<table>
<thead>
<tr>
<th>Employee Retention (continued)</th>
<th>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.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Burud &amp; Associates, 1988</td>
<td></td>
</tr>
<tr>
<td>Reduced Labor (and Benefit) Costs</td>
<td>60% of employees regarded the ability to balance work and personal life of &quot;great importance&quot; in decision to stay. Those aware of the work/family offerings were 39% more likely to stay. Flexible work hours was deemed most valuable.</td>
</tr>
<tr>
<td>Hoechst Celanese, study by WFD, 1990</td>
<td></td>
</tr>
<tr>
<td>Leadership Positioning</td>
<td>Aetna Life &amp; Casualty cut the rate of resignations of new mothers by 50% by extending its unpaid parental leave to six month, saving $1 million in hiring and training costs.</td>
</tr>
<tr>
<td></td>
<td>Sunbeam reduced costs by $15,000 per pregnancy in related medical costs by providing prenatal health care.</td>
</tr>
<tr>
<td></td>
<td>A back-up care service recovered 105 days of productivity.</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>American Express Financial Advisors</td>
</tr>
<tr>
<td>Productivity</td>
<td><em>Business Week, Fortune</em> and <em>Working Mother Magazine</em> 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.</td>
</tr>
<tr>
<td></td>
<td><em>Business Week, Fortune, Working Mother Magazine</em></td>
</tr>
<tr>
<td></td>
<td>GSA's tele-commuting satellite centers increased productivity 10-15%.</td>
</tr>
<tr>
<td></td>
<td>GSA internal data</td>
</tr>
<tr>
<td></td>
<td>Tele-commuters at Illinois Bell increased productivity by 40%.</td>
</tr>
<tr>
<td></td>
<td>Illinois Bell</td>
</tr>
<tr>
<td>Productivity (continued)</td>
<td>University of Chicago, 1985 study</td>
</tr>
<tr>
<td>--------------------------</td>
<td>----------------------------------</td>
</tr>
</tbody>
</table>

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.

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

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

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.

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.

Georgia Power reduced office lease costs by $100,000 per year through telecommuting. AT&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.

<table>
<thead>
<tr>
<th>Profitability &amp; Earnings Per Share</th>
<th>Fortune, 1998</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Profitability &amp; Earnings Per Share</th>
<th>Minnesota Center for Corporate Responsibility</th>
</tr>
</thead>
</table>
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.

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

Sandra Burud, Ph.D., CLAREMONT GRADUATE UNIVERSITY, Telephone 626 256-3423 FAX 626 359-7863 E-mail: sandy@burud.org
• 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.cgu.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@cgu.edu or sandy@burud.org
DRAFT
City of Bakersfield
Consolidated Plan 2005

Creating Livable Neighborhoods

BAKERSFIELD
Consolidated Plan 2005

City of Bakersfield
Department of Economic and Community Development
Chapter VIII
Community and Economic Development Needs

"Are we there yet?"

