

Appendix A

Chapter 1 and Chapter 2 Supplement

This appendix includes information that is referenced in Chapter 1 and Chapter 2.

Chapter 1

Population

Table A.1: Arcata Population and Household Data, 2008*

Household Type	1990	2000	2008		2000 - 2008 Change	
	Number	Number	Number	Percent	Number	Percent
Population	15,197	16,651	17,547	100%	896	5.4%
Non-Family Household	3,158	4,236	4,577	60.21%	341	8.1%
Avg. Household Size	2.30	2.16	2.10	N/A	0.06	-2.78%
Family Households	2,915	2,815	3,025	39.79%	210	7.5%
Avg. Family Size	2.87	2.81	N/A	N/A	N/A	N/A

* Source: 1990 and 2000 Census, 2008 Claritas.

Table A.2: Population and Household Data, Humboldt County and California

Humboldt County	1990	2000	%Change '90-'00
Population	119,118	126,518	6.21%
Households	46,420	51,238	10.38%
Avg. Household Size	2.49	2.39	-4.02%
Family Households (Families)	30,086	30,645	1.86%
Avg. Family Size	3.02	2.95	-2.32%
State of California	1990	2000	%Change '90-'00
Population	29,760,021	33,871,648	13.82%
Households	10,381,206	11,502,870	10.80%
Avg. Household Size	2.79	2.87	2.87%
Family Households (Families)	7,139,394	7,920,049	10.93%
Avg. Family Size	3.32	3.43	3.31%

*Source: Census 2000

Table A.3: Households by Type, Arcata

Household Type	1990		2000		2008		Change	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Family Households	2,915	48.0%	2,815	39.9%	3,025	39.8%	210	7.5%
<i>Married Couple Households</i>	2,174	35.8%	1,824	25.9%	1,967	25.9%	143	7.8%
<i>Married Couple with own child under 18</i>	935	15.4%	728	10.3%	827	10.9%	99	13.6%
<i>Female Householder with own child under 18</i>	480	7.9%	498	7.1%	530	7.0%	32	6.4%
<i>Male Householder with own child under 18</i>	61	1.0%	160	2.3%	172	2.3%	12	7.5%
Non-Family Household	3,158	52.0%	4,236	60.1%	4,577	60.2%	341	8.1%
<i>Householder living alone</i>	1,877	30.9%	2,451	34.8%	2,789	36.7%	338	13.8%
<i>Households with Individuals < 18 years old</i>	1,476	24.3%	1,386	19.7%	1,630	21.4%	244	17.6%
<i>Householder > 65 years of age</i>	984	16.2%	1,003	14.2%	688	15.0%	-315	-31.4%
Total Households	6,073	100.0%	7,051	100.0%	7,602*	100.0%	1,104	15.7%

*Source: Arcata Draft Housing Element, 2009.

Table A.4: Households by Type, Humboldt County

	1990		2000		% Change '90-'00
	#	%	#	%	
Family Households (families)	30,086	64.8%	30,645	59.8%	-7.7%
Non-family households	16,334	35.2%	20,593	40.2%	14.2%
Households with individuals under 18 years			16,094	31.4%	
Households with individuals 65 years and over			11,327	22.1%	
Total households	46,420	100.0%	51,238	100.0%	

Source: U.S. Census

Table A.5: Households by Type, State of California

	1990		2000		% Change '90-'00
	#	%	#	%	
Family Households (families)	7,139,394	68.8	7,920,049	68.9	0.1
Non-family households	3,241,812	31.2	3,582,821	31.1	-0.3
Households with individuals under 18 years			4,569,910	39.7	
Households with individuals 65 years and over			2,570,170	22.3	
Total households	10,381,206	100.0	11,502,870	100.0	

Source: U.S. Census

Age Distribution

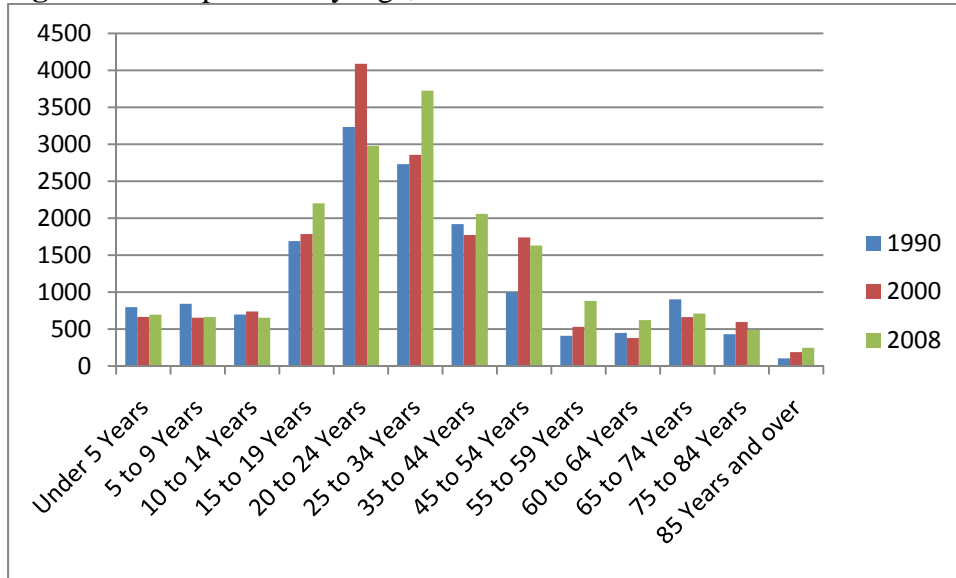
Table A.6: Population by Age, Arcata

Age Group	1990		2000		2008		Number Change*	Percent Change*
	Number	Percent	Number	Percent	Number	Percent		
Under 5 Years	797	5.2%	665	4.0%	695	4.0%	30	4.5%
5 to 9 Years	841	5.5%	653	3.9%	662	3.8%	9	1.4%
10 to 14 Years	697	4.6%	737	4.4%	654	3.7%	-83	-11.3%
15 to 19 Years	1,690	11.1%	1,786	10.7%	2,200	12.5%	414	23.2%
20 to 24 Years	3,233	21.3%	4,088	24.6%	2,978	17.0%	-1,110	-27.2%
25 to 34 Years	2,732	18.0%	2,856	17.2%	3,725	21.2%	869	30.4%
35 to 44 Years	1,919	12.6%	1,773	10.6%	2,059	11.7%	286	16.1%
45 to 54 Years	995	6.5%	1,741	10.5%	1,629	9.3%	-112	-6.4%
55 to 59 Years	408	2.7%	529	3.2%	881	5.0%	352	66.5%
60 to 64 Years	447	2.9%	379	2.3%	620	3.5%	241	63.6%
65 to 74 Years	903	5.9%	662	4.0%	710	4.1%	48	7.3%
75 to 84 Years	431	2.8%	594	3.6%	487	2.8%	-107	-18.0%
85 Years and over	104	0.7%	188	1.1%	247	1.4%	59	31.4%
Median Age	26.2		25.8		29.3		896	5.4%

*Source: 2008 Claritas

The following figure is graphical representation of the table above.

Figure A.7: Population by Age, Arcata



*Source: 2008 Claritas

Table A.8: Population by Age, Humboldt County

Age Group	1990		2000		2008*		Number Change**	Percent Change**
	Number	Percent	Number	Percent	Number	Percent		
Under 5 Years	8,538	7.2%	7,125	5.6%	5,665	4.3%	-1,460	-20.5%
5 to 9 Years	9,375	7.9%	7,899	6.2%	6,370	4.8%	-1,529	-19.4%
10 to 14 Years	8,299	7.0%	8,817	7.0%	9,259	7.0%	442	5.0%
15 to 19 Years	8,290	7.0%	10,025	7.9%	11,664	8.8%	1,639	16.3%
20 to 24 Years	9,329	7.8%	11,209	8.9%	12,982	9.8%	1,773	15.8%
25 to 34 Years	19,493	16.4%	16,016	12.7%	12,436	9.4%	-3,580	-22.4%
35 to 44 Years	20,261	17.0%	18,679	14.8%	16,957	12.8%	-1,722	-9.2%
45 to 54 Years	11,473	9.6%	19,861	15.7%	28,018	21.1%	8,157	41.1%
55 to 59 Years	4,566	3.8%	6,313	5.0%	7,994	6.0%	1,681	26.6%
60 to 64 Years	4,863	4.1%	4,798	3.8%	4,694	3.5%	-104	-2.2%
65 to 74 Years	8,575	7.2%	8,020	6.3%	7,404	5.6%	-616	-7.7%
75 to 84 Years	4,752	4.0%	5,754	4.5%	6,701	5.0%	947	16.5%
85 Years and over	1,304	1.1%	2,002	1.6%	2,678	2.0%	676	33.8%
Median Age	32.2		36.3		38.6		2.3	6.0%

*Source: Arcata Draft Housing Element, 2009.

