007185
Le Grand CDP	800	600	100	15.0%	0.006197	0.010938
Livingston city	6,300	5,600	700	11.2%	0.053816	0.067936
Los Banos city	15,800	14,400	1,500	9.3%	0.137460	0.140904
Merced city	34,700	31,700	3,000	8.5%	0.303539	0.284514
Planada CDP	1,900	1,600	300	14.9%	0.015389	0.027024
South Dos Palos CDP	1,200	900	200	19.3%	0.009067	0.021716
Winton CDP	5,100	4,500	500	10.7%	0.043361	0.052386
Modoc County	3,480	3,250	230	6.6%	1.000000	1.000000
Alturas city	1,060	1,010	50	4.7%	0.311740	0.219000
Mono County	8,620	8,180	440	5.1%	1.000000	1.000000
Mammoth Lakes town	5,370	5,130	240	4.5%	0.627050	0.553200
Monterey County	225,700	213,200	12,500	5.6%	1.000000	1.000000
Aromas CDP (Monterey Co)	1,600	1,500	200	9.3%	0.006942	0.012043
Boronda CDP	500	500	0	2.8%	0.002408	0.001162
Bradley CDP	100	0	0	7.5%	0.000231	0.000306
Carmel by the Sea city	1,800	1,800	0	2.5%	0.008368	0.003554
Carmel Valley Village CDP	2,500	2,300	200	8.1%	0.010962	0.016322
Castroville CDP	3,600	3,400	200	6.4%	0.016009	0.018645
Chualar CDP	700	600	0	6.0%	0.002932	0.003179
Del Monte Forest CDP	2,100	2,000	100	6.0%	0.009147	0.009965
Del Rey Oaks city	1,000	1,000	0	4.1%	0.004523	0.003284
Elkhorn CDP	800	800	0	0.0%	0.003756	0.000000
Gonzales city	4,300	4,100	200	4.2%	0.019252	0.014396
Greenfield city	9,000	8,300	800	8.5%	0.038737	0.061184
King City city	6,400	5,700	700	11.3%	0.026747	0.057990
Las Lomas CDP	1,800	1,600	100	6.3%	0.007709	0.008864
Marina city	12,500	12,000	500	4.1%	0.056117	0.041254
Monterey city	16,100	15,400	600	3.9%	0.072374	0.050522
Moss Landing CDP	100	100	100	40.0%	0.000350	0.003974
Pacific Grove city	9,300	9,000	300	3.5%	0.042132	0.025553
Pajaro CDP	1,600	1,400	200	13.1%	0.006457	0.016567

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Prunedale CDP	11,200	10,600	600	5.7%	0.049664	0.051229
Salinas city	81,500	76,800	4,800	5.9%	0.360008	0.381321
San Ardo CDP	300	200	0	15.5%	0.001150	0.003607
San Lucas CDP	100	100	0	26.9%	0.000496	0.003118
Sand City city	200	200	0	11.4%	0.000833	0.001845
Seaside city	18,900	17,800	1,100	5.7%	0.083458	0.085928
Soledad city	7,900	7,200	600	7.8%	0.033992	0.048857
Spreckels CDP	400	400	0	2.1%	0.001720	0.000672
Napa County	76,000	73,100	2,900	3.8%	1.000000	1.000000
American Canyon city	10,800	10,300	500	4.5%	0.140655	0.166930
Angwin CDP	2,200	2,100	100	3.6%	0.029000	0.027770
Calistoga city	2,800	2,800	0	0.8%	0.038520	0.008180
Deer Park CDP	400	400	0	4.2%	0.005876	0.006630
Napa city	43,200	41,400	1,700	4.0%	0.566718	0.602160
St. Helena city	3,000	3,000	100	2.4%	0.040672	0.025270
Yountville town	1,300	1,200	0	3.8%	0.016705	0.016650
Nevada County	47,780	45,510	2,270	4.7%	1.000000	1.000000
Alta Sierra CDP	3,340	3,260	80	2.3%	0.071589	0.033820
Grass Valley city	5,370	5,060	300	5.7%	0.111214	0.133900
Lake of the Pines CDP	1,850	1,770	90	4.7%	0.038796	0.038680
Lake Wildwood CDP	1,890	1,860	30	1.6%	0.040942	0.013480
Nevada City city	1,600	1,540	60	3.8%	0.033741	0.026980
Penn Valley CDP	840	660	180	21.1%	0.014491	0.078030
Truckee town	10,030	9,570	460	4.6%	0.210186	0.202540
Orange County	1,587,100	1,519,700	67,400	4.2%	1.000000	1.000000
Aliso Viejo CDP	28,900	27,900	1,000	3.3%	0.018390	0.014230
Anaheim city	170,100	160,900	9,200	5.4%	0.105863	0.136098
Brea city	21,900	21,100	900	4.1%	0.013853	0.013276
Buena Park city	39,700	38,300	1,400	3.6%	0.025185	0.021421
Costa Mesa city	65,000	62,200	2,800	4.3%	0.040923	0.041498
Coto de Caza CDP	7,200	6,900	300	4.0%	0.004555	0.004304
Cypress city	24,500	23,800	700	2.9%	0.015659	0.010503
Dana Point city	18,700	18,000	700	4.0%	0.011836	0.011047
Fountain Valley city	28,400	27,300	1,200	4.2%	0.017939	0.017598
Fullerton city	70,200	66,800	3,400	4.8%	0.043986	0.050240
