

III. REQUESTING COLLATERAL SUPPORT

A. Overview

✓ Step 1 – Prior to Loan Issuance:

Prior to the issuance of a loan, lenders should submit a “Collateral Support Request” to CalCAP.

☞ See Section III.C for details on submitting the “Collateral Support Request”.

✓ Step 2 – After CalCAP Approves the Request:

If the application is approved, CalCAP will issue a “Collateral Support Approval”. This approval serves as CalCAP’s obligation to provide collateral support once the loan is made. This obligation can be called upon for up to 90 days.

✓ Step 3 – Within 15 days of Loan Issuance or Funding:

Within 15 days of loan issuance or funding, lenders shall complete and return the final loan information section of the “Collateral Support Approval” to CalCAP.

☞ See Section III.D for details on submitting the “Collateral Support Approval”.



For each step of the request process, lenders must submit specific forms and documentation to CalCAP.

<u>Forms and Documentation to Submit to CalCAP</u>	CS Request	Provide to Borrower	CS Final Approval
1. Collateral Support Request ☞ http://www.treasurer.ca.gov/cpcf/calcap/collateral/request.pdf	√		-
2. Lender’s Risk Assessment of Borrower	√		-
3. NAICS Print-Out ☞ http://www.census.gov/eos/www/naics/	√		-
4. Print-out of web page indicating borrower is located in Severely Affected Community (SAC), if applicable: ☞ http://www.labormarketinfo.edd.ca.gov/Content.asp?pageid=1003	√		-
5. Collateral Support Approval with “final loan information” section completed	-		√
6. Proof of Fee Deposit and Account Opening	-		√
7. Lender Certification ☞ http://www.treasurer.ca.gov/cpcf/calcap/collateral/lender.pdf	-		√
8. Borrower Certification ☞ http://www.treasurer.ca.gov/cpcf/calcap/collateral/borrower.pdf	-		√
9. Privacy Notice ☞ http://www.treasurer.ca.gov/cpcf/calcap/forms/privacy.pdf		√	



CalCAP Collateral Support Requests should be submitted to CalCAP by email, fax, or regular mail:

 CalCAP@Treasurer.ca.gov

 (916) 589-2805

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

The amount of cash collateral that will be deposited into a lender’s account and the maximum term of support are based on the type and dollar amount of a loan. The amount of support granted is also subject to an evaluation of the loan-to-value ratio based on the lender’s risk assessment of the borrower.

Loan Type	Maximum Collateral Support Contribution <ul style="list-style-type: none"> • per loan and borrower) • including both main and SAC contributions 	Support Rate	Maximum Term of Support
The SAC cannot exceed 20% (or 1/5) of the total contribution.			
Green and Manufacturing Loans \$50,000 to \$20,000,000	\$2,500,000	Up to 40% of the loan value + 10% for business located in SAC	4 Years
Other Small Business Loans \$50,000 to \$250,000	\$500,000	Up to 40% of the loan value + 10% for business located in SAC	4 Years
Other Small Business Loans >\$250,000 to \$20,000,000	*borrowers who have multiple supported loans may not exceed \$500,000 in total collateral support	Up to 30% of the loan value + up to 7.5% for business located in SAC	3 Years
		Up to 20% of the loan value + up to 5% for business located in SAC	4 Years

B. Fees and Recapture

A fee is charged at closing on the support amount for all loans enrolled in CalCAP Collateral Support. Evidence that the collateral support loss reserve account has been opened and applicable fees have been deposited must be provided upon submission of the final loan information after the lender has received the CalCAP Collateral Support Approval.