Our Children

Creating Livable Neighborhoods
Bakersfield
Consolidated Plan 2005
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.
<table>
<thead>
<tr>
<th>Other Public Service Needs</th>
<th>$1,000,000</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ANTI-CRIME PROGRAMS</strong></td>
<td></td>
</tr>
<tr>
<td>Crime Awareness</td>
<td>$2,500,000</td>
</tr>
<tr>
<td>Other Anti-Crime Programs</td>
<td>$2,000,000</td>
</tr>
<tr>
<td><strong>YOUTH PROGRAMS</strong></td>
<td></td>
</tr>
<tr>
<td>Youth Centers</td>
<td>$3,500,000</td>
</tr>
<tr>
<td>Child Care Centers</td>
<td>$3,000,000</td>
</tr>
<tr>
<td>Youth Services</td>
<td>$1,000,000</td>
</tr>
<tr>
<td>Child Care Services</td>
<td>$2,000,000</td>
</tr>
<tr>
<td>Other Youth Programs</td>
<td>$1,000,000</td>
</tr>
<tr>
<td><strong>SENIOR PROGRAMS</strong></td>
<td></td>
</tr>
<tr>
<td>Senior Centers</td>
<td>$2,000,000</td>
</tr>
<tr>
<td>Senior Services</td>
<td>$1,000,000</td>
</tr>
<tr>
<td>Other Senior Programs</td>
<td>$750,000</td>
</tr>
<tr>
<td><strong>ECONOMIC DEVELOPMENT</strong></td>
<td></td>
</tr>
<tr>
<td>Rehab; Publicly- or Privately-Owned Commercial/Industrial</td>
<td>$35,000,000</td>
</tr>
<tr>
<td>CI Infrastructure Development</td>
<td>$9,500,000</td>
</tr>
<tr>
<td>Other Commercial/Industrial Improvements</td>
<td>$9,000,000</td>
</tr>
<tr>
<td>Micro-Enterprise Assistance</td>
<td>$1,875,000</td>
</tr>
<tr>
<td>ED Technical Assistance</td>
<td>$1,600,000</td>
</tr>
<tr>
<td>Other Economic Development</td>
<td>$35,000,000</td>
</tr>
<tr>
<td><strong>PLANNING</strong></td>
<td></td>
</tr>
<tr>
<td>Planning</td>
<td>$2,000,000</td>
</tr>
<tr>
<td><strong>TOTAL ESTIMATED DOLLARS NEEDED:</strong></td>
<td>$275,825,000</td>
</tr>
</tbody>
</table>

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

City / Department:                      Name of Person completing this survey:

Title:                                 Telephone:

Hours of Operation:                    Fax:

Fax Response by: October 16, 1998 to: Agnes Briones
LINCC Coordinator @ 208-9720 or
Send to: 1401 Lakeside, 10th Floor Oakland, CA 94612
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 provider's 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
   - [ ] Up to 8 children
   - [ ] Other

3. In what zones can a large family child care provider operate in your city? Please check all that apply.
   - [ ] Residential
   - [ ] Commercial
   - [ ] Industrial
   - [ ] 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.

☐ 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

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)

_________ week(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
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)

___________ week(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? ____________________

__________________

__________________

__________________
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.

☐ Fire Department ☐ Community Care Licensing ☐ Child Care Resource & Referral Agency
☐ Building Inspection ☐ 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?
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 Tanforan 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

100 Units of Housing

BART Station Beyond
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

<table>
<thead>
<tr>
<th>Schools</th>
<th>Enrollment 1999</th>
<th>Estimated Capacity¹</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elementary Schools (K-5)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Buri-Buri</td>
<td>704</td>
<td>775</td>
</tr>
<tr>
<td>Hillside</td>
<td>363</td>
<td>405</td>
</tr>
<tr>
<td>Junipero Serra</td>
<td>403</td>
<td>427</td>
</tr>
<tr>
<td>Los Cerritos</td>
<td>363</td>
<td>434</td>
</tr>
<tr>
<td>Martin</td>
<td>424</td>
<td>456</td>
</tr>
<tr>
<td>Monte Verde</td>
<td>504</td>
<td>514</td>
</tr>
<tr>
<td>Ponderosa</td>
<td>370</td>
<td>410</td>
</tr>
<tr>
<td>Skyline</td>
<td>579</td>
<td>613</td>
</tr>
<tr>
<td>Spruce</td>
<td>630</td>
<td>596</td>
</tr>
<tr>
<td>Sunshine Gardens</td>
<td>385</td>
<td>480</td>
</tr>
<tr>
<td><strong>Total Elementary Schools</strong></td>
<td><strong>4,725</strong></td>
<td><strong>5,110</strong></td>
</tr>
<tr>
<td>Middle Schools (6-8)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Alta Loma</td>
<td>721</td>
<td>861</td>
</tr>
<tr>
<td>Parkway</td>
<td>809</td>
<td>1067</td>
</tr>
<tr>
<td>Westborough</td>
<td>716</td>
<td>797</td>
</tr>
<tr>
<td><strong>Total Middle Schools</strong></td>
<td><strong>2,246</strong></td>
<td><strong>2,725</strong></td>
</tr>
<tr>
<td>High Schools (9-12)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>El Camino</td>
<td>1,464</td>
<td>1,500</td>
</tr>
<tr>
<td>South San Francisco</td>
<td>1,555</td>
<td>1,544</td>
</tr>
<tr>
<td>Baden Continuation</td>
<td>118</td>
<td>236</td>
</tr>
<tr>
<td><strong>Total High Schools</strong></td>
<td><strong>3,137</strong></td>
<td><strong>3,271</strong></td>
</tr>
</tbody>
</table>

| 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

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

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

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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-I-5). This will allow the City to relate new opportunities to anticipated park needs.