Garden Grove city	82,400	78,000	4,400	5.3%	0.051357	0.064623
Huntington Beach city	107,800	103,400	4,400	4.1%	0.068050	0.065507
Irvine city	131,300	127,100	4,200	3.2%	0.083637	0.061767
La Habra city	30,600	29,200	1,500	4.8%	0.019192	0.021947

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La Palma city	7,400	7,200	200	3.2%	0.004730	0.003516
Laguna Beach city	12,500	12,100	400	3.2%	0.007963	0.005975
Laguna Hills city	17,200	16,500	700	3.9%	0.010862	0.009869
Laguna Niguel city	34,800	33,400	1,300	3.9%	0.021982	0.020032
Laguna Woods city	3,900	3,700	200	4.3%	0.002454	0.002478
Lake Forest city	46,300	44,900	1,400	3.0%	0.029518	0.020698
Las Flores CDP	3,200	3,200	100	2.0%	0.002094	0.000986
Los Alamitos city	5,700	5,500	200	4.2%	0.003608	0.003599
Mission Viejo city	49,900	47,900	2,000	4.0%	0.031508	0.029362
Newport Beach city	45,100	43,500	1,600	3.5%	0.028654	0.023426
Orange city	71,800	69,000	2,900	4.0%	0.045384	0.042670
Placentia city	26,000	24,800	1,200	4.8%	0.016294	0.018488
Rancho Santa Margarita city	27,500	26,800	700	2.5%	0.017634	0.010016
Rossmoor CDP	5,200	5,000	100	2.6%	0.003317	0.002028
San Clemente city	31,500	30,400	1,100	3.5%	0.020014	0.016426
San Juan Capistrano city	17,300	16,500	800	4.7%	0.010867	0.012084
Santa Ana city	157,800	150,100	7,700	4.9%	0.098752	0.114427
Seal Beach city	10,000	9,600	400	3.7%	0.006309	0.005495
Stanton city	18,700	17,700	1,100	5.6%	0.011641	0.015613
Tustin city	42,400	40,700	1,700	4.0%	0.026809	0.024918
Villa Park city	3,000	2,900	100	3.8%	0.001877	0.001684
Westminster city	42,400	39,900	2,500	5.9%	0.026241	0.036855
Yorba Linda city	34,500	33,200	1,300	3.7%	0.021833	0.019014
Placer County	181,700	173,600	8,100	4.5%	1.000000	1.000000
Auburn city	6,900	6,500	400	5.2%	0.037553	0.044146
Colfax city	1,100	1,000	100	8.5%	0.005785	0.011469
Dollar Point CDP	700	700	0	2.0%	0.004151	0.001897
Foresthill CDP	600	500	0	6.3%	0.002976	0.004268
Granite Bay CDP	10,600	10,100	500	4.8%	0.058186	0.062254
Kings Beach CDP	2,500	2,300	200	7.3%	0.013246	0.022219
Lincoln city	18,900	18,000	900	4.9%	0.103591	0.113720
Loomis town	3,100	3,000	100	3.0%	0.017445	0.011632
Meadow Vista CDP	1,500	1,500	0	1.8%	0.008640	0.003387
North Auburn CDP	5,900	5,600	200	4.1%	0.032365	0.029535
Rocklin city	30,900	29,500	1,400	4.5%	0.170181	0.172311
Roseville city	65,700	62,900	2,800	4.2%	0.362474	0.340944
Sunnyside Tahoe City CDP	900	800	0	5.7%	0.004631	0.006029
Tahoe Vista CDP	900	900	0	5.2%	0.005018	0.005894
Plumas County	8,200	7,650	550	6.7%	1.000000	1.000000
Beckwourth CDP	90	80	10	13.3%	0.010140	0.020950
Belden CDP	0	0	0	0.0%	0.000000	0.000000
Bucks Lake CDP	20	20	0	0.0%	0.002220	0.000000

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C Road CDP	60	60	0	6.6%	0.007500	0.006980
Canyondam CDP	30	10	20	51.7%	0.001810	0.027150
Chester CDP	940	910	40	3.9%	0.118190	0.067490
Chilcoot Vinton CDP	20	20	10	26.1%	0.002220	0.011640
Clio CDP	10	10	0	0.0%	0.001810	0.000000
Crescent Mills CDP	100	100	0	0.0%	0.012360	0.000000
Cromberg CDP	80	60	20	25.0%	0.008190	0.038010
Delleker CDP	240	240	0	0.0%	0.030830	0.000000
East Quincy CDP	1,530	1,470	60	3.8%	0.192220	0.106280
East Shore CDP	110	90	30	22.1%	0.011530	0.045000
Graeagle CDP	230	220	0	1.8%	0.029310	0.007760
Greenhorn CDP	100	100	0	3.9%	0.012920	0.007760
Greenville CDP	270	250	10	5.3%	0.032920	0.025600
Hamilton Branch CDP	220	180	30	15.7%	0.023750	0.062060
Indian Falls CDP	10	10	0	0.0%	0.001390	0.000000
Iron Horse CDP	120	110	10	10.1%	0.014030	0.021720
Johnsville CDP	30	30	0	0.0%	0.004030	0.000000
Keddie CDP	40	40	0	0.0%	0.004860	0.000000
La Porte CDP	0	0	0	0.0%	0.000000	0.000000
Lake Almanor Country Club CDP	90	90	0	0.0%	0.011810	0.000000