B.1. Closing Fee and Annual Fee

The “*fee at closing*” is charged when the loan closes and is based on the original term of the support, the type of loan, and the collateral support amount. It is calculated as follows:

Original Term of Support	Eligible Green and Manufacturing Loans	Bridge Loans	Small Business Loans
≤ 12 months	0.50%	0.50%	0.50%
12.1 – 24 months	0.75%	0.50%	0.75%
24.1 – 36 months	2.00%	2.00%	2.00%
36.1 – 48 months	2.75%	2.75%	2.75%



There is a minimum borrower closing fee of \$500, but no fee is levied on the additional portion of support for businesses located in Severely Affected Communities. For bridge loans, a fee of 0.5% will be charged on the support amount at closing for coverage up to 24 months. If a lender would like to request an extension of support on a bridge loan beyond 24 months, then any difference between the fees paid at closing and the newly calculated fees associated with the amended term of support would be charged upon approval of the extension. A 1% fee will be charged for annual renewals on lines of credit, up to a maximum of four years.

Example- For a 2-year \$375,000 small business loan of which \$150,000 in collateral support is provided, the fee at closing would be \$1,125 (= 0.75% of \$150,000).

B.2. Annual Recapture

To ensure continued funding of CalCAP CS and discourage over-reliance on the program, the collateral support amount for each loan will be reduced annually following an incremental recapture schedule:

Original Term of Support	Annual Review			
	1	2	3	4
0-12 Months				
12.1-24 Months	50			
24.1-36 Months	33.33	33.33		
36.1-48 Months	25	25	25	

*Inapplicable to bridge loans

-  equal to the percent of the original contribution amount
-  repayment of entire support upon support expiration

Example: For a 2-year, \$250,000 loan of which \$90,000 of collateral support is provided, the Year 1 recapture amount would be \$45,000 (\$90,000 original support amount x 50%) plus applicable interest earned on funds held in the loan's loss reserve account.

In the event of a loan default and upon receipt of a completed Collateral Support Default Notification, CalCAP will halt the recapture of funds from the lender's loan loss reserve to allow the lender sufficient time to arrange an alternative repayment plan with the borrower and/ or pursue collections before filing a claim with CPCFA.

C. CalCAP Collateral Support Request

Before submitting a CalCAP “Collateral Support Request”, lenders should ensure the following pertinent documentation is fully completed:

Required

- ✓ CalCAP Collateral Support Request
- ✓ NAICS Print-Out
- ✓ Risk Assessment of the Borrower

If Applicable

- ✓ Severely Affected Community Information



The “Risk Assessment of the Borrower” is a federal eligibility requirement for enrollment in CalCAP CS. While CalCAP does not prescribe a standard format for the risk assessment, lenders should ensure that, at the minimum, the following information is included:

- ✓ Value of the collateral based on the industry standard of measurement (e.g. appraisal);
- ✓ Lender valuation of the collateral;
- ✓ Borrower risk rating;
- ✓ Summary of relationship and history of the business; and
- ✓ Lender cash flow and financial analysis of the borrower.

C.1. Instructions for Completing the CalCAP Collateral Support Request

This section provides instructions for lenders on how to complete the CalCAP “Collateral Support Request”, which is the primary form needed for lenders to request collateral support.

