

Employee Retention (continued)

Union Bank experienced 2% turnover among on-site center participants, compared to 10% among other parents and 18% at the Bank overall. It also found reduced absenteeism and received publicity including a Time magazine feature story.

Burud & Associates, 1988

60% of employees regarded the ability to balance work and personal life of "great importance" in decision to stay. Those aware of the work/family offerings were 39% more likely to stay. Flexible work hours was deemed most valuable.

Hoechst Celanese, study by WFD, 1990

Reduced Labor (and Benefit) Costs

Aetna Life & Casualty cut the rate of resignations of new mothers by 50% by extending its unpaid parental leave to six months, saving \$1 million in hiring and training costs.

Aetna Life & Casualty

Sunbeam reduced costs by \$15,000 per pregnancy in related medical costs by providing prenatal health care.

Work/Family Connections Newsletter

A back-up care service recovered 105 days of productivity.

American Express Financial Advisors

Leadership Positioning

Business Week, *Fortune* and *Working Mother Magazine* each annually name the best companies to work for, based on the work/life initiatives and supportiveness of the corporate culture to employees' personal lives.

Business Week, *Fortune*, *Working Mother Magazine*

Productivity

GSA's tele-commuting satellite centers increased productivity 10-15%.

GSA internal data

Tele-commuters at Illinois Bell increased productivity by 40%.

Illinois Bell

Productivity (continued)

Employees at FelPro, a Skokie, Illinois gasket manufacturer, who used and valued their benefits most, including work/life benefits, were twice as likely to submit suggestions for product and process improvements as others. They also showed more initiative, helped out supervisors and co-workers more, and volunteered for more work

University of Chicago, 1985 study

47% of companies with work/life programs report increased productivity.

Mercer, 1996

DuPont employees who use work/life programs are 45% more likely to "go the extra mile" to assure the success of the company.

DuPont, 1995 study

Profitability & Earnings Per Share

Companies with more innovative human resource practices had higher annual shareholder return and high gross return on capital. The top 25%, those using the largest number of best practices had an 11% return on capital, more than twice the others.

High Performance Work Practices and Firm Performance, U.S. Department of Labor, August 1993

73% of companies named in Fortune's *100 Best Places to Work in America* had higher than average annual returns on investment. Among those named were SAS Institute and Kingston Technology.

Fortune, 1998

Georgia Power reduced office lease costs by \$100,000 per year through telecommuting. ATT&T cut office space costs by \$10 million over the past 5 years. JC Penney avoided the cost of building 2-3 new sales centers.

Minnesota Center for Corporate Responsibility

Increased Market Share

First Tennessee Bank overhauled work processes and time schedules in line with work/family needs, believing that employee satisfaction drives employee retention, which drives customer satisfaction and retention. It reduced customer account reconciliation time from ten days to four, increasing customer satisfaction at no added cost. The bank had overall revenue growth of 11%, when industry average was 6-7%. Business units run by managers who ranked most supportive of work/life concerns had 7% higher customer retention rates than other units.

SC Johnson Wax, a consumer products business for whom image and visibility are key, was featured in 50 national magazines, television stations, radio and newspapers in a single year, with greater exposure than the cost equivalent, a 7 second spot on the Super Bowl.

SC Johnson Wax

HR Magazine, June 1997

Additional Resources:

The Claremont Graduate University is sponsoring a project through the Peter F. Drucker Graduate School of Management and the Center for Educational Studies, under a grant by the David and Lucile Packard Foundation. The project deliverable is a book exploring whether innovative work practices that support employees' quality of work and personal life balance contribute to business success in a measurable way. The book will contain a critique of research evidence, a series of case studies and short contributions by business authors.

The work practices to be considered are as follows:

- A climate in which employees who are not "career-primary" can be high performers.
- A work culture that recognizes the responsibilities that employees have outside of work.
- Programs that support employees' ability to meet their own personal responsibilities, e.g., family and dependent care benefits.
- A flexible work environment that focuses on end results.

Continued

- A management climate where employees are given substantial control over how their work is done and held accountable for results.

Contact Information

A copy of the proceedings of the project can be found at the Center for Education Studies, Stakeholders Roundtable, at www.egu.edu, or by contacting:

Sandra Burud, Ph.D., Project Director
Claremont Graduate University

Office: 232 North Alta Vista Avenue, Monrovia, CA 91016
626 256-3423 phone 626 359-7863 fax
sandra.burud@egu.edu or sandy@burud.org

DRAFT
City of Bakersfield
Consolidated Plan 2005



*Plan approved with some amendments
on 1-6-05*

City of Bakersfield
Department of Economic and Community Development

Chapter VIII Community and Economic Development Needs

"Are we there yet?"

Our Children



Obstacles to providing these services include: the needs exceed available funding to address crime prevention, transportation services, youth, senior citizen and health care services; the difficulty in accessing needed technical and business organization assistance and funds, in the case of child care providers; and access to information and training for employment services.

a. Statement of Specific Objective - Child Care Centers/Services

Long term objective is to provide affordable and safe child care for the children in metropolitan Bakersfield who need supervision/care while parents are at work. Support the development of a special loan fund to assist in start up and expansion of licensed family daycare homes and facilities.

Short term objective is to support the development of licensed child care centers and licensed child care homes, with development services to the licensed homes and centers in need of technical support.

The proposed accomplishment is to utilize CDBG and other public and private funds to develop at least 10 licensed childcare centers/facilities and/or family homes accommodating 1,500 children.

b. Statement of Specific Objective - Health Facilities and Services

Long term objective is to support the development of more affordable and available health services to low income persons in areas of Bakersfield where the need is great, but access is limited; particularly south and east Bakersfield.

Short term objective is to expand outreach services and linkage to resources and other hard to reach homeless persons in Bakersfield.

Proposed accomplishment is to utilize ESG, FEMA, and other funds to provide health and referral services for 2500 individuals and families.

c. Statement of Specific Objective - Neighborhood Facilities

Long term objective is to support the development of a neighborhood facility to provide health care, child care, recreational and other services in low income areas.

Other Public Service Needs			1,000,000
ANTI-CRIME PROGRAMS			////////////////////
Crime Awareness			2,500,000
Other Anti-Crime Programs			2,000,000
YOUTH PROGRAMS			////////////////////
Youth Centers			3,500,000
Child Care Centers			3,000,000
Youth Services			1,000,000
Child Care Services			2,000,000
Other Youth Programs			1,000,000
SENIOR PROGRAMS			////////////////////
Senior Centers			2,000,000
Senior Services			1,000,000
Other Senior Programs			750,000
ECONOMIC DEVELOPMENT			////////////////////
Rehab; Publicly- or Privately-Owned Commercial/Industrial			35,000,000
CI Infrastructure Development			9,500,000
Other Commercial/Industrial Improvements			9,000,000
Micro-Enterprise Assistance			1,875,000
ED Technical Assistance			1,600,000
Other Economic Development			35,000,000
PLANNING			////////////////////
Planning			2,000,000
TOTAL ESTIMATED DOLLARS NEEDED:			\$275,825,000

i. Priority Need - Public Facilities and Services

The Consolidated Plan and United Way needs assessments and the ConPlan 2005 needs assessment identified gaps in public/private facilities and services, making it necessary to include these items as priority needs for the community. The following items are identified as priorities: 1) child care centers and services for parents, as well as providers, 2) community health care facilities and services, 3) neighborhood facilities, 4) affordable and available specialized transportation services for senior citizens and disabled persons, 5) youth centers and services, 6) non-housing historic preservation, and 7) other public facilities and services (crime prevention, employment services, senior transportation services, etc.).

the Old Town Kern-Pioneer Redevelopment Project, the Southeast Bakersfield Redevelopment Project, the new Implementation Plan for the Downtown Redevelopment Project, the Master Plan for Recreation and Parks and the Downtown Drainage Study.

The Old Town Kern-Pioneer Redevelopment and the Southeast Bakersfield Redevelopment Project areas went into effect on July 28, 1999. The new five year Implementation Plan for the Downtown Redevelopment Project was adopted in February, 2000. The three implementation plans identify possible future projects in each area (cost estimates were not included). The three plans cover almost all of the City's low-income areas.

The draft Master Plan for Recreation and Parks was submitted for review and comment in December, 1999. The plan identifies possible future projects in the City including the low-income areas (cost estimates were not included).