Race/Ethnicity

Table A.9 and Table A.10 below show summary information on racial data for Arcata and Humboldt County, which have a very similar race/ethnicity profile. For Arcata, the largest percentage increase was the Asian ethnicity (29.6 percent). For Humboldt County, the largest increase was 'Other race' (126.7%), while the total County Asian population contracted by 7.9 percent.

Table A.9: Race/Ethnicity, Arcata

Ethnicity	1990		2000		2008		Number Change*	Percent Change*
	Number	Percent	Number	Percent	Number	Percent		
White	13,923	91.6%	14,072	84.5%	14,378	81.9%	306	2.2%
Black or African American	185	1.2%	259	1.6%	368	2.1%	109	42.1%
American Indian, Alaska Native	408	2.7%	442	2.7%	480	2.7%	38	8.6%
Asian	409	2.7%	378	2.3%	490	2.8%	112	29.6%
Native Hawaiian or Pacific Isl.	n/a		34	0.2%	43	0.3%	9	26.5%
Other Race	272	1.8%	581	3.5%	675	3.9%	94	16.2%
Two or more Races	n/a	n/a	885	5.3%	1,113	6.3%	228	25.8%
Total	15,197	100.0%	16,651	100.0%	17,558	100.0%	896	5.4%
Hispanic Origin	721	4.7%	1,202	7.2%	1,518	8.7%	316	26.3%
Non-Hispanic Origin	14,146	95.3%	15,449	92.8%	16,029	91.3%	580	3.8%

*Source: Arcata Draft Housing Element, 2009.

Table A.10: Race/Ethnicity, Humboldt County

Race	1990		2000		2008*		Number Change**	Percent Change**
	Number	Percent	Number	Percent	Number	Percent		
White	107,881	90.6%	107,179	84.7%	108,509	81.7%	1330	1.2%
Black or African American	960	0.8%	1,111	0.9%	1,311	1.0%	200	18.0%
American Indian, Native Alaskan	6,568	5.5%	7,241	5.7%	8,143	6.1%	902	12.5%
Asian	2,315	1.9%	2,091	1.7%	1,925	1.4%	-166	-7.9%
Native Hawaiian or Pacific Isl.	n/a	n/a	241	0.2%	246	0.2%	5	2.1%
Other Race	1,394	1.2%	3,099	2.5%	7,024	5.3%	3,925	126.7%
Two or more Races	n/a	n/a	5,556	4.4%	5,665	4.3%	109	2.0%
Total	119,118	100.0%	126,518	100.0%	132,821	100.0%	6,305	4.7%
Hispanic Origin	4,989	4.2%	7,750	6.1%	11,783	8.9%	4,035	52.1%
Non-Hispanic Origin	114,129	95.8%	118,768	93.9%	121,038	91.1%	2,270	1.9%

**Source: Arcata Draft Housing Element, 2009.

Income and Poverty

Table A.11: Poverty Status

	Arcata		Humboldt	California
	1990	2000	2000	2000
Families below the poverty level	374	423	3,987	845,991
Percent below poverty level	12.7%	14.3%	12.9%	10.6%
With related children under 18 years	351	329	3,311	699,159
Percent below poverty level	22.9%	22.0%	20.8%	15.3%
With related children under 5 years	174	167	1,554	366,529
Percent below poverty level	25.0%	29.0%	27.8%	19.0%
Families below the poverty level with female householder, no husband present	218	241	2,122	350,138
Percent below poverty level	34.7%	33.6%	35.4%	25.0%
With related children under 18 years	212	197	1,964	310,533
Percent below poverty level	41.4%	40.4%	44.6%	32.5%
With related children under 5 years	85	88	833	147,900
Percent below poverty level	43.8%	58.3%	61.0%	44.0%
Individuals below the poverty level	3,903	4,947	24,059	4,706,130
Percent below poverty level	28.1%	32.2%	19.5%	14.2%
18 years and over	3,233	4,371	17,441	2,949,030
Percent below poverty level	28.6%	33.8%	18.4%	12.3%
65 years and older		86	1,118	280,411
Percent below poverty level		6.0%	7.2%	8.1%

*Source: Census 1990 and 2000

Housing Affordability

Table A.12: Renter Households as Percent of Total Households*

Household Type	2000		2008*		Change**	
	Number	Percent	Number	Percent	Number	Percent
City of Arcata						
Occupied Housing Units	7,051	100.0%	7,602	100.0%	551	7.8%
Owner Occupied	2,646	37.5 %	2,837	37.3%	191	7.2%
Renter Occupied	4,405	62.5%	4,765	62.7%	360	8.2%
Humboldt County						
Occupied Housing Units	51,238	100.0%	54,394	100.0%	3,156	6.2%
Owner Occupied	29,534	57.6%	30,825	56.7%	1,291	4.4%
Renter Occupied	21,704	42.4%	23,569	43.3%	1,865	8.6%

*Source: Arcata Draft Housing Element, 2009.

Major Sales Tax Generating Businesses

Table A.13: Major Sales Tax Generating Businesses* (random order)

Business Name	Business Type	Neighborhood
Do It Best Lumber	Lumber/Building Materials	Greenview/Windsong
Wildberries Marketplace	Grocery Stores Liquor	Arcata Heights/Norhtown
Harbor Freight Tools	Hardware Stores	Valley West
Bay Area Diablo Petroleum	Petroleum Prod/Equipment	Samoa Blvd
Rays Food Place	Grocery Stores Liquor	Valley West
Humboldt University Center Hub	Government/Social Org.	HSU
TP Tire Service	Auto Repair Shops	Downtown/Uniontown
Humboldt Fasteners	Lumber/Building Materials	Valley West
Valley West Chevron	Service Stations	Downtown/Uniontown
L&M Renner	Petroleum Prod/Equipment	Aldergrove
Johnson Industries	Heavy Industrial	Samoa Blvd
Murphys Sunnybrae Market	Grocery Stores Liquor	Sunny Brae
Franklins Service	Service Stations	Valley West
Bloxhams Exxon	Service Stations	Arcata Heights/Norhtown
North Coast Cooperative	Grocery Stores Liquor	Downtown/Uniontown
Safeway	Grocery Stores Liquor	Downtown/Uniontown
Longs	Drug Stores	Downtown/Uniontown
Humboldt Hydroponics	Garden/Agricultural Supplies	Downtown/Uniontown
Eureka Sand & Gravel	Contractors	Valley West
Abruzzi	Restaurants Liquor	Downtown/Uniontown

* Source: Hinerliter, DeLlamas, and Associates, City of Arcata, 2009.

Major Property Tax Generating Properties and Owners

It is important to note that tax exemptions limit the total taxable value of property in Arcata. Indian Tribes and churches (which have high assessed value of improvements as seen in Table A.15) are exempt from certain property taxes that significantly reduce the taxable assessed value of their property. Note that all property tax data were the most recent available in December 2008. Similar to prior years, the value of secured land improvements such as structures represent the dominant portion of assessed value. Large property tax generators generally represent commercial/retail establishments (e.g., grocery stores) and hotels/motels/inns. Note that all property tax data below reflect third quarter 2008 values, and are derived from Hinerliter, DeLlamas, and Associates, City of Arcata, 2009.