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

 <http://www.treasurer.ca.gov/cpcf/calcap/collateral/request.pdf>

	<p>☞ If the business is a start up, use the current income or \$0.</p>
<ul style="list-style-type: none"> ▪ Average Annual Revenue Last 3 years 	<ul style="list-style-type: none"> ✓ List the borrower’s combined average annual business revenue for the last three years—rounded to the nearest whole dollar amount. ☞ If the business is a start-up, use the current income or \$0. ☞ If the business was established within the last three years, determine the average annual revenue for each year in which it <u>did</u> generate revenue.
<ul style="list-style-type: none"> ▪ Number of Employees 	<ul style="list-style-type: none"> ✓ Number of all full-time or part-time employees of the business. Must be a minimum of 1 and cannot exceed 750. ☞ Refer to Section VI or the CalCAP website at http://www.treasurer.ca.gov/cpcf/calcap/tools/employees.pdf for instructions on how to report the number of employees.
<ul style="list-style-type: none"> ▪ Number of Full Time Equivalents 	<ul style="list-style-type: none"> ✓ 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 Section VI or the CalCAP website at http://www.treasurer.ca.gov/cpcf/calcap/tools/employees.pdf for instructions on how to report the number of Full Time Equivalents.
<ul style="list-style-type: none"> ▪ Jobs Created 	<ul style="list-style-type: none"> ✓ Number of jobs created for the business <u>as a result of the loan</u>. ☞ If jobs are not created as a result of the loan, use “0”.
<ul style="list-style-type: none"> ▪ Jobs Retained 	<ul style="list-style-type: none"> ✓ Number of jobs retained for the business <u>as a result of the loan</u>. ☞ If jobs are not retained as a result of the loan, use “0”.
<ul style="list-style-type: none"> ▪ Is business located in a Severely Affected Community? <input type="checkbox"/> No <input type="checkbox"/> Yes ▪ If Yes, select reason: <input type="checkbox"/> City <input type="checkbox"/> Unincorporated <input type="checkbox"/> County if City Not Listed <input type="checkbox"/> Other: _____ 	<ul style="list-style-type: none"> ✓ Indicate whether the business is located in a Severely Affected Community (SAC) as reported by data from: <ul style="list-style-type: none"> ▪ Employment Development Department (EDD) ☞ http://www.labormarketinfo.edd.ca.gov/Content.asp?pageid=1003 ☞ Follow the instructions below to determine whether the business is located in a SAC and which reason is applicable. If the business is located in a Severely Affected Community, submit a print-out of the most recent EDD unemployment report with the Collateral Support Request.

Severely Affected Communities

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

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

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



Monthly Data Release

Each month the EDD Labor Market Information Division (LMID) releases revised and preliminary civilian labor force, unemployment rates, and industry employment by geography for California, metropolitan areas, counties, and sub-county areas. These data and interactive tools are updated monthly at the time of the official EDD Press Release. The last data released was for **March 2016**. Please refer to the [EDD Data Release Schedule](#) to see the next planned update.

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

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

Monthly EDD Press Release

View a Statewide or a County Press Release:

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

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

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Current Month Data

Unemployment Rate and Labor Force Data for:

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



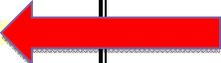
The current California unemployment rate is located in the first row of the table.

State of California
January 23, 2015
March 2013 Benchmark

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

REPORT 400 C
Monthly Labor Force Data for Counties
December 2014 - Preliminary
Data Not Seasonally Adjusted

COUNTY	RANK BY RATE	LABOR FORCE	EMPLOYMENT	UNEMPLOYMENT	RATE
STATE TOTAL	---	18,726,400	17,474,600	1,251,800	6.7%
ALAMEDA	8	789,800	750,300	39,600	5.0%
ALPINE	7	630	600	30	4.9%
AMADOR	26	15,610	14,480	1,120	7.2%
BLITTE	28	103,000	95,300	7,700	7.5%



Print this document to submit with your loan enrollment package.

City unemployment rates:

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



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Labor Force Data only for:

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



And selecting the borrower's county.

➔ Labor Force and Unemployment Rate for Cities and Census Designated Places

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- [Cities and Census Designated Places by Individual County](#)
- [About the Data](#)
- [Data for Other Areas](#)

Data for All County Sub-Areas

- [Current Month \(Excel\)](#)
- [Annual Averages: 2013 | 2012 | 2011 | 2010 | 2009 | Historical Data](#)

Cities and Census Designated Places by Individual County

Alameda	Kings	Placer	Sierra (no city file)
Alpine (no city file)	Lake	Plumas	Siskiyou
Amador	Lassen	Riverside	Solano
Butte	Colusa	Sacramento	Sonoma
Calaveras	Madera	San Benito	Stanislaus
Calaveras	Mariposa	San Bernardino	Butte

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⬆ Top Links This Month

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- [Wages and Employment by Occupation](#)
- [LMI by County Area](#)



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

Area Name	Labor Force	Employment	Unemployment Number	Unemployment Rate	Census Ratios Emp	Census Ratios Unemp
Butte County	103,000	95,300	7,700	7.5%	1.000000	1.000000
Biggs city	900	800	100	10.2%	0.008230	0.011538
Chico city	33,700	31,400	2,300	6.9%	0.329566	0.303846

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

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

4. Check the “Yes” box next to Severely Affected Community on the Loan Enrollment Application.

5. Check the “City” box next to “If Yes, select reason.”

6. Include the Monthly Labor Force Data for Cities and Census Designated Places printout, with city highlighted, when you submit the Loan Enrollment Application package to CalCAP@treasurer.ca.gov.

