

# Capital Programs & Climate Financing Authority (CPCFA)

## California Capital Access Program (CalCAP)

### 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:

The screenshot shows the EDD website's navigation bar with links for 'About EDD', 'Find a Job', 'File & Manage a Claim', 'Employer Services', and 'EDD News'. The 'Monthly Data Release' section is active, displaying a list of resources including 'Monthly EDD Press Release', 'Current Month Data', 'Interactive Data Tools', 'Analysis and Reports', and 'Additional Data'. A 'Monthly EDD Press Release' box contains a dropdown menu set to 'California - Official EDD Release' and a 'Go' button. Below this, a list of data types is shown, with 'California and Counties' highlighted in yellow and a red arrow pointing to it. The 'Current Month Data' section is partially visible at the bottom, with the heading 'Unemployment Rate and Labor Force Data for:' and a list of options including 'California and Counties', 'California and Metropolitan Areas', 'Local Workforce Development Areas (Local Areas)', 'Cities and Places by County', and 'Historical Unemployment Rates'.

a. 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%
ARIZONA	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;



▶ 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 April 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

Labor Force Data only for:

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



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

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

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The Labor Force and Unemployment Rate for Cities and Census Designated Places (CDPs) are updated monthly. Data for Cities and CDPs is limited to not seasonally adjusted labor force and unemployment rates. Estimates of employment by industry are not available for Cities and CDPs. Please see the about the data section for additional information about how the data is produced and possible data limitations. The last data released was for December 2014, for a complete schedule of future releases, please visit our [Data Release Schedule](#).

### 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	Colusa	Sutter	Sonoma
Calaveras	Madera	San Benito	Stanislaus
Colusa	Mariposa	San Bernardino	Sutter

### ★ Self-Service Options

- [Find Local Employers](#)
- [Training Information](#)
- [Occupational Guides](#)
- [Local Area Profiles](#)
- [Statewide Data Summary](#)
- [Monthly Data Release](#)
- [What's New](#)
- [GIS Interactive Maps](#)
- [Online Job Ads Statistics](#)
- [LMI Advisory Group](#)
- [California Veterans Career Resource](#)

### ⬆ Top Links This Month

- [Occupational Guides](#)
- [Data by Occupation](#)
- [Unemployment Rate & Labor Force](#)
- [Wages and Employment by Occupation](#)
- [LMI by County Area](#)

### 🔍 FAQs

- 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.**

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

State of California						
Area Name	Labor Force	Employment	Unemployment Number	Unemployment Rate	Census Ratios Emp	Census Ratios Unemp
State of California						
January 23, 2015						
March 2013 Benchmark						
<b>Monthly Labor Force Data for Cities and Census Designated Places (CDP)</b>						
December 2014 - Preliminary						
Data Not Seasonally Adjusted						
Butte County	103,000	95,300	7,700	7.5%	1.000000	1.000000
Biggs city	900	800	100	10.2%	0.008230	0.033846
Chico city	33,700	31,400	2,300	6.9%	0.329566	0.33846

- 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 x 1.1= 7.37)

1. Check the “Yes” box next to Severely Affected Community on the Loan Enrollment Application.
2. Check the “City” box next to “If Yes, select reason.
3. 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](mailto: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;

**LaborMarketInfo**  
**Monthly Data Release**

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

**Current Monthly Press Releases**

Quick Jump to View a Press Release:

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

Or view links by area type:

**Official EDD Statewide News Release**

California Employment Highlights for December 2011

Industry Employment and Labor Force Data for:

- California
- Counties
- Metropolitan Areas

Labor Force Data only for:

- **Cities and Census Designated Places** (highlighted with a red arrow)
- Local Workforce Investment Areas

Hours and Earnings Data by Selected Industries

**California and Counties**

- California and Metropolitan Areas
- Local Workforce Investment Areas
- Cities and Places by County

Historical Unemployment Rates (Excel format)

**These Data Are Also Called**

- Monthly Job Outlook
- Economy Today
- Unemployment Rate Data
- EDD Jobs Report

**Additional Resources**

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

**Also in the Data Library**

- Monthly Data Release

a. And selecting the borrower's county.

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

The Labor Force and Unemployment Rate for Cities and Census Designated Places (CDPs) are updated monthly. Data for Cities and CDPs is limited to not seasonally adjusted labor force and unemployment rates. Estimates of employment by industry are not available for Cities and CDPs. Please see the about the data section for additional information about how the data is produced and possible data limitations. The last data released was for December 2014, for a complete schedule of future releases, please visit our [Data Release Schedule](#).

#### 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	Los Angeles	Sacramento	Sonoma
Calaveras	Mariposa	Santa Clara	Stanislaus
Colusa	Mariposa	San Bernardino	Butte

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#### ★ Self-Service Options

- [Find Local Employers](#)
- [Training Information](#)
- [Occupational Guides](#)
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- [Statewide Data Summary](#)
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- [Occupational Guides](#)
- [Data by Occupation](#)
- [Unemployment Rate & Labor Force](#)
- [Wages and Employment by Occupation](#)
- [LMI by County Area](#)

FAQs

- The selection will download the Monthly Labor Force Data for Cities and Census Designated Places in an excel file with the data for the county. **Print this document to submit with your loan enrollment package.**
- If the county unemployment rate is 110% or more of the current California statewide unemployment rate (not seasonally adjusted) as of the date of loan (date of first disbursement) the business is located in a Severely Affected Community.

The screenshot shows an Excel spreadsheet titled 'buttesub.xls [Read-Only] [Compatibility Mode] - Microsoft Excel'. The spreadsheet contains the following data:

State of California						
1	State of California					
2	January 23, 2015					
3	March 2013 Benchmark					
4						
5						
6	Monthly Labor Force Data for Cities and Census Designated Places (CDP)					
7	December 2014 - Preliminary					
8	Data Not Seasonally Adjusted					
9						
10		Labor Force	Employment	Unemployment Number	Rate	Census Ratios Emp Unemp
11	Area Name					
12						
13	Butte County	103,000	95,300	7,700	7.5%	1.000000 1.000000
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15	Biggs city	900	800	100	10.2%	0.008230 0.011538
16	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 x 1.1= 7.37)

- Check the “Yes” box next to Severely Affected Community on the Loan Enrollment Application.
- Check the “Unincorporated” box next to “If Yes, select reason.”
- 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](mailto: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 Place

The screenshot shows the 'Monthly Data Release' page on the Labor Market Info website. A red arrow points to the 'Labor Force Data only for Cities and Census Designated Places' link in the 'Labor Force Data only' section.

- a. And selecting the borrower's county

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- If the city of the Borrower's address is not listed, use the county.
- 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. ( $6.7 \times 1.1 = 7.37$ )

- Check the "Yes" box next to Severely Affected Community on the Loan Enrollment Application.
- Check the "County if City Not Listed" box next to "If Yes, select reason."
- 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](mailto:CalCAP@treasurer.ca.gov)