The Downtown Drainage Study (which is mostly in low-income areas) is scheduled to be completed by June 2000. It was undertaken because rapid City growth and redevelopment has made previous drainage studies of the area outdated and inadequate.

The East Bakersfield Drainage study (which covers a low-income area), is planned to take place for \$169,000 in future fiscal years. Even though the citizen's survey did not contain a question about planning, it is anticipated that other planning studies will be undertaken within the next five years. Based on the analysis above, this need was identified as a priority community development need.

F. PUBLIC FACILITIES

At A Glance Highlights

- Both the Consolidated Plan Community Development Needs Survey and the Kern County Social Service Needs Assessment identified the need for youth centers as a top priority. Programs and activities are particularly needed for at-risk youth.
- Child care centers, particularly for infant and toddler care, are much needed in the City. The affordability of child care services is also a critical issue.
- While there are a number of health care facilities in the City, the affordability and accessibility of these facilities are issues among the City's lower income residents.
- There is a need for community park centers. There are currently two City-owned community centers in the City, while the national standard is one center per 25,000 population.

- Probation Auxiliary of Kern County
- Starlight Foundation
- Teen Challenge
- Youth for Christ
- IMPACT Community Youth Center
- Bakersfield Police Activities League Youth Center

Although facilities exist in most neighborhoods, the facilities need to be developed to provide the type of activities and programs that can draw young people and maintain their interest. The Bakersfield PAL Center is currently remodeling its recently acquired facility to provide a broad spectrum of activities that youth will find beneficial.

Youth Facilities give youth in the community an alternative to delinquency by steering energy into productive channels. Because of the important part youth activity centers play in the lives of young people, this activity was given a *priority* rating as a community development need.

2. Child Care Centers

The Survey identified the need for additional child care centers and licensed family child care homes within the community. The survey by United Way also identified affordable child care as a relatively strong need. According to the Community Connection for Child Care, a program operated by the Kern County Superintendent of Schools, there are approximately 98,000 children with working parents in Kern County who need child care services. As of July 1999, there are only 22,827 spaces in licensed centers and homes, identifying a lack of space availability. According to Community Connection, there are:

Licensed Family Day Care Homes

Total active licensed homes	675
Total spaces available in family day care	6,008

Licensed Child Care Centers

Total active licensed centers	237
Total spaces available in child care centers	16,819
Total private center spaces	7,126
Total full-time public subsidized spaces	1,331
Total part-time public subsidized spaces	4,234

- ✕ Establishing licensed family child care homes in under-served areas would provide for job creation, support for parental employment, and many other economic incentives. However, child care providers are in need of support and technical

assistance in order to start-up or build capacity in their licensed family child care homes to ensure success and staying power. Support and technical assistance include: assistance with zoning/licensing issues; training and education including general business training; technical assistance with loan applications; and management consultations.

The following is a statement of the requirements to start a licensed family child care home business: attend a licensing orientation meeting; submission of application (orientation is a pre-requisite); payment of annual application fee (\$25.00); four hours of CPR training; four hours of First Aid training; seven hours of Preventative Health training; all adults (18 years and older) must pass TB test, take finger prints and pass Child Abuse Index Check.

The affordability of child care services is also an issue. Based on a 1999 survey by the Kern County Child Care Council, average costs for child care tuition in Kern County can take as much as 25% of low income family's monthly income to maintain. That is \$700/month in child care expenses for a total monthly household income of \$2,800. While some child care services can be publicly subsidized, there is a critical shortage of funds to meet the demand.

Reliable child care is important to the economy and social well being of parents and children; this need warrants a *priority* rating as a community development need.

3. Centers for the Disabled

According to the State Independent Living Council of California report, approximately 20% of the state's population is living with some form of disability (physical and or psychological). This would translate to approximately 40,000 persons in Bakersfield. This population tends to be older, with more than 59% being 45 years of age and older. There are several centers for the disabled in operation in Bakersfield, including the following:

- Bakersfield Association for Retarded Citizens
- Braille Center of Kern County
- Downs Syndrome Parents Group of Kern
- Independent Living Center of Kern County
- National Association for People with Disabilities
- National Blind Federation, Kern County Chapter
- Society for Crippled Children & Adults of Kern County

As shown in *Figure 8: Services and Facilities by Type*, these centers are generally more spread out in the City than other types of services and facilities. Section III discusses some of the housing and service gaps which exist in the City. In addition,

Characteristics of Child Care Friendly Ordinances
LINCC Government and Planning Taskforce
August 1999

Child Care Center

The Government Planning Task Force (the Committee) recognizes that drafting a single zoning ordinance related to child care centers (Centers) is not a practical objective given the varying structure of zoning ordinances among municipalities. As the goal of the Committee is to minimize barriers to development of child care facilities, the Committee has developed the following list of characteristics that a favorable zoning ordinance pertaining to Centers would contain:

1. The municipality's General Plan should specifically address child care facilities as a subsection including a statement encouraging the expansion of the community's child care capacity.
2. Zoning ordinances should specifically mention Centers as a possible use in any zone: residential, commercial, industrial, and agricultural.
3. Centers should be allowed in residential areas with a conditional use permit (CUP).
4. For all non-residential zones, Centers are a permitted use provided minimal development requirements are met as determined by the local jurisdiction. Some examples of minimum requirements are as follows:
 - Proposed facility complies with State Department of Social Services licensing requirements. No ordinances regarding physical environment within the Center need be more restrictive than the State licensing requirement.
 - Noise attenuation for the Center and neighboring establishments should be addressed. Solid fencing around play areas and double paned windows may be required.
 - Buffer zones around businesses handling hazardous materials should be reasonable.
 - Parking, drop-off, and traffic circulation requirements should be consistent with the area and the existing zoning.
 - Parking requirements are reasonable based on the nature of the operation and the needs of the community; for example 1 space for every 12 children or 1 space per 500 square feet of classroom space.
5. Permit fees should be kept to a minimum (i.e. <\$300 in total).

Characteristics of Child Care Friendly Ordinances
LINCC Government and Planning Taskforce
August 1999

Family Child Care Home

The Local Child Care Planning Council's Local Investment for Child Care Government Planning Taskforce has developed (with the technical assistance of the Child Care Law Center, a team of planners and child care experts) the following language to propose as revision to cities' Family Child Care Home planning ordinances:

A large family child care home is a permitted use given it meets these criteria:

1. The provider has secured a large family day care license from the state of California, Department of Social Services. The applicant shall provide proof of such license to the Planning Division within 90 days of permit approval. If the license is revoked for any reason, the applicant shall immediately notify the Planning Division and further authorized use as a large Family Child Care Home is revoked.
2. The facility is the principle residence of the provider.
3. No structural changes are proposed that will alter the character of the single family or multifamily residence.
4. Provisions have been made to provide, as a minimum, one off-street parking space per employee of driving age not living in the home. For such purpose the residential driveway is acceptable if the parking space usage will not interfere with child passenger boarding or disembarkation.
5. The facility operator complies with all applicable regulations.

October 1998

Alameda County LINCC
(Local Investment in Child Care)
Survey of Municipal Regulations Affecting
Child Care Facilities Development

<i>City / Department:</i>	<i>Name of Person completing this survey:</i>
<i>Title:</i>	<i>Telephone:</i>
<i>Hours of Operation:</i>	<i>Fax:</i>

***Fax Response by: October 16, 1998 to: Agnes Briones
LINCC Coordinator @ 208-9720 or
Send to: 1401 Lakeside, 10th Floor Oakland, CA 94612***

October 1998

Alameda County LINCC (*Local Investment in Child Care*)
Survey of Municipal Regulations Affecting Child Care Facilities Development

Please complete as much information on the front and back sides of this survey.

Feel free to attach additional pages if necessary. Thank you!

A. Large Family Child Care Homes (9-14 children in the providers home)

1. What zoning process does your city use to regulate large family child care homes? *Please check all that apply.*

- Permitted Use* - large family child care homes are allowed 'by right' as an appropriate use in a residential district.
- Non-discretionary Administrative Permit* - large family child care homes are subject to local statutory standards, permits are granted to all applicants who meet these standards.
- Modified Conditional Use* - includes notifying adjacent property owners of the large family child care application, conducting hearings as necessary and complying with reasonable local statutory standards.
- Other* - please describe _____

2. What is the minimum or maximum capacity (# of children) required to trigger the permit process to establish a large family child care home?