Unincorporated Areas:

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

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

The screenshot shows the 'LaborMarketInfo Monthly Data Release' website. The main heading is 'Monthly Data Release' with a sub-heading 'Each month the EDD releases revised and preliminary civilian labor force, unemployment rates, and industry employment by geography for California, metropolitan areas, counties, and sub-county areas.' Below this is a 'Current Monthly Press Releases' section with a 'Quick Jump to View a Press Release:' dropdown menu set to 'California - Official EDD Release' and a 'Go' button. Underneath, it says 'Data for areas on the drop down list that have an * after the name offer multi-county Metropolitan Area data only.' There are two options to view links by area type: 'Official EDD Statewide News Release' and 'California Employment Highlights for December 2011'. Under the second option, there are links for 'Industry Employment and Labor Force Data for:' including 'California', 'Counties', 'Metropolitan Areas', and 'Labor Force Data only for:'. The 'Labor Force Data only for:' section has a red arrow pointing to the link 'Cities and Census Designated Places'. Other links include 'Local Workforce Investment Areas' and 'Hours and Earnings Data by Selected Industries'. On the right side, there are sections for 'California and Counties', 'These Data Are Also Called' (listing 'Monthly Job Outlook', 'Economy Today', 'Unemployment Rate Data', and 'EDD Jobs Report'), 'Additional Resources' (listing 'Data Release Schedule', 'Historical Industry Employment Data Files (Excel format)', 'Historical Unemployment Rates (Excel format)', 'Methodology for Generating Labor Force Data', 'Methodology for Generating Industry Employment Data', and 'US Bureau of Labor Statistics'), and 'Also in the Data Library' (listing 'Monthly Data Release').

And selecting the borrower’s county.

Labor Force and Unemployment Rate for Cities and Census Designated Places

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Topics:

- [Data for All County Sub-Areas](#)
- [Cities and Census Designated Places by Individual County](#)
- [About the Data](#)
- [Data for Other Areas](#)

Data for All County Sub-Areas

- [Current Month \(Excel\)](#)
- [Annual Averages: 2013 | 2012 | 2011 | 2010 | 2009 | Historical Data](#)

Cities and Census Designated Places by Individual County

Alameda	Kings	Placer	Sierra (no city file)
Alpine (no city file)	Lake	Plumas	Siskiyou
Amador	Lassen	Riverside	Solano
Butte	Leavenworth	San Benito	Sonoma
Calaveras	Madera	San Bernardino	Stanislaus
Calaveras	Mariposa	San Diego	Sutter

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- [Wages and Employment by Occupation](#)
- [LMI by County Area](#)



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

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

State of California						
Area Name	Labor Force	Employment	Unemployment Number	Unemployment Rate	Census Ratios Emp	Unemp
Butte County	103,000	95,300	7,700	7.5%	1.000000	1.000000
Biggs city	900	800	100	10.2%	0.008230	0.011538
Chico city	33,700	31,400	2,300	6.9%	0.329566	0.303846

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

4. Check the “Yes” box next to Severely Affected Community on the Loan Enrollment Application.

5. Check the “Unincorporated” box next to “If Yes, select reason.”

6. Include the Monthly Labor Force Data for Cities and Census Designated Places printout, with county highlighted, and documentation or explanation that the address location is in an unincorporated area when you submit the Loan Enrollment Application package to CalCAP@treasurer.ca.gov.

County unemployment rates:

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

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

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And selecting the borrower’s county.