Lake Almanor Peninsula CDP	130	110	20	14.3%	0.014860	0.034910
Lake Almanor West CDP	70	70	0	5.7%	0.008610	0.006980
Little Grass Valley CDP	0	0	0	0.0%	0.000000	0.000000
Meadow Valley CDP	160	120	50	27.8%	0.015280	0.082230
Mohawk Vista CDP	60	50	0	7.3%	0.006670	0.006980
Paxton CDP	0	0	0	0.0%	0.000000	0.000000
Plumas Eureka CDP	140	130	0	1.5%	0.017500	0.003880
Portola city	770	670	100	13.0%	0.087270	0.181760
Prattville CDP	0	0	0	######	0.000000	0.003880
Quincy CDP	680	640	40	5.8%	0.084170	0.072150
Spring Garden CDP	0	0	0	0.0%	0.000000	0.000000
Taylorsville CDP	160	150	10	4.4%	0.019860	0.012410
Tobin CDP	0	0	0	0.0%	0.000000	0.000000
Twain CDP	0	0	0	0.0%	0.000000	0.000000
Valley Ranch CDP	10	10	0	0.0%	0.000830	0.000000
Whitehawk CDP	10	10	0	0.0%	0.001250	0.000000
Riverside County	1,059,100	990,500	68,600	6.5%	1.000000	1.000000
Banning city	10,900	10,300	600	5.7%	0.010386	0.009087
Beaumont city	20,000	19,200	800	3.8%	0.019430	0.011158
Bermuda Dunes CDP	4,400	4,100	200	5.5%	0.004178	0.003491
Blythe city	6,100	5,700	400	7.2%	0.005755	0.006467
Cabazon CDP	1,200	1,000	200	15.5%	0.001005	0.002675
Calimesa city	3,500	3,400	200	4.3%	0.003416	0.002195
Canyon Lake city	5,500	5,300	300	4.8%	0.005312	0.003908
Cathedral City city	25,500	24,200	1,300	5.3%	0.024388	0.019542

Area Name	Labor Force	Employ- ment	Unemployment Number	Rate	Census Ratios Emp	Unemp
Cherry Valley CDP	3,200	3,000	100	4.5%	0.003042	0.002058
Coachella city	19,000	17,100	1,900	10.0%	0.017261	0.027710
Corona city	81,700	77,600	4,100	5.0%	0.078332	0.060073
Desert Hot Springs city	11,400	10,500	900	7.7%	0.010585	0.012742
East Hemet CDP	7,900	7,200	700	9.2%	0.007225	0.010568
Eastvale City city	29,400	28,200	1,300	4.3%	0.028436	0.018580
El Cerrito CDP	2,600	2,500	100	4.7%	0.002520	0.001786
Hemet city	29,400	26,800	2,600	9.0%	0.027037	0.038454
Highgrove CDP	1,800	1,700	100	8.1%	0.001669	0.002131
Home Gardens CDP	5,500	5,200	300	5.0%	0.005249	0.003969
Homeland CDP	2,500	2,300	200	6.8%	0.002330	0.002462
Idyllwild Pine Cove CDP	1,500	1,400	100	3.9%	0.001453	0.000867
Indian Wells city	1,800	1,700	100	4.7%	0.001696	0.001196
Indio city	39,100	36,400	2,700	7.0%	0.036701	0.039921
Jurupa Valley city	46,400	42,500	3,900	8.4%	0.042876	0.057083
La Quinta city	18,100	17,400	700	4.1%	0.017573	0.010794
Lake Elsinore city	28,100	26,100	1,900	6.9%	0.026386	0.028227
Lakeland Village CDP	5,500	5,000	600	10.0%	0.005007	0.008047
Lakeview CDP	1,100	1,000	100	8.5%	0.000980	0.001308
March AFB CDP	300	300	0	12.5%	0.000261	0.000537
Mecca CDP	4,000	3,500	500	12.2%	0.003569	0.007136
Menifee city	37,600	34,700	2,800	7.6%	0.035074	0.041524
Moreno Valley city	93,000	86,600	6,400	6.9%	0.087447	0.093676
Murrieta city	53,100	50,300	2,800	5.2%	0.050822	0.040106
Norco city	11,400	10,800	600	5.2%	0.010943	0.008630
Nuevo CDP	3,400	3,200	200	6.4%	0.003208	0.003175
Palm Desert city	23,700	22,600	1,100	4.6%	0.022822	0.015880
Palm Springs city	22,300	21,100	1,200	5.3%	0.021292	0.017193
Perris city	30,100	27,200	2,800	9.4%	0.027508	0.041290
Rancho Mirage city	6,900	6,500	400	5.5%	0.006580	0.005486
Riverside city	151,200	141,800	9,400	6.2%	0.143161	0.136365
Romoland CDP	900	800	100	11.4%	0.000826	0.001536
San Jacinto city	18,700	16,800	1,800	9.7%	0.017011	0.026335
Temecula city	53,400	51,000	2,500	4.7%	0.051446	0.036290
Thousand Palms CDP	3,300	3,200	200	4.5%	0.003197	0.002190
Valle Vista CDP	6,400	5,900	500	7.3%	0.005967	0.006783
Wildomar CDP	17,000	15,900	1,100	6.5%	0.016013	0.016096
Winchester CDP	1,400	1,300	100	7.7%	0.001274	0.001543
Woodcrest CDP	8,400	7,900	500	6.1%	0.008000	0.007496
Sacramento County	705,000	667,100	37,900	5.4%	1.000000	1.000000
Arden Arcade CDP	45,100	42,000	3,100	6.8%	0.063006	0.080844