- Up to 6 children* *Other*
- Up to 8 children*

3. In what zones can a large family child care provider operate in your city? *Please check all that apply.*

- Residential* *Industrial*
- Commercial* *Other*

4. Where do large family child care providers go to apply for a use permit?

Location: _____

Address: _____

Phone: _____ *Contact Person:* _____

October 1998

Alameda County LINCC (*Local Investment in Child Care*)
Survey of Municipal Regulations Affecting Child Care Facilities Development

5. Please describe the requirements applicants must meet to obtain a large family day care zoning permit in your city or attach the ordinance:

Parking

Traffic / Circulation

Noise

Density / Space (maximum / restrictions based on building square footage)

6. What are the most common barriers, in addition to the conditions mentioned above, encountered by large family child care operators in obtaining a use permit. Please check all that apply, and explain e.g. Adjacent property owners who oppose noise-level.

<input type="checkbox"/> Landscaping	<input type="checkbox"/> Setbacks	<input type="checkbox"/> Other. Please explain below
<input type="checkbox"/> Parking	<input type="checkbox"/> Adjacent Propety Owners Troubled by Noise	
<hr/>		

October 1998

Alameda County LINCC (Local Investment in Child Care)
Survey of Municipal Regulations Affecting Child Care Facilities Development

7. What triggers a public hearing to obtain a large family child care permit?

- Request by adjacent property owners Local government Denial
- Other. *Please explain* _____
- _____

8. Who conducts the hearing? _____

8a. Who is notified of a public hearing for conditional use permits? *Please check / circle all that apply.*

- Owners within:
- 100 - 300 ft 300 - 500 ft 500 or more
- Other _____
- _____

9. What are the permit fees to file for a large family child care permit?
Please describe.

\$ _____

10. What is the average length of time to complete the review process to receive a large family child care permit?

_____ day(s)

_____ weeks(s)

11. Describe the Appeal Process?

Step 1. _____

Step 2. _____

Step 3. _____

Other: *please describe* _____

October 1998

Alameda County LINCC (*Local Investment in Child Care*)
Survey of Municipal Regulations Affecting Child Care Facilities Development

12. Are all large family child care providers required to pay a business license fee?

Yes

If **yes**, please describe or attach the formula used to calculate the business license tax and basis for tax payments.

No

If **no**, please list who is exempt from paying business license fee.

13. What would you like large family child care providers to know about your city's zoning regulations and process? *Please explain.*

Thank you for completing this section on Large Family Child Care Facilities Development. Please continue to the next section on Child Care Center Facility Development.

October 1998

Alameda County LINCC (*Local Investment in Child Care*)
Survey of Municipal Regulations Affecting Child Care Facilities Development

B. Child Care Centers (Usually accommodates 14 or more children in a non-residential building)

1. Where do child care center providers go to apply for a use permit?

Location: _____

Address: _____

Phone: _____ *Staff Contact:* _____

2. Please describe the requirements applicants must meet to obtain a child care center zoning permit in your city:

Parking

Traffic / Circulation

Density / Space (maximum / restrictions based on building square footage)

Noise

3. What are the most common barriers, in addition to the conditions mentioned above, encountered by large family child care operators in obtaining a use permit. *Please check all that apply, and explain e.g. Adjacent property owners who oppose noise-level.*

Landscaping

Setbacks

Other. *Please explain below*

Parking

Adjacent Property Owners Troubled by Noise

October 1998

Alameda County LINCC (*Local Investment in Child Care*) Survey of Municipal Regulations Affecting Child Care Facilities Development

3. *continued*

Please explain barriers checked from previous page.

4. Are all child care centers required to pay a business license fee?

Yes

If **yes**, please describe or attach the formula used to calculate the business license tax and basis for tax payments.

No

If **no**, please list who is exempt from paying business license fee.

5. What are the permit fees to file for a child care center permit?

\$ _____

6. What is the average length of time to complete the review process to receive a large family child care permit?

_____ *day(s)*

_____ *weeks(s)*

7. Who is notified? *Please circle all that apply.*

Owners within:

100 - 300 ft 300 - 500 ft 500 or more

Other _____

7a. Who conducts the hearing? _____

October 1998

Alameda County LINCC (*Local Investment in Child Care*)
Survey of Municipal Regulations Affecting Child Care Facilities Development

7b. Who approves the final decision?

7c. Describe the Appeal Process?

Step 1. _____

Step 2. _____

Step 3. _____

Other: *please describe* _____

October 1998

Alameda County LINCC (Local Investment in Child Care)
Survey of Municipal Regulations Affecting Child Care Facilities Development

8. Please identify any City or County owned property that may be available for child care facility development. (e.g. buildings, vacant property, or redevelopment sites that could potentially be used to build a child care center)

Address: _____	Address: _____
_____	_____
Contact Name: _____	Contact Name: _____
_____	_____
Phone: _____	Phone: _____

9. What other public agencies do you refer people who are trying to open a child care center? Please check all that apply and provide address, contact name and phone.

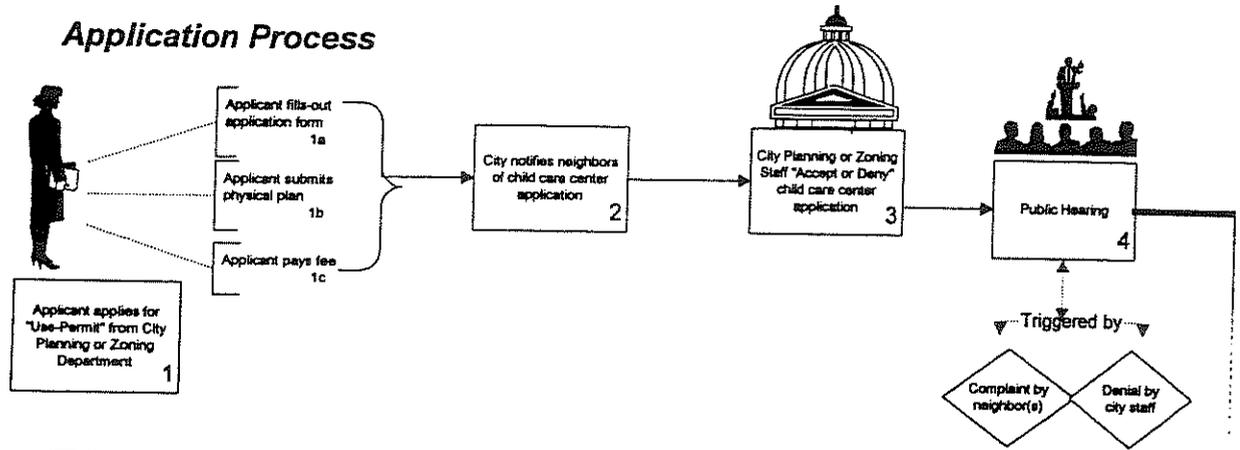
- | | | |
|--|---|--|
| <input type="checkbox"/> Fire Department | <input type="checkbox"/> Community Care Licensing | <input type="checkbox"/> Child Care Resource & Referral Agency |
| <input type="checkbox"/> Building Inspection | <input type="checkbox"/> Health Department | |

Address: _____	Address: _____
_____	_____
Contact Name: _____	Contact Name: _____
_____	_____
Phone: _____	Phone: _____

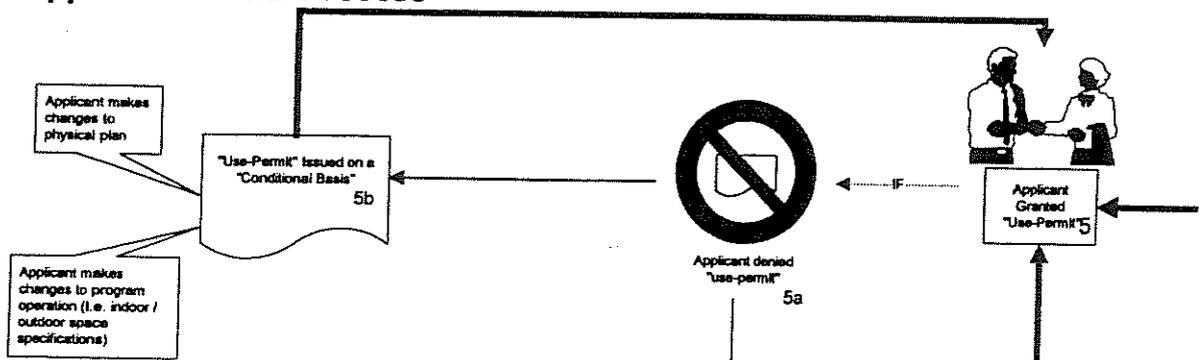
10. Is there additional information we should know regarding your city's zoning regulations for child care centers in order to assist applicants through this permit / licensing process?