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- [Data for Other Areas](#)

Data for All County Sub-Areas

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Cities and Census Designated Places by Individual County

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Alpine (no city file)	Lake	Plumas	Siskiyou
Amador	Lassen	Riverside	Solano
Butte	Madera	Sacramento	Sonoma
Calaveras	Mariposa	San Benito	Stanislaus
Calaveras	Mariposa	San Bernardino	Sutter

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Chico city	33,700	31,400	2,300	6.9%	0.329566	0.303846

3. If the city of the Borrower's address is not listed, use the county.

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

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

5. Check the “Yes” box next to Severely Affected Community on the Loan Enrollment Application.

6. Check the “County if City Not Listed” box next to “If Yes, select reason.”

7. Include the Monthly Labor Force Data for Cities and Census Designated Places printout, with county highlighted, when you submit the Loan Enrollment Application package to CalCAP@treasurer.ca.gov.

- NAICS Code
 - ✓ Six digit number used by the North American Industry Classification System (NAICS) to categorize business types. Please provide the most current print-out of the applicable NAICS code for the borrower’s business.
 - 🔗 <http://www.census.gov/eos/www/naics/>

The screenshot shows the U.S. Department of Commerce Census website. The main heading is "North American Industry Classification System". Below the heading are navigation tabs: Main, History, Development Partners, Federal Register Notices, NAICS, and FAQs. The "NAICS Search" section is active, showing a search for "Farm Equipment". The search results are listed as follows:

NAICS Code	Description
333111	Feed processing equipment, farm-type, manufacturing
333111	Drags, farm-type equipment, manufacturing
423820	Planting machinery and equipment, farm-type, merchant wholesalers
423820	Farm machinery and equipment merchant wholesalers
423820	Conveying equipment, farm, merchant wholesalers
423830	Conveying equipment (except farm) merchant wholesalers
532490	Farm equipment rental or leasing
811310	Tractor, farm or construction equipment repair and maintenance services
811310	Farm machinery and equipment repair and maintenance services

Two red boxes with arrows point to specific elements in the search results:

- Step 1:** Enter business activity type (e.g. Farm Equipment) - points to the search input field.
- Step 2:** Select 6-digit code that best describes the business activity - points to the code 811310.

The footer of the page includes the text "Measuring America—People, Places, and Our Economy" and navigation links for ABOUT US, FIND DATA, BUSINESS AND INDUSTRY, PEOPLE & HOUSEHOLDS, GEOGRAPHY, and NEWSROOM.

- Census Tract # ✓ 11-digit number used to identify the specific location of a business to provide more reporting consistency and uniformity.

🔗 <https://geomap.ffiec.gov/FFIECGeocMap/GeocodeMap1.aspx>

FFIEC Year: 2014 Address: Search Reset

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

Census Demographic Data

User Select Tract

Geocoding System

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

Please select the appropriate activity year for the address being geocoded. The tract definitions for 2012, 2013, and 2014 data are based on the 2010 Census. *It is critical that the correct activity year is selected when using the FFIEC Geocoding System.*

[Census Updates](#)

FFIEC Year: 2014 Address: 915 Capitol Mall Sacramento Ca Search Reset

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

Census Demographic Data

User Select Tract

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

This Census Tract # is:
 060670011.01

<ul style="list-style-type: none"> ▪ Purpose of Loan 	<ul style="list-style-type: none"> ✓ Brief description of the use of loan proceeds (e.g. “working capital” or “purchase equipment”).
<ul style="list-style-type: none"> ▪ Is business minority owned? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Decline to Answer ▪ Is business woman owned? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Decline to Answer ▪ Is business veteran owned? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Decline to Answer 	<ul style="list-style-type: none"> ✓ The business is minority owned if at least 51% of the business is owned by one or more minority individuals. ✓ The business is woman owned if at least 51% of the business is owned by one or more women. ✓ The business is veteran owned if at least 51% of the business is owned by one or more veterans.