Carmichael CDP	31,100	29,200	1,800	5.9%	0.043831	0.048219
Citrus Heights city	44,200	41,700	2,500	5.7%	0.062455	0.065958
Elk Grove CDP	80,900	77,600	3,300	4.1%	0.116285	0.088137
Fair Oaks CDP	16,000	15,100	800	5.1%	0.022709	0.021471

Area Name	Labor Force	Employ-ment	Unemployment Number	Rate	Census Ratios Emp	Unemp
Florin CDP	21,200	19,500	1,700	7.8%	0.029260	0.043767
Folsom city	36,600	35,300	1,300	3.5%	0.052893	0.033520
Foothill Farms CDP	15,600	14,800	800	5.1%	0.022136	0.020965
Galt city	11,300	10,600	700	6.3%	0.015836	0.018845
Gold River CDP	3,700	3,600	100	2.6%	0.005387	0.002556
Isleton city	300	300	0	9.3%	0.000470	0.000856
La Riviera CDP	5,900	5,600	300	4.7%	0.008404	0.007373
North Highlands CDP	18,400	17,400	1,000	5.5%	0.026044	0.026548
Orangevale CDP	17,600	16,800	900	4.9%	0.025146	0.022991
Rancho Cordova City	34,400	32,400	2,000	5.9%	0.048496	0.054027
Rancho Murieta CDP	2,500	2,500	100	2.0%	0.003676	0.001354
Rio Linda CDP	6,400	6,100	300	4.5%	0.009202	0.007703
Rosemont CDP	12,000	11,300	700	6.0%	0.016916	0.019069
Sacramento city	233,000	219,800	13,200	5.7%	0.329487	0.349736
Vineyard CDP	12,800	12,300	500	4.0%	0.018487	0.013533
Walnut Grove CDP	600	500	100	19.5%	0.000729	0.003121
Wilton CDP	2,500	2,400	100	2.4%	0.003660	0.001578
San Benito County	29,600	27,900	1,800	5.9%	1.000000	1.000000
Hollister city	18,600	17,500	1,100	6.0%	0.626655	0.634860
Ridgemark CDP	1,700	1,700	100	4.7%	0.059175	0.047030
San Juan Bautista city	1,000	900	100	7.2%	0.032607	0.039900
San Bernardino County	941,800	886,800	54,900	5.8%	1.000000	1.000000
Adelanto city	9,400	8,500	900	9.8%	0.009551	0.016776
Apple Valley town	28,400	26,700	1,800	6.2%	0.030055	0.032226
Barstow city	9,800	9,300	500	5.4%	0.010460	0.009693
Big Bear City CDP	6,300	5,900	400	6.9%	0.006624	0.007953
Big Bear Lake city	2,200	2,100	100	6.1%	0.002358	0.002475
Big River CDP	400	400	0	7.0%	0.000417	0.000519
Bloomington CDP	11,300	10,300	1,000	8.5%	0.011631	0.017385
Bluewater CDP	0	0	0	0.0%	0.000028	0.000000
Chino city	40,100	38,300	1,800	4.5%	0.043207	0.032616
Chino Hills city	42,400	40,600	1,800	4.3%	0.045792	0.032971
Colton city	24,500	23,000	1,400	5.8%	0.025974	0.026015
Crestline CDP	3,900	3,700	200	6.2%	0.004128	0.004390
Fontana city	96,800	90,700	6,100	6.3%	0.102271	0.111767
Grand Terrace city	6,900	6,700	300	4.0%	0.007500	0.005070
Hesperia city	35,400	32,500	2,800	8.0%	0.036688	0.051314
Highland city	24,200	22,900	1,200	5.1%	0.025848	0.022342
Joshua Tree CDP	2,700	2,600	200	6.3%	0.002891	0.003111
Lake Arrowhead CDP	5,100	4,900	200	3.6%	0.005498	0.003337
Lenwood CDP	1,800	1,700	100	5.5%	0.001925	0.001815
Loma Linda city	11,900	11,500	400	3.3%	0.013017	0.007161

| Area Name | Labor Force | Employ- ment | Unemployment | | Census Ratios | |
			Number	Rate	Emp	Unemp
Mentone CDP	5,200	5,000	200	4.7%	0.005615	0.004466
Montclair city	18,700	17,800	900	4.9%	0.020093	0.016826
Morongo Valley CDP	1,600	1,400	100	8.5%	0.001634	0.002434
Mountain View Acres CDP	1,400	1,300	200	13.2%	0.001411	0.003462
Muscoy CDP	4,600	4,200	500	9.8%	0.004706	0.008204
Needles city	2,000	1,900	100	4.2%	0.002161	0.001525
Ontario city	83,800	78,900	4,900	5.9%	0.088946	0.089347
Rancho Cucamonga city	94,100	90,000	4,100	4.3%	0.101509	0.074025
Redlands city	34,600	33,500	1,200	3.4%	0.037754	0.021186
Rialto city	44,700	41,600	3,100	7.0%	0.046891	0.056596
Running Springs CDP	2,400	2,300	100	3.8%	0.002573	0.001647
San Antonio Heights CDP	1,700	1,600	0	1.9%	0.001827	0.000560
San Bernardino city	84,700	78,400	6,300	7.4%	0.088420	0.114745
Searles Valley CDP	600	500	100	11.9%	0.000562	0.001213
Twentynine Palms city	6,900	6,400	500	7.6%	0.007202	0.009508