Sample Use Permit Process

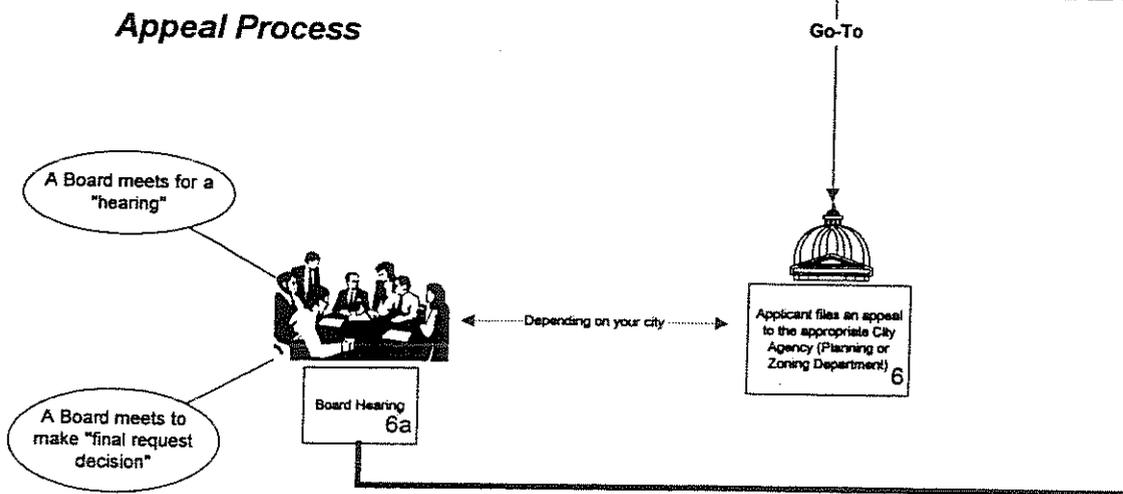
Application Process



Approval / Denial Process

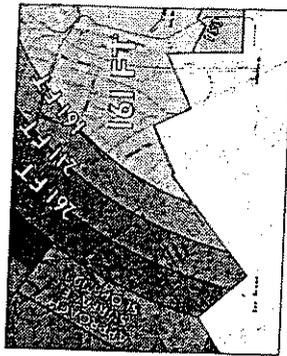
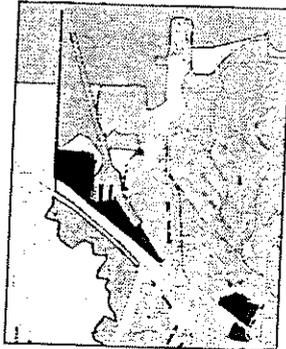
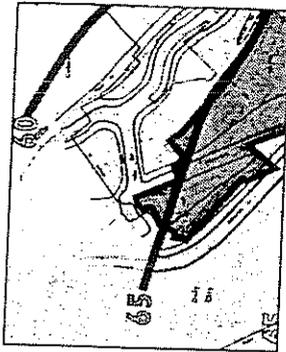


Appeal Process



Created by: Agnes Briones 12/14/98
 Created for: Alameda County Child Care Planning Council, Local Investment in Child Care Project (LINCC)

SOUTH SAN FRANCISCO GENERAL PLAN



Adopted

OCTOBER 1999

area.

2.6 LAND USE POLICIES

Because land use policies for each of the planning sub-areas are spelled out in Chapter 3, policies here focus on citywide issues and those of a programmatic nature.

GUIDING POLICIES

2-G-1 *Preserve the scale and character of established neighborhoods, and protect residents from changes in non-residential areas.*

Protection of residential neighborhoods is a General Plan theme. While some parts of the city are expected to undergo change over time, the General Plan seeks to ensure that existing residential neighborhoods are fully protected from changes elsewhere.

2-G-2 *Maintain a balanced land use program that provides opportunities for continued economic growth, and building intensities that reflect South San Francisco's prominent inner bay location and excellent regional access.*

2-G-3 *Provide land use designations that maximize benefits of increased accessibility that will result from BART extension to the city and adjacent locations.*

Locating uses that can support transit ridership and providing high development intensities around transit stations is not just in South San Francisco's best interest, but a regional interest as well.

2-G-4 *Provide for continued operation of older industrial and service commercial businesses at specific locations.*

The City recognizes that many existing manufacturing and warehousing and distribution uses perform a regional function as well, and

seeks to maintain these as conforming uses in specific locations.

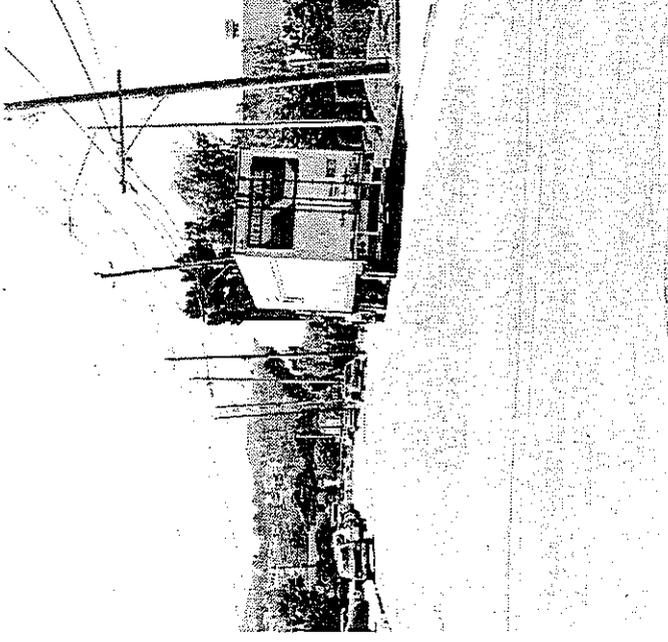
- 2-G-5 *Maintain Downtown as the City's physical and symbolic center, and a focus of residential, commercial, and entertainment activities.*
- 2-G-6 *Maximize opportunities for residential development, including through infill and redevelopment, without impacting existing neighborhoods or creating conflicts with industrial operations.*
- 2-G-7 *Encourage mixed-use residential, retail, and office development in centers where they would support transit, in locations where they would provide increased access to neighborhoods that currently lack such facilities, and in corridors where such developments can help to foster identity and vitality.*
- 2-G-8 *Provide incentives to maximize community orientation of new development, and to promote alternative transportation modes.*
- 2-G-9 *Facilitate development of childcare centers and homes in all areas, and encourage inclusion of childcare centers in non-residential developments.*

IMPLEMENTING POLICIES

- 2-I-1 *Update the City's Zoning Ordinance and Subdivision Regulations contained in the Municipal Code for consistency with the General Plan.*

A complete revamping of the Zoning Ordinance will be necessary, including:

- Establishment of new base districts;
- Establishment of new overlay districts, including for coastal zones, environmental protection and review processes, selected mixed-use areas (such as the Loft Overlay District), and transit-oriented development centers;
- New development regulations that reflect policy direction contained throughout the Plan; and



San Bruno residences on the left and South San Francisco industrial uses on the right share Tamforan Avenue. Increased buffers between industrial and residential uses would reduce land use conflicts, including large trucks parking on residential streets.

Examples of urban patterns in South San Francisco that deviate from contemporary practice that would not be permitted under current standards are several and include: Southwood Center, one of the few examples of a shopping center outside of downtown built to the street edge; residential developments in downtown built to the street edge which would be proscribed under current standards; and small-lot subdivisions such as in the "Town of Baden" subdivision, built before the City was incorporated.

Several tools are available to structure the Zoning Ordinance to be responsive to the city's urban fabric rather than imposing a unified set of standards, including: community character based districts; special districts (base or overlay) targeted at areas with unique development characteristics, as well as performance-based standards that allow flexibility. These options will need to be explored as part of the Zoning Ordinance update (Policy 2-I-1).