Table A.14: Top Ten Parcels, Total Net Assessed Value, Arcata

Assessor's Parcel	Owner	Business Sector	Neighborhood	Zoning	Net Taxable Value
507-191-033	American Hospital Mngmnt Corp	Commercial - Store, Office, Medical	Valley West	Public Facility Planned Development	\$18,495,715
507-203-056	Sun Valley Floral Farms Llc	Motel, Restaurant, Service Station	Westwood-Vassaide	Agriculture Exclusive	15,424,552
507-301-064	Shami Valley West Llc	Commercial Multi-Tenant Shops	Valley West	General Commercial PD	9,047,400
021-153-010	Northcoast Cooperative Inc	Commercial - Store, Office, Medical	Downtown-Uniontown	Central Business District	5,186,476
507-361-024	Ravishi Hospitality Llc	Motel, Restaurant, Service Station	Valley West	Thoroughfare Commercial PD	4,069,288
507-081-028	Humboldt Flakeboard Panels Inc	Heavy Industrial, Wood Product	Aldergrove	Heavy Industrial	3,646,241
503-202-005	Healthsport Ltd	Commercial Retail 2000 And Above	Downtown-Uniontown	Public Facility-Parks	3,544,029
503-202-002	Strombeck Steven	Multi-Family Residence 10 Or More Units	Downtown - Uniontown	Residential – Medium High Density PD	3,466,209
507-301-041	Penta Arcata Llc	Motel, Restaurant, Service Station	Valley West	Thoroughfare Commercial	3,417,000
021-036-012	Safeway Inc	Commercial Store, Office, Medical	Downtown-Uniontown	General Commercial	3,311,884

Table A.15: Top Ten Parcels, Value of Secured Improvements, Arcata

Assessor's Parcel	Owner	Neighborhood	Value of Improvements
507-111-004	United Indian Health Services Inc Cr	Valley West	\$16,175,910
507-191-033	American Hospital Management Corp	Valley West	9,223,816
507-301-064	Shami Valley West Llc	Valley West	7,517,400
507-301-081	Arcata Humboldt Assoc Lp	Valley West	5,238,956
021-153-010	Northcoast Cooperative Inc Cr	Downtown-Uniontown	3,973,603
503-202-005	Healthsport Ltd Pt	Downtown-Uniontown	3,074,613
507-521-002	Arcata Humboldt Associates II PT	Valley West	2,994,326
507-361-024	Ravishi Hospitality Llc	Valley West	2,908,208
507-081-028	Humboldt Flakeboard Panels Inc Cr	Aldergrove	2,893,152
021-058-006	Arcata Plaza Center Llc	Downtown-Uniontown	2,799,217

Table A.16: Top Ten Parcels, Assessed Land Value, Arcata

Assessor's Parcel	Owner's Name	Neighborhood	Land Value
507-111-004	United Indian Health Services Inc Cr	Valley West	\$3,402,987
507-521-002	Arcata Humboldt Associates II PT	Valley West	2,442,173
507-301-064	Shami Valley West Llc	Valley West	1,530,000
507-301-059	Valley West Estates	Valley West	1,137,107
503-202-002	Strombeck Steven	Downtown - Uniontown	1,113,228
507-361-024	Ravishi Hospitality Llc	Valley West	1,040,400
507-291-068	Pepper Tree Inn Inc Cr	Valley West	925,204
021-036-010	Western Real Estate Investment	Downtown - Uniontown	803,934
507-301-041	Penta Arcata A Llc	Valley West	800,000
503-224-046	Resident Owned Parks Inc Cr	Samoa Boulevard	752,760

Table A.17: Top Ten Property Tax Generators, Arcata

No. of Parcels	Owner's Name	Estimated Tax	Pct. of Total
1	Northcoast Cooperative Inc.	\$42,557	0.8
11	Kramer Investment Corporation	41,349	0.7
3	Humboldt Flakeboard Panels Inc.	36,279	0.8
1	Ravishi Hospitality Llc	33,390	0.8
5	Arthur C Hunter	32,738	0.8
1	Healthsport Ltd	29,080	0.8
8	Steven Strombeck	41,355	0.5
3	Britt Lumber Co	27,269	0.8
1	Safeway Inc.	27,175	0.8
1	Arcata Plaza Center	23,783	0.8

Chapter 2

Business and Community Assets

In its most basic sense, an asset is anything of value. This may be something tangible such as a building or jewelry or it may be something intangible as in the sense that "character is an asset" (Webster's Dictionary) or in the sense that a reputation for honesty is an asset. Similarly a trademark is an asset and also customer good will is an asset whose value is often considered in the sale price of a business.

Economic Development Factors

The US Department of Commerce states that "Economic development is fundamentally about enhancing the factors of productive capacity - land, labor, capital, and technology " Source: <http://12.39.209.165/xp/EDAPublic/Research/EcoDev.xml>) These three factors (land, labor, capital/technology) can be considered the basic categories of economic assets and may be useful in understanding the City of Arcata's economic assets.

Land

Land involves the physical features of the earth's surface, combined with the associated natural benefits. Land, then, is not only natural resources, but also environmental services, the ecosystems' ability to purify air and water as well as provision of habitat, visual resources, and other amenities. For the City of Arcata "land" involves developed land and open space that the City owns and manages. In addition there is private non-agricultural land, in or near Arcata, that is vacant or underused and which may have potential to be developed

Labor

Labor is all forms of human effort. Labor, then, is not merely manual labor, but also includes mental abilities and skills. It is important to note, that sometimes the entrepreneurial skill needed to effectively combine the other factors of production is itself regarded as a crucial additional factor in economic development. Such skills though could be regarded as a form of labor. Arcata is in the fortunate position of having an abundance of young residents and highly educated residents. As Task 3's Baseline Data reveals Arcata has an exceptionally high percentage its population between the ages of 18-34 and also an exceptionally high percentage of residents with bachelors degrees or higher.

Capital and Technology

There are various forms of capital, including but not limited to social, cultural, intellectual and financial capital. In its most basic form, capital is physical and can take the form of buildings, equipment, improved land, inventories, and so forth. It has been recognized that "social capital", the capacity for trust and cooperation a community possesses, may be the most important variable in economic success (Putnam 1993). Others have pointed out the importance of cultural capital, which "refers to the body of stories, visions, and myths shared by people and providing the framework for how people view the world and their proper role in it" (Hackett 1998). Social and cultural capital are considered here as part of an expanded definition of labor.

In the case of Arcata, one form "Social Capital" could be considered to take is business associations or other civic groups and organizations.

Technological innovations embodied in machines, and part of new or expanded facilities, are considered as capital. Financial capital provides the financing means (e.g. Redevelopment Bonds) for infrastructure, equipment and other physical improvements.

Economic Asset Utilization

For the purposes of the Arcata Economic Development Strategic Plan "economic development assets" are considered separately from "economic asset." Some economic assets can be considered as being under-utilized in their current condition, such as a building that is unoccupied or partially occupied, or a parcel not fully developed. Economic assets can also be modified or transformed to potential uses that may generate superior economic benefits.

Economic assets that are currently underutilized, or which could have better potential future uses, will be considered in the plan as economic development assets.¹ It is important also to note that the City of Arcata Economic Development Strategic Plan is primarily focused on what Arcata's City government can do. As a result it is focused on City-owned economic assets and their role in economic development for Arcata's economy.

City Owned Economic Assets

Asset Locations and Sizes

The City of Arcata owns a variety of parcels and buildings. Table 2.1 categorizes some of these into "Arcata City Hall Complex" and "Others." The "City Hall Complex" parcels comprise over 38 acres, 31 acres of which are the Community Center parcel, with a total of 55,800 square feet of building space. The Arcata Ball Park parcel contains 4.17 acres. The "Other" buildings contain 82,465 square feet. Four City owned parking lots comprise almost 3 acres.

The combined size of the City of Arcata Community Forests is over 1,500 acres. This includes the Arcata Community Forest (650 acres), the Jacoby Creek Forest (535 acres) and the Jacoby Creek Forest Expansion – Lucchesi Acquisition (331 acres). (The City of Arcata's ecologically related assets or "eco-assets" are discussed more fully later in this section).

The Arcata Marsh and Wildlife Sanctuary cover 154 acres. In addition to the Marsh and Wildlife Sanctuary and Community Forests, Arcata owns other parcels of environmental interest and value, the Lower Janes Creek/McDaniel Slough Restoration area (75 acres) and the Jacoby Creek/Gannon Slough Enhancement Area: (642 acres).

¹ Given changing conditions, the current use of any asset may or may not be suitable in the future and so modification of any economic asset may be desirable. Recognizing this any economic asset could be considered an "economic development asset."

Table A.18: City of Arcata Buildings/Parcels

Building/Parcel	APN	Parcel Acreage	Parcel Square Feet	Building Square Feet
Arcata City Hall Complex				
City Hall	210-42-05	1.05	44,449	18,500
Arcata Ball Park	210-42-06	4.17	177,475	
Judo Hut	210-42-06			2,200
Library	210-42-06			5,600
D Street Neighborhood Center	210-86-11	0.93	40,606	5,700
Community Center	503-20-24	31.17	1,357,925	21,000
Arcata Service Center	210-57-08	0.96	41,818	2,800
Intermodal Transit Center	210-57-08			1,800
Sub-total		38.28	1,662,273	55,800
Others				
Arcata Plaza	211-07-01	1.01	44,012	N/A
Arcata Business Incubator	507-461-38	2.51	106,826	20,565
Aldergrove Parcels (Bell Falor Ct)	507-251-40	1.18	51804	0
	507-251-39	1.01	44026	0
Redwood Lodge				1,700
Redwood Lounge				1,000
Marsh Interpretive Center				1,600
Total				82,465

Table A.19: Inventory of City of Arcata owned Parking Lots

Lot	APN	Parcel Acreage	Parcel Square Feet*
7th and F (behind City Hall)	210-42-05	1.04	44,449
8th and F (Behind Fire Station)	210-41-11	0.4	17,222
9th and E (Intermodal Transit Facility)	210-57-08	0.96	41,818
7th and G (Across from 76 station)	211-50-9	0.41	17,645
TOTAL		2.81	121,134

*For parking lots, square feet are of the entire parcel; the square footage of the parking areas is not available.