5.2-I-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>
<thead>
<tr>
<th>Land Use</th>
<th>Revenues</th>
<th>Costs</th>
<th>Net Impact</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hotel</td>
<td>$132,290</td>
<td>$19,785</td>
<td>$112,505</td>
</tr>
<tr>
<td>Retail (big box)</td>
<td>$32,550</td>
<td>$2,974</td>
<td>$29,576</td>
</tr>
<tr>
<td>Retail (neighborhood)</td>
<td>$24,108</td>
<td>$2,974</td>
<td>$21,134</td>
</tr>
<tr>
<td>Office (high rise with</td>
<td>$24,067</td>
<td>$6,682</td>
<td>$17,384</td>
</tr>
<tr>
<td>structured pkg.)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>R&amp;D (biotechnology-related)</td>
<td>$11,285</td>
<td>$3,046</td>
<td>$8,239</td>
</tr>
<tr>
<td>Office (mid-rise business park)</td>
<td>$12,163</td>
<td>$4,406</td>
<td>$7,757</td>
</tr>
<tr>
<td>R&amp;D (high technology-related)</td>
<td>$11,027</td>
<td>$3,710</td>
<td>$7,317</td>
</tr>
<tr>
<td>Residential Low Density</td>
<td>$6,917</td>
<td>$3,872</td>
<td>$3,046</td>
</tr>
<tr>
<td>Residential Medium Density</td>
<td>$8,024</td>
<td>$6,285</td>
<td>$1,739</td>
</tr>
<tr>
<td>Warehouse/Distribution</td>
<td>$3,835</td>
<td>$2,408</td>
<td>$1,427</td>
</tr>
<tr>
<td>Industrial/Light Manufacturing</td>
<td>$4,351</td>
<td>$3,831</td>
<td>$520</td>
</tr>
<tr>
<td>Freight Forwarding</td>
<td>$1,943</td>
<td>$2,408</td>
<td>-$465</td>
</tr>
<tr>
<td>Residential High Density</td>
<td>$7,732</td>
<td>$10,716</td>
<td>-$2,983</td>
</tr>
</tbody>
</table>
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
<table>
<thead>
<tr>
<th>LOAN SOURCE / NAME</th>
<th>PURPOSE</th>
<th>LOAN AMOUNT / TYPE</th>
<th>TERM / INTEREST RATE</th>
<th>ELIGIBILITY</th>
<th>CONTACT</th>
</tr>
</thead>
</table>
| Bank of America Community Development Banking | • Real estate acquisition, construction, working capital and equipment financing through permanent first and second mortgage loans. | • $2 million maximum | • No minimum | • For-profit centers and family child care homes with several years of experience in the child care field. | • San Francisco: 415-622-3942  
• Sue Nakata, Vice President  
• Los Angeles: 213-345-7271  
• Glenn Sanada, Vice President |
| California Department of Housing and Community Development  
Child Care Facilities Financing Program | • Loan Guaranty Program: 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.  
• Direct Loan Program: 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. | • Guaranty up to $1 million  
• Loans from $25,000 to $1,000,000 | • Guaranty cannot exceed 20 years  
• Loan term is 20 years  
• Below prime fixed interest rate | • 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. | • Call your local Small Business Financial Development Corporation:  
• 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 |
<table>
<thead>
<tr>
<th>LOAN SOURCE / NAME</th>
<th>PURPOSE</th>
<th>LOAN AMOUNT / TYPE</th>
<th>TERM / INTEREST RATE</th>
<th>ELIGIBILITY</th>
<th>CONTACT</th>
</tr>
</thead>
<tbody>
<tr>
<td>California Department of Education</td>
<td>• Funding for the lease or purchase of new, relocatable child care facilities</td>
<td>• Loans up to $120,000 for site development, relocatable buildings, installation costs and architectural &amp; inspection fees. • $10,000 contingency fund for unforeseen problems • 10,000 for &quot;snow load&quot; allowance</td>
<td>• Lease payments amortized over 10 years with no interest.</td>
<td>• Provider must be under contract with CDE's Child Development Division to provide subsidized care</td>
<td>• DOE, School Facilities Planning Division, 6600 J Street, Suite 350, Sacramento, CA 95814 • 916-327-4056 • Michelle Collins</td>
</tr>
<tr>
<td>California Economic Development Lending Initiative (CEDLI)</td>
<td>• Permanent financing through mortgages for the acquisition, expansion, rehabilitation or refinancing of new or existing child care facilities</td>
<td>• $50,000 to $1 million</td>
<td>• Fixed market interest rates (approx. 8.8%) • 15 year term</td>
<td>• For non-profits and for-profits • Business must be at least 3 years old</td>
<td>• 1333 Broadway, Suite 604, Oakland, CA 94612 • 510-267-8990 • Clinton Etheridge, Vice President</td>