2-I-10

Establish regulations to permit second units in single-family residential developments in accordance with State law.

Requirements for this are spelled out in California Government Code Section 65852.

2-I-11

Undertake a comprehensive update of the City's Sign Ordinance.

Efforts need to be focused primarily in two areas: downtown and El Camino Real Corridor. See also policies for signage for the business areas East of 101 in Section 3.5: East of 101 area. Unified sign programs should be required for multi-tenant projects.

2-I-12

Undertake comprehensive efforts to promote development of childcare facilities. Efforts should include:

- *Permitting childcare centers in all districts;*
- *Developing criteria for incentives for childcare facilities, as part of bonuses for specified TDM programs (Policy 2-I-5);*

- *Exploring the feasibility of assisting child care providers and developers to identify and develop potential sites; and*
- *Preparing a childcare start-up guide.*

Regulations would also need to be in accordance with criteria for family day care homes established in Chapter 3.4 and Chapter 3.6, Division 2 of the California Health and Safety Code.

2-1-13 *As part of development review in environmentally sensitive areas (see Figure 7-2 in Chapter 7), require specific environmental studies and/or review as stipulated in Section 7.1: Habitat and Biological Resources Conservation.*

In addition to ensuring that development is environmentally sensitive, this would facilitate development review approval by allowing development to tier off the General Plan environmental review, and not undertake all encompassing environmental reviews, except where otherwise necessary or appropriate.

2-1-14 *Establish a Geographic Information System (GIS) based land use planning and information system.*

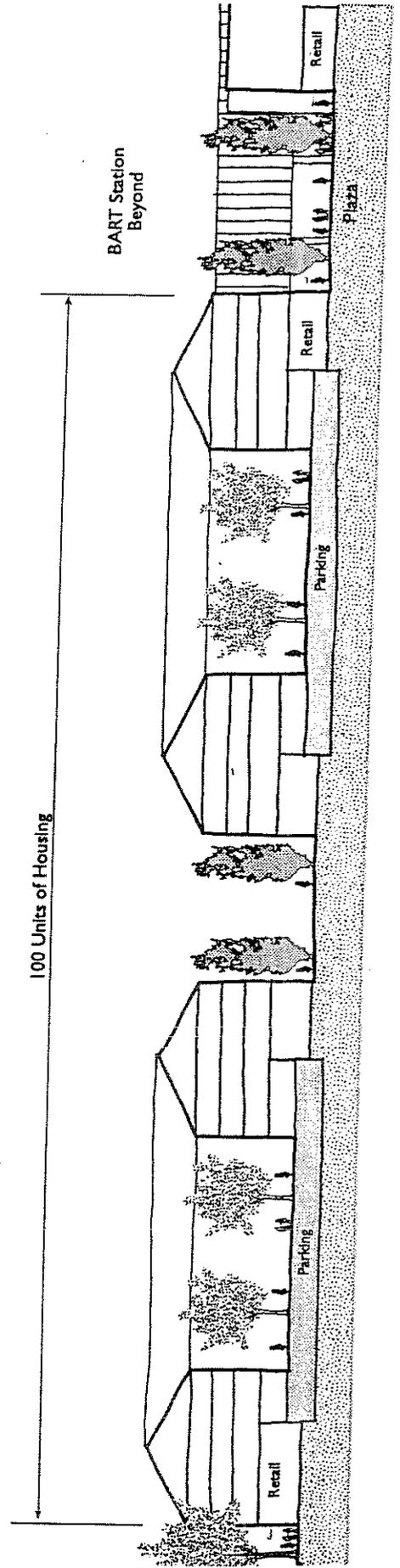
In addition to the more common development tracking system, this system can be designed to provide clear direction regarding plan implementation.

2-1-15 *As part of the General Plan Annual Report, monitor the rate and density/intensity of residential, commercial, and industrial development, and site availability for future development.*

The monitoring program should include a database linked to the city's GIS.

2-1-16 *Work with San Mateo County to resolve issues relating to land use conflicts in the unincorporated "islands".*

Bart Station Area



- Designation of the area as a transit-overlay zone, with specific development requirements established in the Zoning Ordinance;
- Transit-oriented design and development standards that address pedestrian scale, comfort and safety, including maximum setbacks or “build-to” lines, and building transparency requirements;
- Inclusion of child care facilities;
- Prohibition on auto-oriented and drive-through establishments; and
- Minimum density and development intensity requirements.

3.4-1-6 Prepare a focused plan for public improvements that includes:

- Streets and other infrastructure improvements; and
- Sidewalk design and construction within a 1/2-mile of the BART station to integrate the station with the surroundings.

3.4-1-7 Work with BART and other agencies to ensure that the proposed plan for station area improvements includes:

- Direct pedestrian connections and access to the El Camino High School and direct pedestrian connection at the terminus of Evergreen Drive to the terminal;

These connections are currently not incorporated in the station-area layout. As currently designed, pedestrian connections will occur through a kiss-and-ride parking lot.

- Continuation of the two-mile long bikeway (included in Section 4-3: Alternative Transportation Systems and Parking) at the surface of BART tracks directly to the terminal building/bicycle parking area; and
- Concessions fronting the entire northern frontage (which faces the plaza) of the parking structure.

Table 5.2-1
Current School Enrollment and Capacity

Schools	Enrollment 1999	Estimated Capacity
Elementary Schools (K-5)		
Buri-Buri	704	775
Hillside	363	405
Junipero Serra	403	427
Los Cerritos	363	434
Martin	424	456
Monte Verde	504	514
Ponderosa	370	410
Skyline	579	613
Spruce	630	596
Sunshine Gardens	385	480
Total Elementary Schools	4,725	5,110
Middle Schools (6-8)		
Alta Loma	721	861
Parkway	809	1067
Westborough	716	797
Total Middle Schools	2,246	2,725
High Schools (9-12)		
El Camino	1,464	1500
South San Francisco	1,555	1544
Baden Continuation	118	236
Total High Schools	3,137	3,271
Total	10,108	11,115

¹ Estimated from class loading standards and classrooms listed in the Five-Year Facility Plan.

Source: South San Francisco Unified School District, Dyett & Bhatia

Current Enrollment and Capacity

Approximately 10,100 students were enrolled in South San Francisco schools in January 1999. With a district-wide capacity of close to 11,115 students, enrollment exceeded capacity at only one elementary school and one high school.

The District regulates school capacity based on class size rather than school size, and there is no upper limit on enrollment in each elementary, middle or high school. The current class size standard is 29 students per classroom for grades K-5, and 28 students per class for grades 6-12. Since school facilities have been built to meet this standard, the State 20:1 elementary school class size reduction program may create the need for additional portable classrooms at elementary school sites. While only two schools are currently over student capacity, several elementary schools are approaching the standards set by the District.

Table 5.2-1 outlines current enrollment and capacity for each school in the District.

FUTURE SCHOOL NEEDS

Buildout of the General Plan will result in the addition of 2,800 housing units, or an increase in population of about 8,200. Based on State Department of Finance projections by age class and San Mateo County enrollment projections, a decrease in enrollment in the South San Francisco Unified School District of 940 elementary, 250 junior high, and 680 high school students, or a total of 1,870 students compared to current enrollment will result over the General Plan horizon. This forecast is consistent with the low-medium projections of the SSFUSD which were only computed through 2010. Table 5.2-2 outlines current and projected enrollment by school type within the District. It should be noted that these projections are approximate numbers and actual numbers may vary based on future population demographics.

In order to accommodate projected decreased enrollment, approximately three or four existing elementary schools may need to be closed and existing portable classrooms removed at junior high and high schools. The closed facilities could be used for a variety of purposes, including new parks, residential projects, and childcare

centers or reserved for future school uses. The District will need to determine the use of these facilities.