¹ Information in this table supplied by City of Arcata Staff.

Total acreage for all of Arcata's Parks including the Arcata Community Park (Community Center parcel), Redwood Park (25.6 acres) and the Plaza totals over 100 acres.

Table A.20: City of Arcata Economic Assets

City Asset	Acres
Aldergrove	31
Happy Valley	20
Little Lake	12
Community Forest	2,109
Arcata Marsh & Wildlife Sanctuary	154
Parks	104
Other Eco Assets	717
Total Acreage	3,127

Community Assets

The City possesses assets in the form of its public image and the quality of life enjoyed by its residents and visitors. These assets can be a large draw for visitors and bolster Arcata tourism.

Arcata Plaza

The Arcata Plaza covers 1.01 acres and is the setting for Saturday Farmers Markets and many community events including the North Country, Fourth of July Fair, Oyster Festival, and Pastels on the Plaza to name just a few. The Arcata MainStreet organization (Arcata Downtown Business Corporation, a 501 c 3 nonprofit) conducts several activities that enhance the appearance and functioning of the Plaza and downtown Arcata area. Arcata MainStreet also coordinates maintenance of the planting beds on the Plaza and conducts four events: the monthly Arts Arcata; the Oyster Festival; Halloween Trick or Treat in Arcata; and the annual Downtown Open house. It should be noted that a vibrant and attractive Plaza and downtown area contributes to properties with higher assessed value and hence to higher property taxes. Also businesses and restaurants that attract more customers result in higher retail sales which results in higher sales tax revenue for the City’s general fund. As the City Parking Study noted:

The historic Plaza and surrounding central business district... represent the core of Arcata’s community and commercial life. Built before the automobile, the area is characterized by narrow streets and high density; land is at a premium.

And as stated in the Community Vision Statement of the City General Plan 2020:

“We’re drawn to the plaza. Our historic and distinctive downtown square remains the heart of Arcata. It is our common ground for community events, daily commerce, retail, restaurants and entertainment.”

-Community Vision Statement, General Plan: 2020

Playing Field and other City Parks

The Arcata Community Center parcel (31 acres) in addition to being the site of the Community Center building and City playing fields and parking spaces, surrounds the private HealthSport facility. The property on which the Healthsport facility sits and a ten-foot border around it were sold to HealthSport by the City in 1991.

The City owns many other local parks. Total acreage for all of Arcata’s Parks including the Arcata Community Park (Community Center parcel), Redwood Park (25.6 acres) and the Plaza totals over 100 acres. The D Street Neighborhood Center (the old Arcata Community Center) has significantly increased its use and revenues in the last three years.

Table 2.7: City of Arcata Parks Facilities

Park Name	Size in Acres
Arcata Ball Park, 888 F Street	4.95
Arcata Community Park, 321 Community Park Way.	33
Arcata Plaza, 801 G Street	1.4
Arcata Skate Park, 900 Sunset Blvd.	0.65
Bayside Park, Samoa Blvd.	3
Bloomfield, 1835 - 1845 Zehnder Ave.	0.2
Cahill Park, 1300 Stromberg Ave.	0.3
California Park, California Street	1
Chevret-Vassaide Park, 1760 Felix Ave.	1.5
D Street Linear Park, 1301 D St(9th-14th)	1
Ennes Park, 1851 Stewart Ave.	0.2
Ennes Park Expansion, Wyatt Lane	4
Greenview, 1116 Lewis Ct.	0.3
Larson Park, 901 Grant Ave.	2.3
Mountain View Park, 2117 Sandra Ct.	3
Pacific Union Park , Spear Ave	4
Redwood Park, 490 - 199 E. Park Rd.	25.8
Rotary Park, 101 F Street	0.2
Shay Park, 1385 Foster Ave.	5
Stewart Park, 1090 15th Street	1.25
Sunny Brae Park, Virginia Way. and Marilyn Street	2.7
Valley West Park, 1340 Hallen Dr.	3.4
Vinum Park, 1450 F Street	0.1
Westwood Manor Park, 2175 Wisteria Way	0.7
Windsong Park, Maria Court	1.75
Woodland Heights, Diamond Drive	0.6
TOTAL	102.3

Most of the Ennes Park (4 acres) is just outside of the City limits of Arcata, but could in the future be part of a subdivision that could be annexed by the City. (see also City of Arcata Parks and Recreation Master Plan to be released in 2009).

Arcata Community Forests

Arcata's Forests actually comprise three different units: the Arcata Community Forest proper, the Jacoby Creek Forest and the Jacoby Creek Forest Expansion – Lucchesi Acquisition.

Arcata Community Forest - The Arcata Community Forest includes approximately 2,109 acres of redwood forest which contains 10 miles of roads and trails which provide outstanding opportunities for recreational use. In November 2006, the 171 acre Sunny Brae Forest was added to the Community Forest. Elevations range from 250 feet to 1050 feet.

Wildlife management on Arcata's forestlands is focused primarily on a landscape approach in managing ecosystem features that affect population size and distribution. This management policy is consistent with the Department of Fish and Game's strategic plan that emphasizes conservation of habitats, promoting sustainable plant and animal communities and providing access to lands with high wildlife-related public use potential. The City's planning objectives for City owned forestlands emphasizes the protection of key habitat structural components utilized by a diversity of species. The retention of riparian buffer strips along watercourses results in old growth stand characteristics over time and provides protection for animals that live in streams and riparian zones. The no cut riparian buffers also provide functional wildlife habitat for some species associated with late successional stages of forest development and also for functional connectivity between habitat types.

Jacoby Creek Forest - The 1,321 acre Jacoby Creek Forest is located in the middle portion of the Jacoby Creek watershed approximately five miles from the coast. Jacoby Creek flows through the forest for approximately 1 ½ miles. An additional 2.6 miles of class II and 3.0 miles of class III watercourses drain the forest and feed directly into Jacoby Creek. Shallow bog type wetlands are typically surrounded by wet soil tolerant old growth Western red cedar. The bogs are used by wildlife and are ideal locations to observe wildlife tracks.

Jacoby Creek Forest Expansion – Lucchesi Acquisition - The 331 acre Lucchesi property contains approximately 2.3 miles of the upper reaches of the main stem and the north and middle forks of Jacoby Creek. Forty of the 331 acres contains old growth Western red cedar groves located along the banks of Jacoby Creek. The Lucchesi property was acquired to protect existing old growth forest habitat adjacent to Jacoby Creek, to create a riparian reserve area along the entire creek length and to manage the remainder of the forest lands to create late seral forest characteristics.

Although isolated from the rest of the City, the Jacoby Creek Forest is within the City limits. The Lucchesi acquisition has enable the City to provide passive public use to include nonconsumptive natural resource related recreational activities as well as scientific and educational use of these forestlands. Wildlife species which benefit from City's forest management strategies include northern spotted owl, coopers hawk, osprey, yellow warbler, sharp shinned hawk, pacific fisher, mountain lion, white footed-vole, red tree vole, Pacific fisher, coastal cutthroat trout, coho salmon, steelhead, chinook salmon, red legged frog, Tailed frog, and Pacific giant salamander.

(from City of Arcata Documents compiled and supplied by Mark Andre)

Arcata Marsh and Wildlife Sanctuary

The AMWS includes approximately 4.5 miles of trails and is home and temporary refuge for over 200 species of birds. It is a breeding area for ducks and other waterfowl and a feeding area for fish eating birds such as osprey, herons, grebes, and egrets. At low tide thousands of

shorebirds can be seen foraging on the mud flats of Humboldt Bay. (from City of Arcata Documents compiled and supplied by Mark Andre)

The Arcata Marsh and Wildlife Sanctuary could be considered a “brownfields redevelopment project” before its time in the sense that the Sanctuary addressed toxic and pollutant issues associated with the former Arcata landfill which was located there.

The Arcata Marsh and Wildlife Sanctuary benefits from the docent led walks sponsored by the Redwood Region Chapter of the Audubon Society and also from the Friends of the Arcata Marsh (FOAM) which in addition to guided tours of the Marsh, coordinates volunteers who run the Marsh Interpretive Center gift shop, information desk and exhibits.