Upland city	38,800	37,100	1,700	4.3%	0.041823	0.030234
Victorville city	45,200	42,300	2,800	6.3%	0.047732	0.051449
Wrightwood CDP	2,200	2,100	100	2.5%	0.002381	0.000987
Yucaipa city	25,100	23,600	1,500	5.9%	0.026634	0.027157
Yucca Valley town	8,200	7,600	600	7.4%	0.008538	0.010934
San Diego County	1,577,600	1,503,400	74,200	4.7%	1.000000	1.000000
Bonita CDP	6,200	5,800	400	6.1%	0.003884	0.005111
Bostonia CDP	7,800	7,200	700	8.4%	0.004766	0.008887
Carlsbad city	54,400	52,100	2,300	4.3%	0.034663	0.031182
Casa de Oro Mount Helix CDP	9,700	9,100	500	5.5%	0.006075	0.007179
Chula Vista city	122,700	115,500	7,300	5.9%	0.076809	0.098031
Coronado city	8,800	8,500	200	2.7%	0.005678	0.003185
Del Mar city	2,600	2,600	0	0.5%	0.001736	0.000166
El Cajon city	46,300	43,200	3,100	6.8%	0.028727	0.042251
Encinitas city	33,400	32,100	1,300	3.8%	0.021375	0.017125
Escondido city	69,700	66,400	3,300	4.7%	0.044159	0.044257
Fallbrook CDP	13,600	13,000	600	4.6%	0.008622	0.008500
Imperial Beach city	12,300	11,400	900	7.3%	0.007583	0.012081
La Mesa city	31,000	29,500	1,500	4.8%	0.019654	0.019911
Lakeside CDP	10,600	10,000	600	5.3%	0.006683	0.007638
Lemon Grove city	12,500	11,800	800	6.2%	0.007828	0.010474
National City city	24,900	23,400	1,500	6.0%	0.015573	0.020058
Oceanside city	82,700	78,700	4,000	4.8%	0.052324	0.053841
Poway city	25,800	25,000	800	3.0%	0.016611	0.010474
Ramona CDP	10,900	10,300	600	5.4%	0.006839	0.007846
San Diego city	708,200	676,500	31,700	4.5%	0.449988	0.426693
San Marcos city	40,800	39,300	1,500	3.7%	0.026122	0.020217
Santee city	29,400	28,000	1,400	4.6%	0.018648	0.018242
Solana Beach city	6,900	6,600	300	4.4%	0.004388	0.004056
Spring Valley CDP	14,900	14,100	800	5.7%	0.009352	0.011342

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			Number	Rate	Emp	Unemp
Valley Center CDP	5,000	4,800	200	3.4%	0.003203	0.002290
Vista city	44,800	42,900	1,900	4.2%	0.028556	0.025255
San Joaquin County	320,400	296,500	23,900	7.5%	1.000000	1.000000
August CDP	3,400	3,100	300	9.9%	0.010476	0.014307
Country Club CDP	4,700	4,200	500	10.1%	0.014116	0.019690
Escalon city	3,800	3,700	200	4.3%	0.012353	0.006881
Farmington CDP	100	100	0	0.0%	0.000285	0.000000
French Camp CDP	1,200	1,100	100	9.9%	0.003669	0.004978
Garden Acres CDP	5,100	4,500	600	11.0%	0.015214	0.023233
Kennedy CDP	1,300	1,200	100	10.3%	0.003986	0.005696
Lathrop city	8,100	7,500	600	7.2%	0.025333	0.024285
Lincoln Village CDP	1,800	1,700	200	8.6%	0.005573	0.006503
Linden CDP	1,100	1,000	100	5.0%	0.003423	0.002198
Lockeford CDP	1,600	1,500	100	6.6%	0.004896	0.004306
Lodi city	29,300	27,200	2,100	7.0%	0.091765	0.085683
Manteca city	35,900	33,200	2,700	7.5%	0.112114	0.112988
Morada CDP	1,600	1,500	0	2.7%	0.005131	0.001794
Ripon city	7,200	7,000	200	3.2%	0.023599	0.009590
Stockton city	129,800	119,400	10,500	8.1%	0.402547	0.438190
Taft Mosswood CDP	400	300	0	11.9%	0.001148	0.001906
Tracy city	42,500	39,900	2,700	6.3%	0.134397	0.111670
San Luis Obispo County	138,700	132,700	6,000	4.3%	1.000000	1.000000
Arroyo Grande city	9,400	9,000	400	3.8%	0.068065	0.058728
Atascadero city	15,000	14,500	500	3.6%	0.108966	0.089369
Cambria CDP	2,700	2,600	100	3.1%	0.019665	0.013920
Cayucos CDP	1,300	1,300	0	2.4%	0.009592	0.005130
El Paso de Robles (Paso Robles) city	16,000	15,200	800	4.9%	0.114906	0.129628
Grover Beach city	7,100	6,800	300	4.8%	0.051301	0.056771
Lake Nacimiento CDP	1,200	1,200	0	2.3%	0.009088	0.004910
Morro Bay city	5,400	5,200	200	3.7%	0.039508	0.033620
Nipomo CDP	8,800	8,500	400	4.0%	0.063850	0.058310
Oceano CDP	3,700	3,500	200	4.1%	0.026441	0.025100
Pismo Beach city	4,100	3,900	100	3.5%	0.029541	0.023576
San Luis Obispo city	25,400	24,200	1,200	4.6%	0.182625	0.193719