FUNDING

The availability of high quality schools is an important factor in the attraction of new residents and businesses. Consequently, adequate funding for schools is a primary concern. Development impact fees are an essential source of revenue in the provision of additional school resources needed for development. Fee proceeds may be used for construction or reconstruction of schools. Although it is not likely that any new schools will be built, existing facilities will need to be renovated. The current fees are \$1.50 per residential square foot and \$0.15 per commercial square foot, neither of which are at the maximum levels permitted by State law.²

GUIDING POLICIES: EDUCATIONAL FACILITIES

- 5.2-G-1 *Support efforts by the South San Francisco Unified School District to maintain and improve educational facilities and services.*
- 5.2-G-2 *Work with the SSFUSD and local neighborhoods on appropriate land uses for school sites no longer needed for educational purposes.*
- 5.2-G-3 *Continue to coordinate with the District the joint use of school recreational facilities for community-wide use.*

IMPLEMENTING POLICIES: EDUCATIONAL FACILITIES

- 5.2-I-1 *Work with the SSFUSD on appropriate land uses for school sites no longer needed for educational facilities. Acquire closed school sites for recreation facilities and childcare purposes where appropriate.*

The Naylor Act allows cities and counties to acquire surplus school properties for recreation purposes. Since projections reveal that several schools will close as enrollment declines, the City should establish cri-

Table 5.2-2
Current and Projected School Enrollment at Buildout

Grade	Current Enrollment (Jan. 1999)	Projected Enrollment at General Plan Buildout	Change in Enrollment
Elementary (K-6)	4,725	3,784	-941
Junior High (7-8)	2,246	1,996	-250
High (9-12)	3,137	2,460	-677
Total	10,108	8,240	-1,868

Sources: South San Francisco Unified School District, Dyett & Bhatia

² Government Code §65995(b)(3) establishes \$1.50 as the maximum residential school impact fee, to be increased in 1990 and every two years thereafter commensurate with inflation, as determined by the State Allocation Board.

teria for invoking this law. While the General Plan Diagram already shows a park on the Southwood School site, other opportunities should be explored under the City's PROS Master Plan process (Policy 5.1-1-5). This will allow the City to relate new opportunities to anticipated park needs.

- 5.2-1-2 *Investigate creation and application of a single-purpose school zone to all school sites.*

ECONOMIC DEVELOPMENT OBJECTIVES

- Link Economic Development with Land Use
- Promote Downtown revitalization
- Promote business attraction, retention and expansion
- Develop infrastructure and services that reinforce the City's competitive advantage
- Retain existing retail commerce designations
- Encourage commercial development
- Support quality of life projects, such as child care

6.1 ECONOMIC DEVELOPMENT AND THE CITY'S ROLE

With demand for land vastly outstripping supply, and with transportation capacity a potentially major constraint, the need to prioritize the type and the location of developments that provide the greatest economic benefit to the City is greater than at any other time in South San Francisco's history. While most economic development activity occurs in the private sector, the City can work to: ensure City policies do not impede the needs of businesses to move or expand; facilitate and act as a catalyst for development in strategic market segments; coordinate and provide for infrastructure improvements; and generate revenue to support economic development activities.

A coordinated economic development strategy is also essential for the City to support its community development objectives - such as providing and maintaining parks, protecting open space, and maintaining high levels of municipal services. A managed program of fiscal development, strategic public improvements, and balanced land use will help maximize resultant community benefits. Thus the Economic Development Element envisions three central roles for the City:

Table 6.1-1
Fiscal Impact of Various Land Uses, Per Acre

Land Use	Revenues	Costs	Net Impact
Hotel	\$132,290	\$19,785	\$112,505
Retail (big box)	\$32,550	\$2,974	\$29,576
Retail (neighborhood)	\$24,108	\$2,974	\$21,134
Office (high rise with structured pkg.)	\$24,067	\$6,682	\$17,384
R&D (biotechnology-related)	\$11,285	\$3,046	\$8,239
Office (mid-rise business park)	\$12,163	\$4,406	\$7,757
R&D (high technology-related)	\$11,027	\$3,710	\$7,317
Residential Low Density	\$6,917	\$3,872	\$3,046
Residential Medium Density	\$8,024	\$6,285	\$1,739
Warehouse/Distribution	\$3,835	\$2,408	\$1,427
Industrial/Light Manufacturing	\$4,351	\$3,831	\$520
Freight Forwarding	\$1,943	\$2,408	-\$465
Residential High Density	\$7,732	\$10,716	-\$2,983

Child Care Facilities Development

Loan and Technical Assistance Resources in California



**National Economic Development
and Law Center**

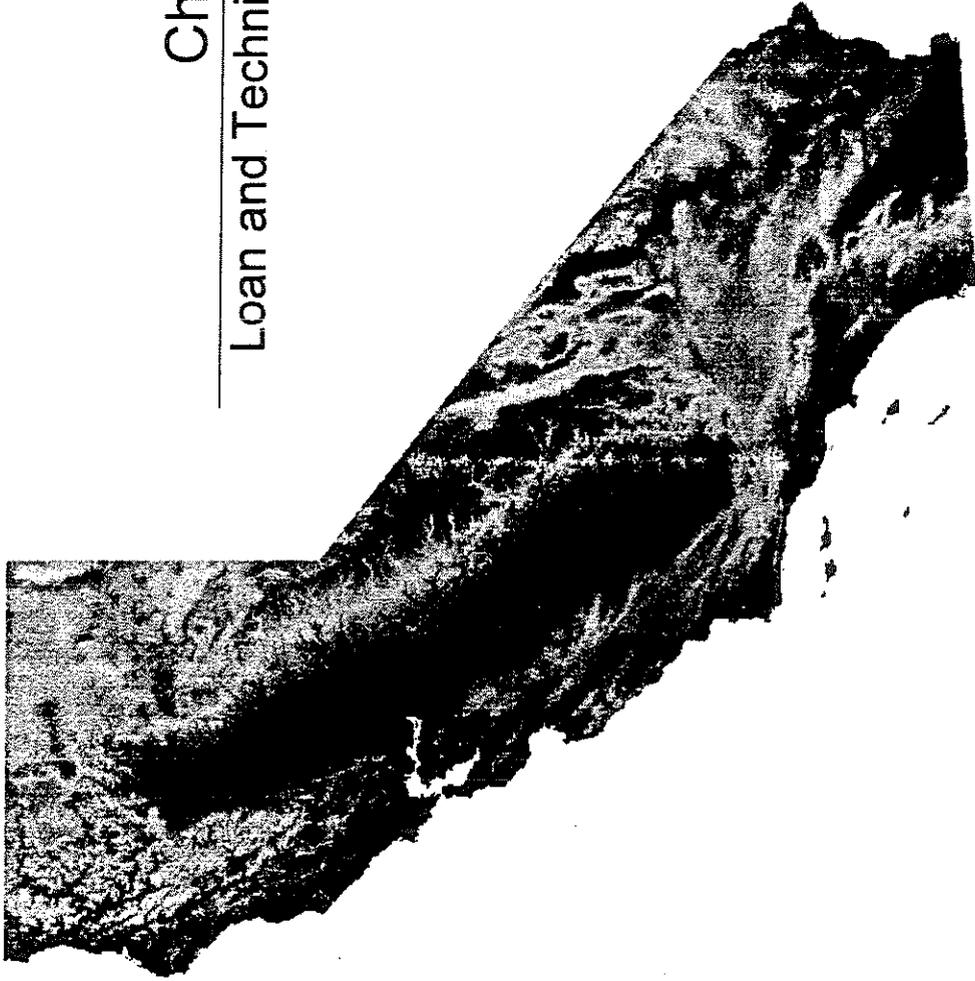
2201 Broadway, Suite 815

Oakland, CA 94612

Ph: 510-251-2600

Fax: 510-251-0600

www.nedlc.org



In 1996, NEDLC published "Loan Capital for Early Childhood Facilities: A Sampling of California Resources". It included explanations of the types of financial resources available for child care facilities development, tips on obtaining those resources, and sample resources available throughout the state. Currently, NEDLC is revising the guide to include new programs and other, up-to-date information. The following matrix serves as "interim" information that will be expanded upon in the new edition of the full guide.