Each year there are roughly ten to twelve tour groups that visit the Marsh. They travel from Germany, Sweden, Japan, Korea, Canada, Oregon, Washington, and various east coast states. These visitors come for marsh management and have reported that they would spend an extra day or two if there was "more to do".

Eco tourism related open space and natural areas

In addition to the Arcata Marsh and Wildlife Sanctuary and the Arcata Community Forests, the City of Arcata owns other land of environmental interest and ecological value: the Lower Janes Creek/McDaniel Slough Restoration Area and the Jacoby Creek/Gannon Slough Enhancement Area.

Lower Janes Creek/McDaniel Slough Restoration Area: The Lower Janes Creek/McDaniel Slough Restoration area includes the 75 acre acquisition of Janes Creek estuary and lower floodplain; former Humboldt Bay tidelands; and additional acres of wetlands from adjacent property owners. The restoration area provides direct linkage to the City’s Arcata Marsh and Wildlife Sanctuary (154 acres); California Department of Fish and Game Mad River Slough Wildlife Area (508 acres); and the proposed Arcata eco-business park (12 acres). The City is currently evaluating alternatives for a multi-objective enhancement plan for the area which will result in increased potential for stormwater management; enhancement of freshwater marsh; restoration of saltwater or brackish water marsh habitats; and increased sediment transfer from Janes Creek to Humboldt Bay.

Jacoby Creek/Gannon Slough Enhancement Area: Much of the 642 acres within the Jacoby Creek/Gannon Slough Enhancement Area lies adjacent to Humboldt Bay and the remainder (approximately 120 acres) includes properties that contain the Jacoby Creek riparian corridor. The enhancement area also contains approximately 41,411 feet of creek corridor. The enhancement area is adjacent to both U.S Fish and Wildlife Service Humboldt Bay Wildlife Refuge lands and the southeast boundary of the Arcata Marsh and Wildlife Sanctuary. Acquisition of these lands will establish a continuous corridor of local, state and federally protected lands adjacent to Humboldt Bay, totaling more than 1,375 acres.

The former tidelands and the Jacoby Creek and Gannon Slough corridors are part of the larger Humboldt Bay ecosystem that accommodates fish, waterfowl, wading birds, shorebirds, passerines, raptors, and, other water associated wildlife. Tidal restoration and

freshwater wetland enhancement in this area will benefit a variety of wildlife. The acquisition and subsequent restoration/enhancement goals include:

- § Reestablishing natural tidal flows on Gannon Slough and adjacent former tidelands
- § Restoration of salt marsh
- § Reestablishing a large estuary on Jacoby Creek - North Humboldt Bay's largest stream
- § Enhancing existing freshwater wetlands and riparian forest adjacent to Jacoby Creek
- § Restoration/enhancement of Gannon Slough and Campbell, Beith and Fickle Hill Creeks by reestablishing sinuosity, in stream cover and a riparian canopy

Restoration and enhancement on both Jacoby Creek and Gannon Slough should benefit coastal cutthroat trout (*Oncorhynchus clarki clarki*), coho salmon (*Oncorhynchus kisutch*), steelhead – northern California ESU (*Oncorhynchus mykiss*), and tidewater goby (*Eucyclogobius newberryi*). Establishment of a large estuary on Jacoby Creek is one of the outstanding opportunities that will be possible with this acquisition.

(from City of Arcata Documents compiled and supplied by Mark Andre)

The work of Arcata's Creeks and Wetlands Committee, the City's Storm-water Master Plan, and the City's Open Space Policies are very relevant to the management and planning of these components of the City's "green infrastructure".

Several sites, not owned by the City, are of eco-tourism or "nature-based" tourism interest, Fish and Wildlife lands on the bay suitable for recreation such as birding: bay lands adjacent to Arcata managed by the State Land Trust, roads in the Arcata Bottoms suitable for biking, the County Park Boat Ramp Map River, Lamphere-Christiansen Dune Preserve, Humboldt Bay Water District Parks on the Mad River, the Annie and Mary Railroad right of way proposed for a rails to trails project, and the Hammond Trail. These sites stretch from the Bay through the Bottoms toward Mad River, extending on toward Blue Lake.

Appendix B

Targeted Industry Assessment Data

Each table in this appendix is referenced in Chapter 3, Targeted Industry Assessment. The tables are used for occupational and industry analysis in Chapter 3. Each table is derived from data provided by the California Employment Development Department, Labor Market Information Division, found at <http://www.labormarketinfo.edd.ca.gov/?pageid=145>. The education codes and descriptions are as follows:

- 1 - Professional Degree;
- 2 - Doctorate;
- 3 - Master’s Degree;
- 4 - Bachelor’s Degree or Higher and Some Work Experience;
- 5 - Bachelor’s Degree;
- 6 - Associate’s Degree;
- 7 - Post-Secondary Vocational Education;
- 8 - Work Experience in a Related Occupation;
- 9 - Long-Term On-the-Job Training;
- 10 - Moderate On-the-Job Training; and
- 11 - Short Term On-the-Job Training.

The table below displays the occupations with the greatest total number of jobs projected for 2016. The occupations are sorted by the column “2016 jobs”, and are listed in descending order. Note that the top five occupations are expected to require only short term on-the-job training.

Table B.1 Top 15 Occupations by Projected 2016 Overall Employment Level

Occupation	2006 Jobs	2016 Jobs	Growth %	Hourly Wage	Annual Wage	Ed. Code**
Retail Salespersons	3,640	4,150	14.0	\$9.87	\$20,534	11
Personal and Home Care Aides	3,080	3,710	20.5	\$10.38	\$21,600	11
Cashiers	3,550	3,610	1.7	\$9.32	\$19,369	11
Farmworkers and Laborers, Crop, Nursery, and Greenhouse	2,740	2,820	2.9	\$9.12	\$18,971	11
Combined Food Preparation and Serving Workers, Including Fast Food	2,410	2,650	10.0	\$8.81	\$18,321	11
Farmers and Ranchers	2,520	2,490	-1.2	N/A	N/A	9
Grounds Maintenance Workers	2,390	2,400	0.4	N/A	N/A	
Office Clerks, General	2,300	2,400	4.3	\$11.38	\$23,686	11
Landscaping and Groundskeeping Workers	2,170	2,190	0.9	\$16.01	\$33,302	11
Waiters and Waitresses	2,190	2,180	-0.5	\$8.47	\$17,635	11
Bookkeeping, Accounting, and Auditing Clerks	2,060	2,130	3.4	\$15.68	\$32,627	10
Teacher Assistants	1,920	2,070	7.8	N/A	\$25,001	11
First-Line Supervisors/Managers of Retail Sales Workers	1,660	1,770	6.6	\$16.16	\$33,605	8
Registered Nurses	1,510	1,680	11.3	\$31.67	\$65,856	6
Elementary School Teachers, Except Special Education	1,460	1,670	14.4	N/A	\$53,991	5

The table below displays the fastest growing occupations in the region. The “Growth %” column reflects the percentage change between the “2016 Jobs” column and the “2006 Jobs” column. Note that the term “fastest” refers to the fastest *projected* growth rate. The occupations are listed by decreasing growth rates.

Table B.2 Top 15 Projected Fastest Growing Occupations

Occupation	2006 Jobs	2016 Jobs	Growth %	Hourly Wage	Annual Wage	Ed. Code**
Pharmacy Technicians	260	360	38.5	\$17.06	\$35,481	10
Computer Systems Analysts	140	180	28.6	\$33.20	\$69,076	5
Instructional Coordinators	220	280	27.3	\$32.89	\$68,399	3
Pharmacists	220	280	27.3	\$58.82	\$122,339	1
Gaming Dealers	360	450	25.0	N/A	N/A	7
Special Education Teachers, Preschool, Kindergarten, and Elementary School	170	210	23.5	N/A	\$58,247	5
Environmental Scientists and Specialists, Including Health	140	170	21.4	\$33.89	\$70,491	5
Personal and Home Care Aides	3,080	3,710	20.5	\$10.38	\$21,600	11
Customer Service Representatives	570	680	19.3	\$14.11	\$29,357	10
Bus Drivers, Transit and Intercity	160	190	18.8	\$16.09	\$33,474	10
Water and Liquid Waste Treatment Plant and System Operators	220	260	18.2	\$23.06	\$47,958	9
Management Analysts	330	390	18.2	\$23.38	\$48,644	4
Social and Human Service Assistants	290	340	17.2	\$13.00	\$27,042	10
Kindergarten Teachers, Except Special Education	180	210	16.7	N/A	\$51,386	5
Fire Fighters	550	640	16.4	\$20.68	\$43,006	9

The table on the next page displays the highest paying jobs by annual wage. The occupations are listed by decreasing wages. Note that 14 of the top 15 occupations require at least a Bachelor’s Degree. Note also that 10 of the top 15 occupations are not expected to grow by 2016.