San Miguel CDP	1,400	1,300	100	9.0%	0.009736	0.021340
Shandon CDP	700	600	0	5.5%	0.004688	0.006050
Templeton CDP	3,700	3,600	100	3.5%	0.027225	0.021790
Santa Barbara County	217,000	207,000	10,100	4.6%	1.000000	1.000000
Buellton city	3,100	3,000	100	2.9%	0.014377	0.008969

Area Name	Labor Force	Employ-ment	Unemployment Number	Rate	Census Ratios Emp	Unemp
Carpinteria city	7,700	7,400	300	4.1%	0.035658	0.031060
Goleta city	17,100	16,700	500	2.7%	0.080508	0.046731
Guadalupe city	3,300	3,100	100	4.4%	0.015116	0.014208
Isla Vista CDP	11,700	10,700	1,000	8.5%	0.051740	0.099012
Lompoc city	17,900	16,800	1,100	6.1%	0.081252	0.108143
Los Alamos CDP	900	800	0	5.1%	0.003929	0.004322
Mission Canyon CDP	1,400	1,300	100	4.0%	0.006375	0.005445
Mission Hills CDP	1,900	1,800	100	7.0%	0.008462	0.012966
Montecito CDP	4,100	3,900	200	4.4%	0.018780	0.017849
Orcutt CDP	14,300	13,700	600	4.1%	0.066257	0.058094
Santa Barbara city	51,000	49,100	1,900	3.7%	0.237386	0.187066
Santa Maria city	47,900	45,200	2,700	5.6%	0.218592	0.268397
Santa Ynez CDP	2,400	2,300	100	6.0%	0.010991	0.014369
Solvang city	2,800	2,700	200	5.7%	0.012918	0.016143
Summerland CDP	900	900	0	5.3%	0.004224	0.004883
Toro Canyon CDP	700	700	0	2.5%	0.003251	0.001684
Vandenberg AFB CDP	700	600	100	8.2%	0.002937	0.005388
Vandenberg Village CDP	2,900	2,800	100	5.0%	0.013521	0.014706
Santa Cruz County	145,900	138,000	7,900	5.4%	1.000000	1.000000
Aptos CDP	3,600	3,400	200	5.3%	0.024414	0.023560
Aptos Hills Larkin Valley CDP	1,300	1,200	100	7.3%	0.008468	0.011596
Ben Lomond CDP	3,600	3,500	200	4.7%	0.025053	0.021535
Boulder Creek CDP	2,700	2,500	200	9.2%	0.017789	0.031382
Capitola city	5,800	5,500	200	4.3%	0.039952	0.031282
Corralitos CDP	1,400	1,400	0	1.8%	0.010052	0.003221
Day Valley CDP	1,700	1,600	200	8.9%	0.011270	0.019050
Felton CDP	2,100	2,000	100	4.9%	0.014529	0.012976
Freedom CDP	1,400	1,300	100	5.3%	0.009267	0.009111
Interlaken CDP	3,600	3,500	100	3.7%	0.025213	0.016749
Live Oak CDP	10,200	9,700	500	4.4%	0.070613	0.056875
Rio del Mar CDP	4,900	4,700	200	3.4%	0.034069	0.020891
Santa Cruz city	34,200	32,600	1,700	4.8%	0.235936	0.208450
Scotts Valley city	6,500	6,200	300	4.9%	0.044856	0.040483
Soquel CDP	5,800	5,500	300	5.3%	0.040085	0.038837
Twin Lakes CDP	3,300	2,900	300	10.6%	0.021124	0.043622
Watsonville city	25,700	23,900	1,800	7.0%	0.172902	0.227882
Shasta County	76,900	72,300	4,600	6.0%	1.000000	1.000000
Anderson city	4,200	3,900	300	7.2%	0.054431	0.065879
Burney CDP	1,400	1,300	100	8.1%	0.017398	0.023980
Cottonwood CDP	1,500	1,300	200	13.2%	0.017427	0.041430
Fall River Mills CDP	100	100	0	12.6%	0.001054	0.002390
Redding city	41,100	38,800	2,300	5.5%	0.537261	0.489887

Area Name	Labor Force	Employ-ment	Unemployment Number	Rate	Census Ratios Emp	Unemp
Shasta Lake city	4,100	3,900	200	5.6%	0.053656	0.049905
Shingletown CDP	600	600	0	1.7%	0.007883	0.002130
Sierra County	1,370	1,290	80	5.8%	1.000000	1.000000
Loyalton city	350	340	10	3.5%	0.260630	0.147500
Siskiyou County	18,460	17,220	1,240	6.7%	1.000000	1.000000
Dunsmuir city	610	530	90	14.1%	0.030474	0.069260
McCloud CDP	420	390	30	6.6%	0.022881	0.022680
Mount Shasta city	1,810	1,700	120	6.3%	0.098617	0.092820
Weed city	1,230	1,150	80	6.8%	0.066579	0.067830
Yreka city	2,750	2,490	260	9.5%	0.144422	0.210280
Solano County	207,800	196,500	11,300	5.5%	1.000000	1.000000
Benicia city	14,900	14,400	500	3.4%	0.073210	0.044526
Dixon city	9,900	9,400	500	4.6%	0.047819	0.040402
Elmira CDP	100	100	0	0.0%	0.000759	0.000000
Fairfield city	52,500	49,900	2,600	4.9%	0.253952	0.227059
Green Valley CDP	600	600	0	0.9%	0.003240	0.000542
Rio Vista city	3,100	2,800	300	10.9%	0.014237	0.030091
Suisun City city	14,500	13,800	700	4.7%	0.070044	0.060450