</tr>
<tr>
<td>California Trade and Commerce Agency</td>
<td>• Guarantees are issued on loans for facility development, equipment purchase, etc.</td>
<td>• Guarantees are normally 80% of loan; microloans (up to $25,000) can be fully guaranteed • Guaranteed portion of loan cannot exceed $350,000</td>
<td>• Up to 7 year term • Rates on loan are negotiated with each lender.</td>
<td>• Available to small businesses</td>
<td>• Call your local Small Business Financial Development Corporation (see above)</td>
</tr>
<tr>
<td>Enterprise Foundation</td>
<td>• Flexible financing in the form of loans for predevelopment expenses, site acquisition, etc.</td>
<td>• Average loan size is $250,000, but may exceed $500,000.</td>
<td>• Loans mature in 4 years • Starting rates around 6%</td>
<td>• Available to nonprofits, and to child care centers that serve low-income families</td>
<td>• 315 W. Ninth Street, Suite 501, Los Angeles, CA 90015 • 213-833-7988</td>
</tr>
<tr>
<td>LOAN SOURCE / NAME</td>
<td>PURPOSE</td>
<td>LOAN AMOUNT / TYPE</td>
<td>TERM / INTEREST RATE</td>
<td>ELIGIBILITY</td>
<td>CONTACT</td>
</tr>
<tr>
<td>--------------------</td>
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<td>-------------</td>
<td>---------</td>
</tr>
<tr>
<td>Continued from above</td>
<td>Construction and bridge financing during fund raising</td>
<td></td>
<td></td>
<td></td>
<td>Sandra Gutierrez, Program Director</td>
</tr>
<tr>
<td>Federal Housing Administration</td>
<td>• Provides guarantee for property improvement loans used for alterations, repairs and site improvements</td>
<td>• Maximum loan insured is $25,000  • Loan over $7,500 must be secured by mortgage or deed of trust on property</td>
<td>• Interest rate is fixed, but may vary between lenders</td>
<td>• Family child care businesses only</td>
<td>For information on Title 1 loans, call 1-800-767-7468 or Contact a local lender authorized to make Title 1 loans.</td>
</tr>
<tr>
<td>Title 1 Home Improvement Loans</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Low Income Housing Fund</td>
<td>• Revolving Loan Fund: may be used for a wide range of construction activities, including pre-development, acquisition, construction, rehabilitation, bridge loans and lines of credit</td>
<td>• Loan amount probably won’t exceed $1 million  • LIHF will also underwrite and broker non-profit loan requests to conventional lenders</td>
<td>• Terms up to 15 years  • 7.5 – 9% interest rates</td>
<td>• 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</td>
<td>1330 Broadway, Suite 600, Oakland, CA 94612  510-893-3811  Noni Ramos, Director of Northern California Lending</td>
</tr>
<tr>
<td></td>
<td>• Loan packaging services: provide larger, longer-term loans than Revolving Loan Fund</td>
<td>• From $100,000 to $5 million</td>
<td>• Terms up to 30 years  • Rates established by individual lenders</td>
<td>• Community facility projects in low-income areas</td>
<td></td>
</tr>
<tr>
<td>Rural Community Assistance Corporation</td>
<td>• Provides short- and long-term funding for acquisition, predevelopment and construction for community facilities, including child care. Loan and guaranty programs are offered.</td>
<td>• Loans up to $750,000  • Loan guarantee up to $1.1 million</td>
<td>• Below market rates</td>
<td>• Must be rural area (population of 50,000 or fewer)  • Nonprofit organizations and government agencies are eligible</td>
<td>3120 Freeboard Dr. #210, West Sacramento, CA 95691  916-447-9832  <a href="http://www.rcac.org">www.rcac.org</a></td>
</tr>
<tr>
<td>LOAN SOURCE / NAME</td>
<td>PURPOSE</td>
<td>LOAN AMOUNT / TYPE</td>
<td>TERM / INTEREST RATE</td>
<td>ELIGIBILITY</td>
<td>CONTACT</td>
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<td>---------</td>
</tr>
<tr>
<td>Small Business Administration</td>
<td>• SBA 504 Real Estate Loans: for real estate purchase, facility construction</td>
<td>• Typical projects range from $500,00 to $5 million</td>
<td>• 10 or 20 year term</td>
<td>• Available to existing businesses</td>
<td>• Call 1-800-827-5722 to find the SBA office nearest you</td>
</tr>
<tr>
<td></td>