Lender Information Section

LENDER INFORMATION	
Participating Lender:	
Lender ID #:	
Contact Name:	
Phone Number:	
Contact Email:	

Field:	Information Needed:
<ul style="list-style-type: none"> ▪ Participating Lender 	<ul style="list-style-type: none"> ✓ Name of the financial institution.
<ul style="list-style-type: none"> ▪ Lender ID # 	<ul style="list-style-type: none"> ✓ The financial institution’s assigned CalCAP Lender ID. This number was issued and provided on the signed copy of the lender’s “Financial Institution Enrollment” agreement and the accompanying “Welcome Letter.” (This ID number never changes.)
<ul style="list-style-type: none"> ▪ Contact Name 	<ul style="list-style-type: none"> ✓ Name of the person CalCAP can contact with questions about this request.
<ul style="list-style-type: none"> ▪ Phone Number 	<ul style="list-style-type: none"> ✓ Direct phone number with area code for lender contact named above.
<ul style="list-style-type: none"> ▪ Contact Email 	<ul style="list-style-type: none"> ✓ Email for lender contact named above.

Collateral Support Section

COLLATERAL SUPPORT		
Is the loan enrolled in any other government guarantee program?		
<input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, name the program:		
Lender Loan Number (if assigned):		
Proposed Loan Amount:	Proposed Term of Loan:	mo.
Loan Category:		
<input type="checkbox"/> Envr. Imp./Energy Efficiency Loan <input type="checkbox"/> Bridge Loan		
<input type="checkbox"/> Other Small Business Loan		
Support Requested <small>(up to 40% of the loan amount)</small>	\$	%

Field:	Information Needed:
<ul style="list-style-type: none"> ▪ Is this loan enrolled in any other government guarantee program? <input type="checkbox"/>Yes <input type="checkbox"/>No ▪ If “Yes”, name the program: 	<ul style="list-style-type: none"> ✓ Identify whether the loan is enrolled in any other government guarantee program. Qualified loans do not include any loan or portion thereof to the extent the same loan or portion thereof has been, is being, or will be enrolled in any other government program substantially similar to the Program. ✓ If “yes”, name the other program the loan is enrolled in.
<ul style="list-style-type: none"> ▪ Lender Loan Number (if assigned) 	<ul style="list-style-type: none"> ✓ Unique loan number associated with the borrower’s loan. ☞ If no lender loan number has been assigned, leave field blank.
<ul style="list-style-type: none"> ▪ Proposed Loan Amount 	<ul style="list-style-type: none"> ✓ Total amount lender intends to loan to borrower.
<ul style="list-style-type: none"> ▪ Proposed Term of Loan 	<ul style="list-style-type: none"> ✓ Indicate the duration (term) of the loan in months.
<ul style="list-style-type: none"> ▪ Loan Category: <input type="checkbox"/>Envr. Imp./Energy Efficiency Loan <input type="checkbox"/>Bridge Loan <input type="checkbox"/>Other Small Business Loan 	<ul style="list-style-type: none"> ✓ Identify the loan category and check one box only.
<ul style="list-style-type: none"> ▪ Support Requested \$ and % (up to 40% of the loan amount) 	<ul style="list-style-type: none"> ✓ Amount of collateral support requested for this loan and percentage equivalent. ☞ Amount cannot exceed 40% of the proposed loan amount.
Signature Section	
<p>Include with this request a Risk Assessment of the borrower. The Risk Assessment includes: the value of the collateral based on the industry standard of measurement (eg. appraisal); the lender’s valuation of the collateral; borrower’s risk rating; summary of relationship and history of the business; and the lender’s cash flow and financial analysis of the borrower.</p> <p style="text-align: center;">Authorized Lender Signature _____ Date _____</p>	
Field:	Information Needed:
<ul style="list-style-type: none"> ▪ Authorized Lender Signature 	<ul style="list-style-type: none"> ✓ To be signed by the lender-designated authorized signer.
<ul style="list-style-type: none"> ▪ Date 	<ul style="list-style-type: none"> ✓ Date the request was signed.

D. CalCAP Collateral Support Approval

Upon approval of a lender-submitted “Collateral Support Request”, CPCFA will issue a “Collateral Support Approval” along with instructions for lenders to open a loan loss reserve account and deposit applicable enrollment fees.