Vacaville city	45,000	43,100	2,000	4.3%	0.219092	0.172414
Vallejo city	58,400	54,000	4,300	7.4%	0.274988	0.382213
Sonoma County	258,600	248,500	10,100	3.9%	1.000000	1.000000
Bodega Bay CDP	400	400	0	0.0%	0.001578	0.000000
Boyes Hot Springs CDP	4,000	3,800	200	4.3%	0.015226	0.017007
Cloverdale city	4,300	4,200	100	3.4%	0.016714	0.014262
Cotati city	4,300	4,000	200	5.2%	0.016259	0.021870
El Verano CDP	2,000	2,000	100	3.3%	0.007971	0.006803
Fetters Hot Springs Agua Caliente CDP	2,600	2,500	100	5.4%	0.009965	0.013889
Forestville CDP	1,900	1,800	100	6.0%	0.007347	0.011480
Glen Ellen CDP	300	300	0	0.0%	0.001315	0.000000
Graton CDP	800	800	0	4.0%	0.003180	0.003307
Guerneville CDP	2,100	2,000	100	4.9%	0.007859	0.009921
Healdsburg city	5,700	5,500	200	3.4%	0.022195	0.019040
Monte Rio CDP	400	400	0	8.5%	0.001603	0.003685
Occidental CDP	700	700	0	0.7%	0.002822	0.000472
Petaluma city	32,800	31,800	1,000	3.0%	0.128095	0.097920
Rohnert Park city	23,100	22,100	900	4.0%	0.089061	0.092516

Area Name	Labor Force	Employ-ment	Unemployment Number	Rate	Census Ratios Emp	Unemp
Santa Rosa city	88,700	84,900	3,900	4.3%	0.341580	0.382820
Sebastopol city	4,500	4,400	200	3.3%	0.017555	0.014960
Sonoma city	5,300	5,100	200	3.5%	0.020678	0.018599
Windsor town	14,000	13,500	500	3.4%	0.054282	0.046460
Stanislaus County	251,800	233,000	18,900	7.5%	1.000000	1.000000
Bret Harte CDP	2,100	1,900	200	11.6%	0.008089	0.013124
Bystrom CDP	1,500	1,300	200	12.6%	0.005724	0.010172
Ceres city	22,300	20,500	1,800	8.0%	0.088048	0.095038
Denair CDP	2,800	2,700	100	4.5%	0.011404	0.006576
East Oakdale CDP	1,500	1,400	100	5.3%	0.006165	0.004294
Empire CDP	1,900	1,700	200	12.3%	0.007322	0.012641
Hughson city	3,400	3,000	400	10.9%	0.012866	0.019303
Keyes CDP	2,700	2,300	300	12.3%	0.010037	0.017311
Modesto city	99,100	91,900	7,300	7.3%	0.394377	0.385365
Newman city	5,000	4,600	400	7.2%	0.019943	0.018998
Oakdale city	10,500	9,900	600	6.0%	0.042487	0.033535
Patterson city	9,500	8,800	700	7.1%	0.037769	0.035625
Riverbank city	12,100	11,200	900	7.4%	0.047935	0.047155
Salida CDP	7,400	7,000	400	4.8%	0.030226	0.018948
Turlock city	35,400	33,000	2,400	6.7%	0.141739	0.125473
Waterford city	4,200	3,800	400	9.0%	0.016480	0.020243
West Modesto CDP	2,200	1,800	400	17.6%	0.007773	0.020478
Sutter County	47,000	43,400	3,600	7.7%	1.000000	1.000000
Live Oak city	3,700	3,500	200	6.6%	0.080078	0.068690
Sutter CDP	1,800	1,700	100	6.3%	0.038060	0.030930
Yuba City city	32,800	30,100	2,700	8.2%	0.694600	0.749100
Tehama County	25,960	24,200	1,760	6.8%	1.000000	1.000000
Corning city	3,130	2,860	270	8.7%	0.118034	0.154470
Los Molinos CDP	900	830	60	7.2%	0.034332	0.036170
Manton CDP	130	130	0	0.8%	0.005232	0.000570
Mineral CDP	100	100	0	1.0%	0.004108	0.000570
Rancho Tehama Reserve CDP	670	620	50	7.5%	0.025598	0.028200
Red Bluff city	5,500	5,110	400	7.2%	0.210977	0.224590
Tehama city	140	120	20	15.3%	0.004796	0.012080
Trinity County	5,330	5,030	300	5.6%	1.000000	1.000000
Hayfork CDP	1,360	1,310	60	4.2%	0.259730	0.190000

| Area Name | Labor Force | Employ- ment | Unemployment | | Census Ratios | |
			Number	Rate	Emp	Unemp
Lewiston CDP	590	540	50	7.6%	0.108240	0.150300
Weaverville CDP	1,250	1,190	60	4.4%	0.236960	0.183700
Tulare County	209,700	187,500	22,200	10.6%	1.000000	1.000000
Alpaugh CDP	400	300	0	12.6%	0.001768	0.002187
Cutler CDP	1,900	1,600	300	14.7%	0.008432	0.012306
Dinuba city	11,300	10,000	1,200	11.0%	0.053457	0.055755
Ducor CDP	300	300	0	7.6%	0.001370	0.000943
Earlimart CDP	3,800	3,100	700	18.0%	0.016530	0.030744
East Orosi CDP	300	200	0	9.6%	0.001312	0.001158
East Porterville CDP	2,500	2,000	600	22.9%	0.010476	0.026241