<td>• SBA 7a Guarantee: for real estate acquisition, construction, working capital and fixed assets</td>
<td>• Guarantees up to 80% of loan; $750,000 maximum</td>
<td>• 5 to 25 year term</td>
<td>• Available to start-ups and existing businesses</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• LowDoc Program: similar to 7a guarantee above, but with streamlined application</td>
<td>• Similar to 7a Guarantee</td>
<td>• Similar to 7a Guarantee</td>
<td>• Available to start-ups and existing businesses</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Microloan Demonstration Program: designed for entrepreneurs</td>
<td>• Loans range from $500 to $25,000</td>
<td>• Rates and terms vary from program to program</td>
<td>• Lending criteria may be less strict than conventional loan criteria</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Prequalification Loan Program: loan guarantee program for women, minorities, veterans and disabled person-owned businesses</td>
<td>• Guarantees up to 75 or 80% of loan, depending on size. • Guaranteed loan maximum is $250,000</td>
<td>• Rates and terms vary from lender to lender</td>
<td>• Available to women, minorities, veterans and disabled person-owned businesses</td>
<td></td>
</tr>
<tr>
<td>U.S. Department of Housing and Community Development</td>
<td>• Acquiring real property for public purposes</td>
<td></td>
<td></td>
<td>• Provides eligible metropolitan cities and urban counties (called &quot;entitlement communities&quot;) 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</td>
<td>• Call your local city manager or housing office to ask how the funds are distributed</td>
</tr>
<tr>
<td>Community Development Block Grant</td>
<td>• Demolish property and clear sites to prepare the land for other uses</td>
<td></td>
<td></td>
<td></td>
<td>• For other program information, contact Community Connections at (800) 998-9999</td>
</tr>
<tr>
<td></td>
<td>• Reconstructing or rehabilitating housing and other property</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>LOAN SOURCE / NAME</td>
<td>PURPOSE</td>
<td>LOAN AMOUNT / TYPE</td>
<td>TERM / INTEREST RATE</td>
<td>ELIGIBILITY</td>
<td>CONTACT</td>
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<td>-------------</td>
<td>---------</td>
</tr>
</tbody>
</table>
| Continued from above | • New construction of housing only in certain circumstances  
• Assisting for-profit businesses for special economic development activities | | | do not qualify as entitlement communities. | |
<table>
<thead>
<tr>
<th>LOAN SOURCE / NAME</th>
<th>PURPOSE</th>
<th>LOAN AMOUNT / TYPE</th>
<th>TERM / INTEREST RATE</th>
<th>ELIGIBILITY</th>
<th>CONTACT</th>
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</thead>
<tbody>
<tr>
<td>Northern California Community Loan Fund</td>
<td>• Provides pre-development and development funds, including real estate acquisition, new construction, rehabilitation, working capital, equipment purchases and leasehold improvements</td>
<td>• Loans from $10,000 to $450,000</td>
<td>• Below market interest rates</td>
<td>• Non-profits that serve poor communities and have limited access to conventional funding • Communities in northern California (from Monterey County north to Oregon border)</td>
<td>• 870 Market Street, Room 677, San Francisco, CA 94102 • 415-392-8215</td>
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<tr>
<td>Continued from above</td>
<td>• Loan brokering: to identify and access appropriate financing programs</td>
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<td>• Credit enhancements and flexible gap financing: to make business and facilities development more affordable</td>
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<td>• Business management and facilities development technical assistance is also available</td>
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<tr>
<td>City of Berkeley, Office of Economic Development</td>
<td>• City Wide Loan Fund: provides loans for working capital, equipment, leasehold improvements, fixed assets and capital improvements</td>
<td>Maximum loan is $100,000</td>
<td>Interest rate determined by Treasury Note plus 1%</td>