Table B.3 Top 15 Highest Paying Occupations

Occupation	2006 Jobs	2016 Jobs	Growth %	Hourly Wage	Annual Wage	Ed. Code**
Physicians and Surgeons, All Other	140	140	0.0	\$60.64	\$126,123	1
Pharmacists	220	280	27.3	\$58.82	\$122,339	1
Family and General Practitioners	60	60	0.0	\$57.39	\$119,355	1
Engineering Managers	60	60	0.0	\$46.78	\$97,298	4
Chief Executives	220	220	0.0	\$46.76	\$97,257	4
Industrial Production Managers	50	50	0.0	\$43.33	\$90,139	5
Writers and Authors	100	100	0.0	\$42.13	\$87,627	5
First-Line Supervisors/Managers of Police and Detectives	50	50	0.0	\$42.13	\$87,621	8
Education Administrators, Elementary and Secondary School	300	320	6.7	N/A	\$86,868	4
Veterinarians	40	40	0.0	\$40.56	\$84,355	1
Human Resources Managers, All Other	30	30	0.0	\$39.34	\$81,822	4
Engineers, All Other	50	50	0.0	\$39.07	\$81,269	5
Marketing Managers	30	40	33.3	\$38.54	\$80,171	4
Physician Assistants	90	100	11.1	\$38.12	\$79,289	5
Personal Financial Advisors	30	40	33.3	\$37.53	\$78,048	5

The table below displays the occupations that require the highest levels of educational attainment and/or training in the region. It is important to note that many of these occupations are also listed in Table A.3, above, which means many are not expected to be occupations experiencing growth (about half of the top 15).

Table B.4 Top 15 Occupations with Highest Occupational Education and Training Requirements

Occupation	2006 Jobs	2016 Jobs	Growth %	Hourly Wage	Annual Wage	Ed. Code**
Obstetricians and Gynecologists	30	30	0.0	N/A	N/A	1
Surgeons	30	30	0.0	N/A	N/A	1
Dentists, General	160	140	-12.5	N/A	N/A	1
Pediatricians, General	30	20	-33.3	N/A	N/A	1
Physicians and Surgeons, All Other	140	140	0.0	\$60.64	\$126,123	1
Pharmacists	220	280	27.3	\$58.82	\$122,339	1
Family and General Practitioners	60	60	0.0	\$57.39	\$119,355	1
Veterinarians	40	40	0.0	\$40.56	\$84,355	1
Lawyers	160	160	0.0	\$30.10	\$62,595	1
Medical Scientists, Except Epidemiologists	310	320	3.2	N/A	N/A	2
Biochemists and Biophysicists	60	60	0.0	N/A	N/A	2
Clinical, Counseling, and School Psychologists	130	150	15.4	\$33.64	\$69,958	2
Postsecondary Teachers, All Other	1,310	1,630	24.4	N/A	N/A	3
Physical Therapists	90	100	11.1	\$35.52	\$73,885	3
Instructional Coordinators	220	280	27.3	\$32.89	\$68,399	3

Appendix C

Economic Development Resources

The following is a summary of economic development resources that are currently available to assist Arcata businesses. Economic Development resources have been divided into the following categories:

- § Local Economic Development Organizations
- § Local Business Organizations
- § Education and Employment Agencies
- § Lending and Funding Sources
- § Banks and Credit Unions
- § Other Economic Resources Agencies
- § Other Funding Sources

Reference materials used to compile these summaries include NorthCoast Small Business Development Center's (NCSBDC's) Business Resource Directory, Prosperity! The North Coast Strategy Volume III, documents and reports that Planwest Partners has previously prepared, local expert input and the World Wide Web.

Tables that display economic development resources include the following information:

- § Name and Specialty
- § General Description of Resource
- § Funding Types Available (if appropriate)
- § Funding Detail (if appropriate)
- § Other Business Services
- § Organizational Structure
- § Contact Information

Local Economic Development Organizations

<i>Name</i>	Arcata Economic Development Corporation (AEDC)	<i>Specialty</i>	Lending to small entrepreneurial businesses
Description:			
AEDC provides business lending services, technical assistance, micro-enterprise training programs, and community and economic development assistance to communities on the North Coast. AEDC offers a variety of loan opportunities, including start-up capital, financing for improvements and equipment purchases, and loans for real estate acquisition			
AEDC was under contract with the City of Arcata through spring 2004 to service the Business Loan Program, the Housing Rehabilitation Loan Program and the Home Loan Program. This includes marketing the loans, documentation, application and eligibility assistance, loan servicing and collection, monitoring and reporting to the City, and CDBG reporting. The focus of much of this			

lending has been on local industry clusters, although AEDC also serves a 5-county region. AEDC is also a Revolving Loan Fund lender for the County’s Headwaters Fund.

AEDC is this region’s Certified Development Corporations (CDC's) and can provide SBA 504 Loans. 504 Loans are used for land purchase, buildings, new construction, machinery and equipment.

AEDC is still providing loans for the North Coast region. AEDC is now a community development financial institution, which gives it additional loan resources to promote economic development, affordable housing, and community development. According to US Treasury Department, “The Community Development Financial Institutions (CDFI) Program was established by the Reigle Community Development and Regulatory Improvement Act of 1994 to use federal resources to invest in and build the capacity of CDFIs to serve low-income people and communities lacking adequate access to affordable financial products and services. The Fund provides monetary awards for Financial Assistance (FA) and Technical Assistance (TA) through the CDFI Program. CDFIs use FA awards to further goals such as:

- Economic development (job creation, business development, and commercial real estate development);
- Affordable housing (housing development and homeownership); and
- Community development financial services (provision of basic banking services to underserved communities, financial literacy training, and predatory lending alternatives)"
(source: http://www.cdfifund.gov/what_we_do/programs_id.asp?programID=7).

AEDC also has a new interest in funding childcare centers, as those were identified as an important economic development issue.

Funding Types Available	Working Capital and Inventory; Machinery and Equipment; Real Estate Acquisition, Construction, and Expansion; Leasehold Improvement; and Business Acquisition and Startups	
Funding Detail	SBA micro loan program (loans from \$500 to \$25,000); USDA Rural Development Fund (loans from \$25,000 to \$250,000); 504 loans provide 90% financing, low down payments (10%), longer-term, fixed-rate second mortgage, and reduced monthly payments.	
Other Business Services	The AEDC provides technical assistance, micro-enterprise training programs, and community and economic development assistance.	
Funding Sources	\$3.5 million for USDA loans; \$1.3 million in CDBG funds (of which \$800,000 was for Arcata); and \$500,000 in SBA micro loans for the 5-county area. \$600,000 USDA Rural Development Fund	
Organizational Structure	Year Formed	1978
	Governance	9-Member Board of Directors elected by its 40 member organizations
Contact Information	Address	100 Ericson Ct, Arcata, CA 95521
	Phone/Fax	Ph: 822-4616 / Fx: 822-8982
	Internet/e-mail	www.aedc1.org / info@aedc1.org
Relationship with the City of Arcata	Subcontracted by the City to: Administer and service the City’s Business Loan Program. Service the City’s First-Time Homebuyer Program. Service the City’s Housing Rehabilitation Loan Program.	