Exeter city	4,700	4,200	500	10.0%	0.022544	0.021233
Farmersville city	4,800	4,100	700	14.2%	0.021738	0.030498
Goshen CDP	1,600	1,400	200	13.1%	0.007507	0.009605
Ivanhoe CDP	1,600	1,500	200	10.9%	0.007753	0.008018
Lemon Cove CDP	100	100	0	19.8%	0.000369	0.000772
Lindsay city	5,700	4,900	800	14.7%	0.026121	0.037936
London CDP	800	700	100	16.5%	0.003748	0.006260
Pixley CDP	1,300	1,100	200	14.8%	0.006125	0.008961
Poplar Cotton Center CDP	1,100	1,000	200	13.7%	0.005118	0.006860
Porterville city	24,500	21,800	2,700	11.0%	0.116180	0.121044
Richgrove CDP	1,400	1,100	400	24.9%	0.005633	0.015779
Springville CDP	300	300	0	4.6%	0.001768	0.000729
Strathmore CDP	1,300	1,200	200	13.1%	0.006242	0.007932
Terra Bella CDP	1,100	1,000	200	16.2%	0.005088	0.008361
Three Rivers CDP	1,100	1,100	100	5.4%	0.005703	0.002744
Tipton CDP	1,200	1,000	200	15.9%	0.005346	0.008533
Traver CDP	300	300	100	17.5%	0.001528	0.002744
Tulare city	28,700	26,200	2,600	8.9%	0.139506	0.115736
Visalia city	64,100	58,600	5,500	8.5%	0.312525	0.246078
Woodlake city	3,500	3,100	500	13.6%	0.016279	0.021639
Woodville CDP	900	800	100	6.5%	0.004263	0.002530
Tuolumne County	22,360	21,100	1,270	5.7%	1.000000	1.000000
Chinese Camp CDP	40	30	10	17.9%	0.001540	0.005910
Columbia CDP	780	700	80	10.4%	0.033167	0.063930
East Sonora CDP	860	820	40	4.1%	0.038969	0.027800
Jamestown CDP	1,140	1,040	100	8.8%	0.049392	0.078870
Mi Wuk Village CDP	260	210	50	19.3%	0.009909	0.039610
Mono Vista CDP	1,080	1,030	50	4.9%	0.048775	0.041700
Sonora city	2,350	2,230	120	5.1%	0.105828	0.094580
Soulsbyville CDP	960	870	80	8.8%	0.041382	0.066370
Tuolumne City CDP	800	790	10	1.0%	0.037480	0.006250
Twain Harte CDP	1,160	1,120	40	3.7%	0.053037	0.034050

Area Name	Labor Force	Employ- ment	Unemployment		Census Ratios	
			Number	Rate	Emp	Unemp
Ventura County	427,600	405,100	22,500	5.3%	1.000000	1.000000
Camarillo city	33,800	32,300	1,500	4.4%	0.079764	0.066288
Casa Conejo CDP	1,900	1,800	100	6.1%	0.004411	0.005214
Channel Islands Beach CDP	1,800	1,600	200	10.1%	0.004009	0.008166
El Rio CDP	3,400	3,300	200	4.6%	0.008113	0.007023
Fillmore city	6,800	6,400	400	5.9%	0.015899	0.017945
Meiners Oaks CDP	2,100	2,100	0	1.7%	0.005174	0.001649
Mira Monte CDP	3,500	3,400	100	4.0%	0.008349	0.006278
Moorpark city	19,400	18,600	800	4.1%	0.045959	0.035227
Oak Park CDP	7,600	7,300	300	4.3%	0.017985	0.014524
Oak View CDP	2,300	2,000	200	9.8%	0.005024	0.009842
Ojai city	3,500	3,300	300	7.0%	0.008142	0.011151
Oxnard city	100,100	94,400	5,700	5.7%	0.232951	0.255019
Piru CDP	1,000	900	100	6.6%	0.002208	0.002793
Port Hueneme city	9,900	9,100	800	7.8%	0.022549	0.034659
San Buenaventura (Ventura) city	56,400	53,400	3,000	5.3%	0.131907	0.133665
Santa Paula city	13,900	13,000	1,000	6.8%	0.032065	0.042448
Simi Valley city	68,700	65,500	3,200	4.6%	0.161789	0.141312
Thousand Oaks city	66,700	63,300	3,400	5.1%	0.156136	0.151776
Yolo County	107,100	101,500	5,600	5.2%	1.000000	1.000000
Davis city	35,700	34,300	1,400	4.0%	0.337453	0.255159
Esparto CDP	1,600	1,500	100	5.4%	0.015258	0.015930
West Sacramento city	26,000	24,400	1,600	6.1%	0.240385	0.282433
Winters city	3,800	3,700	200	4.7%	0.036114	0.031940
Woodland city	30,000	28,300	1,700	5.6%	0.279191	0.297506
Yuba County	28,900	26,700	2,200	7.7%	1.000000	1.000000
Beale AFB CDP	200	200	0	8.9%	0.008079	0.009490
Challenge Brownsville CDP	300	200	0	3.6%	0.009138	0.004070
Linda CDP	6,600	6,000	600	8.6%	0.226597	0.257460
Loma Rica CDP	1,000	1,000	0	0.8%	0.038198	0.003620
Marysville city	4,700	4,300	400	7.6%	0.161649	0.159550
Olivehurst CDP	5,500	4,900	700	12.1%	0.181811	0.301310
Wheatland city	1,700	1,600	100	8.4%	0.058064	0.064090

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.