The “Collateral Support Approval” is only valid for up to 90 days after issuance by CalCAP. As such, lenders should ensure loans close within the 90-day timeframe to remain eligible to receive collateral support.

Within 15 days of the closing of the loan, lenders shall complete and submit the following pertinent loan documentation to CPCFA:

Required

- ✓ CalCAP Collateral Support Approval (“Final Loan Information” section)
- ✓ Proof of Fee Deposit & Loan Loss Reserve Account Opening
- ✓ Lender Certification
- ✓ Borrower Certification



Pursuant to the California Information Practice Act of 1977 (Civil Code Section 1798.17), lenders are to provide the borrower with a copy of the privacy notice disclosing borrower data collected by the lender on behalf of CalCAP.

Examples of those documents can be found in Chapter VII of this manual and on the CalCAP CS website at:

- ✓ Lender Certification - <http://www.treasurer.ca.gov/cpcfaca/cap/collateral/lender.pdf>
- ✓ Borrower Certification - <http://www.treasurer.ca.gov/cpcfaca/cap/collateral/borrower.pdf>
- ✓ Privacy Notice - <http://www.treasurer.ca.gov/cpcfaca/forms/privacy.pdf>

D.1. Instructions for Completing the CalCAP Collateral Support Approval

This section provides instructions for lenders on how to complete the CalCAP “Collateral Support Approval”, which is the final form needed for lenders to complete the enrollment of a loan with CalCAP CS. A complete copy of the approval can be found in Chapter VII of this manual.

Form 2: CalCAP Collateral Support Approval

Final Loan Information & Signature Section			
FINAL LOAN INFORMATION			
Lender Loan #:	Type of Loan: <input type="checkbox"/> Term Loan <input type="checkbox"/> Line of Credit		
Final Loan Amount:	Date of Loan:	Maturity Date:	
Interest rate: % <input type="checkbox"/> Fixed <input type="checkbox"/> Variable If, <i>variable</i> : Start Rate: Indication: Cap:			
Loan Category: <input type="checkbox"/> Envr. Imp./Energy Efficiency Loan <input type="checkbox"/> Bridge Loan <input type="checkbox"/> Other Small Business Loan			
Collateral Support Loan Loss Reserve Account #:			
Include proof of fee deposit, borrower and lender certifications, and wiring instructions with submission of this document.			
The lender certifies that the given information is true and correct.			
Authorized Lender _____ Date _____			
Field:	Information Needed:		
▪ Lender Loan #	✓ The unique loan number associated with the borrower’s loan.		
▪ Type of Loan <input type="checkbox"/> Term Loan <input type="checkbox"/> Line of Credit	✓ Identify the type of loan and check one box only.		
▪ Final Loan Amount	✓ List the total amount loaned to the borrower under this loan or the amount of increase being extended.		
▪ Date of Loan	✓ Date of loan or date of first disbursement.		
▪ Maturity Date	✓ The date (MM/DD/YYYY) the enrolled loan is scheduled to mature.		
▪ Interest rate % <input type="checkbox"/> Fixed <input type="checkbox"/> Variable ▪ If variable: o Start Rate o Indication o Cap	✓ Provide the annual percentage rate (APR) for the enrolled loan. ✓ Indicate whether the interest rate remains the same (fixed) or changes (variable) over the life of the loan. ☞ If answered “variable”, provide the start rate, the index the variable is tied to, and if applicable, the cap on the interest rate.		
▪ Loan Category: <input type="checkbox"/> Envr. Imp./Energy Efficiency Loan <input type="checkbox"/> Bridge Loan <input type="checkbox"/> Other Small Business Loan	✓ Identify the loan category and check one box only.		
▪ Collateral Support Loan Loss Reserve Account #	✓ Provide the account number used to deposit the collateral support.		
▪ Authorized Lender	✓ To be signed by the lender-designated authorized signer.		
▪ Date	✓ Date the final loan information was signed.		

E. Summary CS Loan Enrollment Flow