Name	Redwood Region Economic Development Commission (RREDC)	Specialty	Loan funds for businesses that don't meet commercial lending qualifications
Description:			
<p>RREDC's purpose is to "support countywide economic development by making loans to local businesses and organizations, providing leadership in regional policy and program development, and adding economic development capacity to local agencies and organizations." RREDC manages the "Prosperity Center", which houses the North Coast Small Business Development Center/BIZNET, the Humboldt County Economic Development Division, College of the Redwoods Professional Development Center, Hispanic Affairs Office/Tu Casa, and the Workforce Investment Board. In addition, RREDC is now a Revolving Loan Fund lender for the County's Headwaters Fund. RREDC has a 25-year track record, with a total of \$14 million in loans.</p> <p>As an "Economic Development Lender", RREDC's loans should have an economic development purpose, such as bringing in dollars from outside the county; creating jobs; reducing blight; or providing services to underserved areas. RREDC cannot compete with private lenders. RREDC provides "gap funding" when private funds are not available. RREDC gives priority for funding to businesses from Prosperity! industry clusters.</p>			
Funding Types Available	Loan types include Working Capital and Inventory; Machinery and Equipment; Real Estate Acquisition, Construction, and Expansion; Leasehold Improvement; and Business Acquisition and Startups		
Funding Detail	Loans range from \$5,000 to \$300,000, plus larger loans through the Headwaters Fund, with terms varying from 5 to 20 years, depending on needs and collateral. Loans are fixed interest, and generally 10 to 25% equity injection is required (down payment) depending on loan type		
Other Business Services	Business technical support; operator of the <i>Prosperity Center</i> (one-stop support center for business);		
Funding Sources	\$3.3 million in EDA funds, \$400,000 in HUD funds, Headwater Fund		
Organizational Structure	Year Formed	1977	
	Governance	Joint Powers Authority; 19-Member Board of Directors representing County; Cities; Hoopa Tribe, Yurok Tribe; & Special Districts	
Contact Information	Address	520 E Street, Eureka, Ca., 95501	
	Phone/Fax	Ph: 445-9651 / Fx: 445-9652	
	Internet/e-mail	www.rredc.com / rredc@northcoast.com	
Name	Arcata Community Development Agency (City of Arcata)	Specialty	Promote vitality of City through administration of City Redevelopment Area.
Description:			
<p>The Arcata Community Development Agency administers the Arcata Community Development Project Area. The Project Area includes most of the developed portions of the City and provides programs to assist businesses and landowners in eliminating blight within the Area. The Project Area Plan includes the following goals: to improve the local circulation system, enhance the vitality of Arcata's downtown, promote a stable, diversified, and expanded economic base, and improve public infrastructure. The Agency uses tax-increment financing (bond financing repaid through the growth in property tax revenue within the Area) and other state and federal grants to support its programs, which include facade grants, the Arcata Business Incubator (Foodworks), infrastructure development projects, loans, technical assistance to business, and public-private projects to facilitate business expansion.</p>			

<p>The City of Arcata also has access to numerous state and federal economic assistance programs, such as:</p> <ul style="list-style-type: none"> § Community Development Block Grants (CDBG) through State Department of Housing and Community Development; § Industrial Development Bonds through the State Commerce & Economic Development Program. (see CEDC description below) § Brownfields Program environmental cleanup funds through U.S. Environmental Protection Agency 		
Funding Types Available	Facade grants (through Arcata MainStreet); infrastructure development; loans, low income housing loan financing, housing rehabilitation loans	
Funding Detail	Flexible	
Other Business Services	Depending on business needs	
Funding Sources	Tax increment financing, state and federal grants	
Organizational Structure	Year Formed	1983
	Governance	City Council as the Agency Board of Directors and staffed by the Community Development Department pursuant to California Community Redevelopment Law
Contact Information	Address	736 F Street Arcata, CA 95521
	Phone/Fax	Ph 822-5955 / Fx 822-
	Internet/e-mail	www.arcatacityhall.org/com_dev_dept.html /

Name	Humboldt County Economic Development Division (County of Humboldt)	Specialty	Administer countywide economic development program
Description:			
<p>The Humboldt County Economic Development Division is a part of the County Community Development Department. The Economic Development Division includes the following programs: Business Development; Redevelopment and Housing; Headwaters Fund management (to be discussed later); and Workforce Investment (to be discussed later). The County is in the process of evaluating eight study areas in the unincorporated area for inclusion in the Humboldt County Redevelopment Plan. The Samoa Townsite and Glendale area, both near Arcata, are included within the eight study areas. The Economic Development Division also administers housing related grants and revolving loan funds for low-income households.</p>			
Funding Types Available	First time homebuyer assistance, housing related grants and revolving loan funds for low-income households		
Funding Detail	Primarily housing related		
Other Business Services	Administration of Prosperity program		
Funding Sources	Federal and state grant funds		
Organizational Structure	Year Formed	1997	
	Governance	County Board of Supervisors	
Contact	Address	520 E Street, Eureka, CA 95501	

Information	Phone/Fax	Ph 445 -7745 / Fx: 445 -7219
	Internet/e-mail	www.co.humboldt.ca.us/planning/econdev/ jdebets@co.humboldt.ca.us

Name	Headwaters Fund	Specialty	Community development funding
Description:			
<p>The Headwaters Fund is a public fund administered by Humboldt County for the advancement of economic and community development in Humboldt County. The three programs of the Headwaters Fund are the Revolving Loan Fund, the Community Investment Fund, and the Grant Fund. The Headwaters Fund arose out of the purchase of the 3,000-acre headwater forest by the State and Federal governments and the \$22 million combined state and federal appropriation to the County of Humboldt to offset local economic losses of transferring these lands from private to public (tax exempt) ownership. The following is a description of the three Headwaters Fund programs:</p> <ol style="list-style-type: none"> 1. The <i>Grant Fund</i> supports projects that benefit base industries in Humboldt County, and projects identified in the <i>Prosperity</i> industry cluster workplans. 2. The <i>Community Investment Fund</i> is intended to support industry clusters, enhance the quality of life, and to increase economic and social capital development funds. 3. The <i>Revolving Loan Fund</i> makes credit available to create and retain jobs and encourage the participation of local banks/private lenders by partnering and through gap financing. 			
Funding Types Available	Competitive grants; Loans		
Funding Detail	Periodic Grant offerings; Community Investment Fund structure to be determined; See Redwood Region Economic Development Commission and Arcata Economic Development Corporation for further detail regarding Revolving Loan Funds		
Other Business Services	None		
Funding Sources	Headwaters Fund		
Organizational Structure	Year Formed		
	Governance	County Board of Supervisors; 7-Member Headwater Fund Board of Directors appointed by Board	
Contact Information	Address	520 E Street, Eureka, CA 95501	
	Phone/Fax	Ph 445 -7745 / Fx: 445 -7219	
	Internet/e-mail	www.theheadwatersfund.org/ tshen@co.humboldt.ca.us	

Name	Humboldt County Workforce Investment Board (HCWIB)	Specialty	Local workforce development
Description:			
<p>The HCWIB was formed in January of 2000. The Board was formed in response to the Workforce Investment Act legislation of 1998 that requires each local workforce investment area to form a Board comprised of at least fifty one per cent business membership to oversee and provide policy direction to the expenditure of Title 1 WIA funds in our area. The HCWIB will be focused on funding employment-related efforts tied to the Targets of Opportunity industry clusters. They are working closely with CR on the One Stop Shop.</p>			

Mission Statement: The Workforce Investment Board brings together resources to meet employer and employee needs to advance the prosperity of our communities.

The HCWIB meets every other month. There are three committees of the WIB (Executive, Business & Industry, Resources) as well as a Youth Council.

Business & Industry Committee - The primary purpose of the Business and Industry Committee is to identify, prioritize, and refer workforce needs in Humboldt County to the Resources Committee, so that they can determine how to most effectively mobilize efforts and respond.

Resources Committee - The Resource Committee's primary purpose is to meet Humboldt County's workforce needs as identified by the Business & Industry Committee of the WIB.

Youth Council - It is the vision of the Council to provide leadership, direction, and support in coordinating youth services to meet the needs of all youth in the County.

Funding Sources	Title 1 WIA funds	
Organizational Structure	Year Formed	2000
	Governance	County Board of Supervisors; Workforce Investment Board appointed by Board of Supervisors
Contact Information	Address	520 E Street, Eureka, CA 95501
	Phone/Fax	Ph 445 -7745 / Fx: 445 -7219
	Internet/e-mail	www.co.humboldt.ca.us/planning/econdev/

Name	Arcata MainStreet	Specialty	Promotion of Arcata Downtown and its businesses
Description:			
Arcata became a MainStreet "Demonstration City" in 1988 as part of the national MainStreet Program of the National Trust for Historic Preservation with the intent to preserve and invigorate Arcata's historic downtown and commercial district. The MainStreet Program is a voluntary business organization with over 100 members. MainStreet focuses on leadership for the Arcata downtown by organizing events such as Arts Arcata, Godwit Days, and the Oyster Festival, providing a forum for business workshops, and advocating downtown related issues to the City of Arcata.			
Funding Types Available	Administers the City's grant funds for the Commercial Facade Grant Program		
Funding Detail	Administers at least 5 façade projects per year, averaging in size from \$2,000 to \$25,000, with a 25% match required		
Other Business Services	Administers Street Tree Program and Event promotion		
Funding Sources	MainStreet is funded primarily through member dues and event revenue.		
Organizational Structure	Year Formed	1988	
	Governance	501(c)3 corporation; Board of Directors elected by members; membership is voluntary	
Contact Information	Address	791 8th Street, Ste 6.5, Arcata, CA 95521	
	Phone/Fax	Ph 822-4500 / Fx: 822-4555	

	Internet/e-mail	www.arcatamainstreet.com / mailto:info@arcatamainstreet.com
Relationship to the City of Arcata	Subcontracted by the City of Arcata to: Market businesses, services, and events in Arcata. Plan and implement seasonal festivals, downtown image-building campaign, and provide tourist information. Recommend to the City buildings in need of funding for façade renovation.	