The matrix is organized into several sections, as indicated by the headers:

- Statewide resources
- Northern California resources
- Greater Bay Area resources
- Central Valley & Coastal resources
- Southern California resources
- Technical assistance organizations
- Technical assistance publications
- Appendix A: Nonprofit management technical assistance

Statewide Resources

LOAN SOURCE / NAME	PURPOSE	LOAN AMOUNT / TYPE	TERM / INTEREST RATE	ELIGIBILITY	CONTACT
<p>Bank of America Community Development Banking</p>	<ul style="list-style-type: none"> Real estate acquisition, construction, working capital and equipment financing through permanent first and second mortgage loans. 	<ul style="list-style-type: none"> \$2 million maximum No minimum 		<ul style="list-style-type: none"> For-profit centers and family child care homes with several years of experience in the child care field. 	<ul style="list-style-type: none"> San Francisco: 415-622-3942 Sue Nakata, Vice President Los Angeles: 213-345-7271 Glenn Sanada, Vice President
<p>California Department of Housing and Community Development <i>Child Care Facilities Financing Program</i></p>	<ul style="list-style-type: none"> <i>Loan Guaranty Program:</i> up to an 80% guaranty of a private sector loan used to purchase, acquire, construct or develop a facility, and related equipment and fixtures. Projects must create new child care capacity or preserve capacity that would otherwise be lost. 	<ul style="list-style-type: none"> Guaranty up to \$1 million 	<ul style="list-style-type: none"> Guaranty cannot exceed 20 years 	<ul style="list-style-type: none"> Designed for licensed child care and development services including: sole proprietorships and partnerships, proprietary, nonprofit corporations, local public agencies and large family child care providers. All proposals must create new child care capacity or preserve capacity that would otherwise be lost. In addition, more than half of the spaces being created must provide for infant care, after school care, and/or special needs care OR the applicant is a current contractor with CDE OR the applicant serves a facility on or adjacent to a public school and replaces capacity lost to class size reduction OR more than half the capacity being created or preserved will serve children from 'welfare-to-work' families OR more than half the children served must be from households with incomes not exceeding 75% of the state median income. 	<p>Call your local Small Business Financial Development Corporation:</p> <ul style="list-style-type: none"> Northern California: 916-442-1729 Northern Coast: 707-577-8621 Bay Area: 925-416-6492 Central Coast: 831-424-1009 Central Valley: 559-438-9680 Southern California (Los Angeles area): 213-739-2999 and 213-382-4300 Southern California (San Diego area): 619-232-7771
	<ul style="list-style-type: none"> <i>Direct Loan Program:</i> Up to 50% financing of the purchase, acquisition, construction or development of a facility, and related equipment and fixtures. Projects must create new child care capacity or preserve capacity that would otherwise be lost. 	<ul style="list-style-type: none"> Loans from \$25,000 to \$1,000,000 	<ul style="list-style-type: none"> Loan term is 20 years Below prime fixed interest rate 		

Statewide Resources

LOAN SOURCE / NAME	PURPOSE	LOAN AMOUNT / TYPE	TERM / INTEREST RATE	ELIGIBILITY	CONTACT
<p>California Department of Education <i>Child Care Facilities Revolving Fund Program</i></p>	<ul style="list-style-type: none"> Funding for the lease or purchase of new, relocatable child care facilities 	<ul style="list-style-type: none"> Loans up to \$120,000 for site development, relocatable buildings, installation costs and architectural & inspection fees. \$10,000 contingency fund for unforeseen problems 10,000 for "snow load" allowance 	<ul style="list-style-type: none"> Lease payments amortized over 10 years with no interest. 	<ul style="list-style-type: none"> Provider must be under contract with CDE's Child Development Division to provide subsidized care 	<ul style="list-style-type: none"> DOE, School Facilities Planning Division, 6600 J Street, Suite 350, Sacramento, CA 95814 916-327-4056 Michelle Collins
<p>California Economic Development Lending Initiative (CEDLI) <i>Child Care Facility Financing Program</i></p>	<ul style="list-style-type: none"> Permanent financing through mortgages for the acquisition, expansion, rehabilitation or refinancing of new or existing child care facilities 	<ul style="list-style-type: none"> \$50,000 to \$1 million 	<ul style="list-style-type: none"> Fixed market interest rates (approx. 8.8%) 15 year term 	<ul style="list-style-type: none"> For non-profits and for-profits Business must be at least 3 years old 	<ul style="list-style-type: none"> 1333 Broadway, Suite 604, Oakland, CA 94612 510-267-8990 Clinton Etheridge, Vice President
<p>California Trade and Commerce Agency <i>Loan Guaranty Program</i></p>	<ul style="list-style-type: none"> Guarantees are issued on loans for facility development, equipment purchase, etc. 	<ul style="list-style-type: none"> Guarantees are normally 80% of loan; microloans (up to \$25,000) can be fully guaranteed Guaranteed portion of loan cannot exceed \$350,000 	<ul style="list-style-type: none"> Up to 7 year term Rates on loan are negotiated with each lender. 	<ul style="list-style-type: none"> Available to small businesses 	<ul style="list-style-type: none"> Call your local Small Business Financial Development Corporation (see above)
<p>Enterprise Foundation</p>	<ul style="list-style-type: none"> Flexible financing in the form of loans for predevelopment expenses, site acquisition, 	<ul style="list-style-type: none"> Average loan size is \$250,000, but may exceed \$500,000. 	<ul style="list-style-type: none"> Loans mature in 4 years Starting rates around 6% 	<ul style="list-style-type: none"> Available to nonprofits, and to child care centers that serve low-income families 	<ul style="list-style-type: none"> 315 W. Ninth Street, Suite 501, Los Angeles, CA 90015 213-833-7988

Statewide Resources

LOAN SOURCE / NAME	PURPOSE	LOAN AMOUNT / TYPE	TERM / INTEREST RATE	ELIGIBILITY	CONTACT
<i>Continued from above</i>	construction and bridge financing during fund raising				<ul style="list-style-type: none"> • Sandra Gutierrez, Program Director
Federal Housing Administration <i>Title 1 Home Improvement Loans</i>	<ul style="list-style-type: none"> • Provides guarantee for property improvement loans used for alterations, repairs and site improvements 	<ul style="list-style-type: none"> • Maximum loan insured is \$25,000 • Loan over \$7,500 must be secured by mortgage or deed of trust on property 	<ul style="list-style-type: none"> • Interest rate is fixed, but may vary between lenders 	<ul style="list-style-type: none"> • Family child care businesses only 	<ul style="list-style-type: none"> • For information on Title 1 loans, call 1-800-767-7468 or • Contact a local lender authorized to make Title 1 loans.
Low Income Housing Fund	<ul style="list-style-type: none"> • <i>Revolving Loan Fund:</i> may be used for a wide range of construction activities, including pre-development, acquisition, construction, rehabilitation, bridge loans and lines of credit 	<ul style="list-style-type: none"> • Loan amount probably won't exceed \$1 million • LIHF will also underwrite and broker non-profit loan requests to conventional lenders 	<ul style="list-style-type: none"> • Terms up to 15 years • 7.5 – 9% interest rates 	<ul style="list-style-type: none"> • Non-profit development organizations and services providers, limited partnerships with a nonprofit general partner, limited equity cooperatives, community land trusts and government agencies are eligible to borrow from LIHF • Facilities loans will preferably have real estate as security 	<ul style="list-style-type: none"> • 1330 Broadway, Suite 600, Oakland, CA 94612 • 510-893-3811 • Noni Ramos, Director of Northern California Lending
Rural Community Assistance Corporation	<ul style="list-style-type: none"> • <i>Loan packaging services:</i> provide larger, longer-term loans than Revolving Loan Fund 	<ul style="list-style-type: none"> • From \$100,000 to \$5 million 	<ul style="list-style-type: none"> • Terms up to 30 years • Rates established by individual lenders 	<ul style="list-style-type: none"> • Community facility projects in low-income areas 	
	<ul style="list-style-type: none"> • Provides short- and long-term funding for acquisition, predevelopment and construction for community facilities, including child care. Loan and guaranty programs are offered. 	<ul style="list-style-type: none"> • Loans up to \$750,000 • Loan guarantee up to \$1.1 million 	<ul style="list-style-type: none"> • Below market rates 	<ul style="list-style-type: none"> • Must be rural area (population of 50,000 or fewer) • Nonprofit organizations and government agencies are eligible 	<ul style="list-style-type: none"> • 3120 Freeboard Dr. #210, West Sacramento, CA 95691 • 916-447-9832 • www.rcac.org