<td>Available city-wide</td>
<td>2118 Milvia Street, Suite 200, Berkeley, CA 94704</td>
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<td>• Revolving Loan Fund: for business expansion</td>
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<td>• Typical term is for three years</td>
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<td>510-705-8123</td>
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<td>Loan amounts range from $15,000 to $90,000</td>
<td>• Treasury Note interest rate</td>
<td>Businesses must be located in the South Berkeley Target Area</td>
<td><a href="mailto:ecodeve@ci.berkeley.ca.us">ecodeve@ci.berkeley.ca.us</a></td>
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<td>Program has matching fund requirement of at least $2 for every $1 from the Fund</td>
<td>• Terms range from 6 months to 10 years</td>
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<td><a href="http://www.ci.berkeley.ca.us/OED/busserv/loans.htm">www.ci.berkeley.ca.us/OED/busserv/loans.htm</a></td>
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<td>Ted Burton or Bill Lambert</td>
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<tr>
<td>Community Bank of the Bay</td>
<td>• Provides small business loans, including working capital, equipment and financing for building acquisition or construction</td>
<td>Maximum loans up to $500,000 with short-term financing</td>
<td>Market rates</td>
<td>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</td>
<td>1750 Broadway, Oakland, CA 94612</td>
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<td>Maximum loans up to $600,000 with long-term financing</td>
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<td>510-271-8400</td>
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<td><a href="mailto:bay-bank@usa.net">bay-bank@usa.net</a></td>
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<td><a href="http://www.communitybankbay.com">www.communitybankbay.com</a></td>
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<td>Cal Coastal Microloan Program</td>
<td>• Provides funds for inventory, household improvements, equipment, furniture and working capital</td>
<td>• Loans from $5,000 to $25,000</td>
<td>• 5 year maximum term • Prime plus 2.75% interest rate</td>
<td>• 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</td>
<td>• 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</td>
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<tr>
<td>Child Care Facilities Fund (Low Income Housing Fund)</td>
<td>• Family Child Care Assistance Program: to support the start up, expansion and quality improvement</td>
<td>• Recoverable grants; average size is $4,000</td>
<td>• Licensed family child care providers in San Francisco</td>
<td>• 160 Sansome Street, San Francisco, CA 94104 • (415) 772-9094 • September Jarrett, Director</td>
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<td>• Child Care Center Assistance Program: to non-profit child care centers</td>
<td>• Grants and loans are available</td>
<td>• Non-profit child care centers serving low-income children in San Francisco</td>
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<td>• Flex Fund: to prevent a child care provider from shutting down due to unexpected emergencies</td>
<td>• Grants up to $10,000, distributed within as few as ten days</td>
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<td>• Business management and facilities development technical assistance is also available</td>
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<td>Child Care Fund of Alameda County (Children and Families Commission)</td>
<td>• Emergency grants: for unforeseen repairs that impact the health and safety of children staff and families • Predevelopment financing: to pay for facilities development planning and predevelopment activities</td>
<td></td>
<td>• Services are available to all child development programs in Alameda County • Please contact the Fund for more details</td>
<td>• 1850 Fairway Drive, San Leandro, CA 94577 • 510-667-3074 • Maria Raff, Program Coordinator</td>
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