Statewide Resources

LOAN SOURCE / NAME	PURPOSE	LOAN AMOUNT / TYPE	TERM / INTEREST RATE	ELIGIBILITY	CONTACT
Small Business Administration	<ul style="list-style-type: none"> • <i>SBA 504 Real Estate Loans:</i> for real estate purchase, facility construction 	<ul style="list-style-type: none"> • Typical projects range from \$500,000 to \$5 million 	<ul style="list-style-type: none"> • 10 or 20 year term • Variable rates 	<ul style="list-style-type: none"> • Available to existing businesses 	<ul style="list-style-type: none"> • Call 1-800-827-5722 to find the SBA office nearest you • www.sba.gov
	<ul style="list-style-type: none"> • <i>SBA 7a Guarantee:</i> for real estate acquisition, construction, working capital and fixed assets 	<ul style="list-style-type: none"> • Guarantees up to 80% of loan; \$750,000 maximum 	<ul style="list-style-type: none"> • 5 to 25 year term • Rates should not exceed prime plus 2.75% 	<ul style="list-style-type: none"> • Available to start-ups and existing businesses 	
	<ul style="list-style-type: none"> • <i>LowDoc Program:</i> similar to 7a guarantee above, but with streamlined application 	<ul style="list-style-type: none"> • Similar to 7a Guarantee 	<ul style="list-style-type: none"> • Similar to 7a Guarantee 	<ul style="list-style-type: none"> • Available to start-ups and existing businesses 	
U.S. Department of Housing and Community Development <i>Community Development Block Grant</i>	<ul style="list-style-type: none"> • <i>Microloan Demonstration Program:</i> designed for entrepreneurs 	<ul style="list-style-type: none"> • Loans range from \$500 to \$25,000 	<ul style="list-style-type: none"> • Rates and terms vary from program to program 	<ul style="list-style-type: none"> • Lending criteria may be less strict than conventional loan criteria • Start-ups and businesses without significant collateral or equity are encouraged to apply 	<ul style="list-style-type: none"> • Call your local city manager or housing office to ask how the funds are distributed • For other program information, contact Community Connections at (800) 998-9999
	<ul style="list-style-type: none"> • <i>Prequalification Loan Program:</i> loan guarantee program for women, minorities, veterans and disabled person-owned businesses 	<ul style="list-style-type: none"> • Guarantees up to 75 or 80% of loan, depending on size. • Guaranteed loan maximum is \$250,000 	<ul style="list-style-type: none"> • Rates and terms vary from lender to lender 	<ul style="list-style-type: none"> • Available to women, minorities, veterans and disabled person-owned businesses 	
	<ul style="list-style-type: none"> • Acquiring real property for public purposes • Demolish property and clear sites to prepare the land for other uses • Reconstructing or rehabilitating housing and other property 			<ul style="list-style-type: none"> • Provides eligible metropolitan cities and urban counties (called "entitlement communities") with annual direct grants. • Principally to benefit low- and moderate-income persons. • A separate component of CDBG--the State CDBG Program--provides program funds to the States, which they allocate among localities that 	

Statewide Resources

LOAN SOURCE / NAME	PURPOSE	LOAN AMOUNT / TYPE	TERM / INTEREST RATE	ELIGIBILITY	CONTACT
Continued from above	<ul style="list-style-type: none"> • New construction of housing only in certain circumstances • Assisting for-profit businesses for special economic development activities 			do not qualify as entitlement communities.	

Northern California Resources

LOAN SOURCE / NAME	PURPOSE	LOAN AMOUNT / TYPE	TERM / INTEREST RATE	ELIGIBILITY	CONTACT
<p>Northern California Community Loan Fund</p>	<ul style="list-style-type: none"> Provides pre-development and development funds, including real estate acquisition, new construction, rehabilitation, working capital, equipment purchases and leasehold improvements 	<ul style="list-style-type: none"> Loans from \$10,000 to \$450,000 "Mini-permanent" first and second mortgage loans Line of credit for cash flow needs 	<ul style="list-style-type: none"> Below market interest rates Maximum terms up to five years 	<ul style="list-style-type: none"> Non-profits that serve poor communities and have limited access to conventional funding Communities in northern California (from Monterey County north to Oregon border) 	<ul style="list-style-type: none"> 870 Market Street, Room 677, San Francisco, CA 94102 415-392-8215

Greater Bay Area Resources

LOAN SOURCE / NAME	PURPOSE	LOAN AMOUNT / TYPE	TERM / INTEREST RATE	ELIGIBILITY	CONTACT
Continued from above	<ul style="list-style-type: none"> • <i>Loan brokering</i>: to identify and access appropriate financing programs • <i>Credit enhancements and flexible gap financing</i>: to make business and facilities development more affordable • <i>Business management and facilities development technical assistance</i> is also available 				
City of Berkeley, Office of Economic Development	<ul style="list-style-type: none"> • <i>City Wide Loan Fund</i>: provides loans for working capital, equipment, leasehold improvements, fixed assets and capital improvements • <i>Revolving Loan Fund</i>: for business expansion 	<ul style="list-style-type: none"> • Maximum loan is \$100,000 • Loan amounts range from \$15,000 to \$90,000 • Program has matching fund requirement of at least \$2 for every \$1 from the Fund 	<ul style="list-style-type: none"> • Interest rate determined by Treasury Note plus 1% • Typical term is for three years • Treasury Note interest rate • Terms range from 6 months to 10 years 	<ul style="list-style-type: none"> • Available city-wide • Businesses must be located in the South Berkeley Target Area 	<ul style="list-style-type: none"> • 2118 Milvia Street, Suite 200, Berkeley, CA 94704 • 510-705-8123 • ecodeve@ci.berkeley.ca.us • www.ci.berkeley.ca.us/OED/busserv/loans.htm • Ted Burton or Bill Lambert
Community Bank of the Bay	<ul style="list-style-type: none"> • Provides small business loans, including working capital, equipment and financing for building acquisition or construction 	<ul style="list-style-type: none"> • Maximum loans up to \$500,000 with short-term financing • Maximum loans up to \$600,000 with long-term financing 	<ul style="list-style-type: none"> • Market rates 	<ul style="list-style-type: none"> • The Bank targets businesses that generate employment for low- and moderate-income people and/or provide products or services to low- and moderate-income communities in the Bay Area 	<ul style="list-style-type: none"> • 1750 Broadway, Oakland, CA 94612 • 510-271-8400 • bay-bank@usa.net • www.communitybankbay.com

Greater Bay Area Resources

LOAN SOURCE / NAME	PURPOSE	LOAN AMOUNT / TYPE	TERM / INTEREST RATE	ELIGIBILITY	CONTACT
<p>Cal Coastal Microloan Program</p>	<ul style="list-style-type: none"> Provides funds for inventory, household improvements, equipment, furniture and working capital 	<ul style="list-style-type: none"> Loans from \$5,000 to \$25,000 	<ul style="list-style-type: none"> 5 year maximum term Prime plus 2.75% interest rate 	<ul style="list-style-type: none"> New or expanding small businesses For-profit child care centers are ideal candidates Serves providers in Monterey, Santa Cruz, San Benito, S. Santa Clara, San Luis Obispo, Santa Barbara and Ventura 	<ul style="list-style-type: none"> Monterey: 831-641-0722 Salinas: 831-424-1099 San Luis Obispo: 805-547-8470 Santa Barbara: 805-962-9251 Santa Maria: 805-349-0798 Ventura: 805-658-7270
<p>Child Care Facilities Fund (Low Income Housing Fund)</p>	<ul style="list-style-type: none"> <i>Family Child Care Assistance Program</i>: to support the start up, expansion and quality improvement <i>Child Care Center Assistance Program</i>: to non-profit child care centers <i>Flex Fund</i>: to prevent a child care provider from shutting down due to unexpected emergencies <i>Business management and facilities development technical assistance</i> is also available 	<ul style="list-style-type: none"> Recoverable grants; average size is \$4,000 Grants and loans are available Grants up to \$10,000, distributed within as few as ten days 		<ul style="list-style-type: none"> Licensed family child care providers in San Francisco Non-profit child care centers serving low-income children in San Francisco 	<ul style="list-style-type: none"> 160 Sansome Street, San Francisco, CA 94104 (415) 772-9094 September Jarrett, Director
<p>Child Care Fund of Alameda County (Children and Families Commission)</p>	<ul style="list-style-type: none"> <i>Emergency grants</i>: for unforeseen repairs that impact the health and safety of children staff and families <i>Predevelopment financing</i>: to pay for facilities development planning and predevelopment activities 			<ul style="list-style-type: none"> Services are available to all child development programs in Alameda County Please contact the Fund for more details 	<ul style="list-style-type: none"> 1850 Fairway Drive, San Leandro, CA 94577 510-667-3074 Maria Raff, Program Coordinator