Name	North Coast Small Business Development Center (NCSBDC)	Specialty	Supporting local small business
Description:			
The NCSBDC is a non-profit business assistance center serving Humboldt and Del Norte Counties that is managed by a seven Member Board of Directors. The NCSBDC provides one-on-one business counseling on a broad range of topics, including legal and regulatory issues, business issues from start-up to operation, marketing and finance, and e-commerce. NCSBDC also provides workshops for businesses on various subjects, operates a public-use resource library, and maintains a variety of directories, electronic forms, and other resources useful to business on its website. The NCSBDC is funded largely through state and federal grants. HSU now houses the SBDC Lead Center for Northern California. This provides the potential for additional small business development resources for Arcata. It provides an opportunity for the City of Arcata and organizations such as Arcata Mainstreet and the Arcata Chamber of Commerce to refer businesses to the SBDC for technical training and assistance. One example of its services is helping small businesses learn how to retain and grow the productivity of its employees, thereby creating the potential for higher, more sustainable wages.			
Business Services	Counseling; technical assistance; workshops; business resources		
Funding Sources	Federal and state grant funds		
Organizational Structure	Year Formed		
	Governance	7-Member Board of Directors	
Contact Information	Address	520 E Street, Eureka, Ca 95503	
	Phone/Fax	Ph: 443- 9720 / Fx: 443-9652	
	Internet/e-mail	www.northcoastsbdc.org /	

Name	Humboldt Independent Business Association (HumIBA)	Specialty	Supporting local, independent businesses
Description:			
HumIBA is a coalition of locally-owned independent businesses, citizens and community organizations united to support hometown businesses in Humboldt County. HumIBA works to ensure that the decision-making power over our community's future remains with the people who live here.			
Humiba was created in an effort to protect our unique community character, ensure continued opportunities for entrepreneurs, build local economic strength, and prevent the displacement of locally-owned businesses by chains.			
HumIBA has the following four focus areas:			
<ul style="list-style-type: none"> • Informing citizens about the value of community-based businesses and their importance to the local economy, culture and social fabric; 			

<ul style="list-style-type: none"> • Strengthening the voice of the locally-owned independent business community by creating strong relationships with local government and the media; • Elevating the profile of our community-based businesses through group branding and advertising to help level the playing field with national chains; and • Developing and supporting policies that promote community-rooted enterprise. <p>HumIBA works with other Humboldt County organizations and agencies dedicated to appropriate economic development and related issues in order to ensure a strong economic future for our region.</p>		
Business Services	Organizing shared advertising; cultivation of business-to-business relationships and support; promotion and education around the value of local, independent businesses to the community; help disseminate knowledge of other business resources to businesses in need of that information; keep businesses and listers up-to-date with periodic e-mails with news and information; put on event related to the mission.	
Funding Sources	Membership dues, sponsorships, and some grants as available (minor source of funding at this time).	
Organizational Structure	Year Formed	2008
	Governance	Non-profit 501(c)6
Contact Information	Address	PO Box 858, Eureka, CA 95502-0858
	Phone/Fax	(707) 476-8475
	Internet/e-mail	http://www.humiba.org/ info@HumIBA.org

Name	Humboldt Film Commission (Film Humboldt)	Specialty	Liaison for film and digital media in the redwood region
Description:			
The Humboldt County Film and Digital Media Commission (Film Humboldt) is recognized by the County of Humboldt and the California Film Commission, as the official advocate for filming interest in Humboldt County , CA . Film Humboldt is a member of the Association of Film Commissions International (AFCI) and designated a member of the FLICS (Film Liaisons In California Statewide). The FLICS title acknowledges Film Humboldt staff as professionals with knowledge of all matters that affect production in Humboldt County .			
Other Business Services	Film Humboldt acts as a catalyst for forwarding ne new media on the Redwood Coast. It is the main resource for crew and locations, and assists the needs of local and visiting television, commercial, film and web productions. Film Humboldt markets the region to film and media industry professionals, facilitates crew requests and serves as a location scout.		
Funding Sources	County of Humboldt, City of Arcata, City of Trinidad, Fortuna Chamber of Commerce, sponsorships and fundraising		
Organizational Structure	Year Formed		
	Governance	7 Member Board of Directors	
Contact Information	Address	520 E St, Eureka 95501	
	Phone/Fax	Ph 444-6633 / Fx 445-9652	

	Internet/e-mail	http://www.filmhumboldt.org/filmcom@filmhumboldt.org
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Name	Humboldt Area Foundation	Specialty	Building North Coast prosperity
Description:			
Mission			
To serve as an independent staging ground for residents, individually and in concert, to build social, economic and environmental prosperity on California's North Coast.			
Vision			
In the firm belief that good ideas and the hard work necessary to accomplish those ideas come from all facets of the North Coast community, Humboldt Area Foundation is:			
<ul style="list-style-type: none"> • A local and regional advocate for community giving and a proponent of the value of local capital working for local priorities and the public good. • A non-partisan and inclusive place for people to come together to define community issues and search for solutions. • A responsive organization offering a diversity of tools, including grant making, consulting, convening and facilitating, information gathering and disseminating, management training and leadership support, resource development, and endowment building. • A good partner with other organizations serving the community. • A trustworthy provider of charitable investment oversight and services to professional advisors and their clients. • A disciplined organization representing excellence in organizational management, programmatic effectiveness, and financial sustainability. 			
Business Services	Provides technical assistance programs, workshops, series lectures, and meeting facilities for non-profit organizations and community groups, grassroots groups, and government entities		
Funding Sources	Endowment, donations, and investments.		
Organizational Structure	Year Formed	1972	
	Governance	11 Member Board of Directors	
Contact Information	Address	373 Indianola Road, Bayside CA, 95524	
	Phone/Fax	(707)442-2993 / (707) 442-9072	
	Internet/e-mail	http://www.hafoundation.org / maryw@hafoundation.org	
Name	Arcata Chamber of Commerce	Specialty	Supporting local business and visitor services
Description:			
The Arcata Chamber of Commerce is a non-profit corporation managed by a twelve-member Board of Directors, elected by the membership. The Chamber manages the California Welcome Center - Arcata, located at the north end of the City near the intersection of Highways 101 and 299. The Chamber and the Welcome Center provide a wide range of visitor information on topics such as local accommodations, dining, local events, things to do, and relocation information.			
Business Services	Community promotion; relocation information; Refer new business leads to		

	City of Arcata	
Funding Sources	Membership dues; Contract with City of Arcata	
Organizational Structure	Year Formed	
	Governance	
Contact Information	Address	1635 Heindon Road, Arcata, CA 95521
	Phone/Fax	Ph-822-3619 / Fx 822-3515
	Internet/e-mail	www.arcatachamber.com/ chamber@arcatachamber.com
Relationship to the City of Arcata	Subcontracted by the City of Arcata to: Refer businesses to the City for assistance programs. Promote Arcata through calendars and tourist information at the Welcome Center.	

Name	Humboldt County Convention and Visitors' Bureau (HCCVB)	Specialty	Tourism, group and meetings marketing
Description:			
The Convention and Visitor's Bureau is Humboldt County's official destination marketing organization. Funded by local municipalities and the county, through membership dues and program revenues, the nonprofit Bureau works actively to attract individual travelers, group tours, meetings and international visitors. The Bureau works closely with the chambers of commerce and the hospitality industry to improve the visitor experience and increase visitor spending and bed tax revenues for local governments. HCCVB is active in regional partnerships to market the North Coast as a national and international destination.			
Business Services	Tourism marketing, tourism product development, travel trade representation and direct to consumer marketing.		
Funding Sources	City of Eureka, County of Humboldt, membership dues and advertising revenues, Cities of Arcata, Ferndale, Trinidad, and marketing partnerships.		
Organizational Structure	Year Formed	1978	
	Governance	21-member Board of Directors	
Contact Information	Address	1034 2 nd St, Eureka 95501	
	Phone/Fax	Ph 443-5097 / Fx 443-5115	
	Internet/e-mail	www.redwoods.info/ info@redwoods.info	
Name	Redwood Technology Consortium (RTC)	Specialty	Advocating for the local technology industry and technology infrastructure improvements
Description:			
The RTC is a non-profit public benefit corporation created to serve as an information and educational resource on issues related to the technology industry on the California north coast. Through its Internet site, the RTC seeks to provide an online forum for all things technology related, including links to local and national business and technology related websites, as well as serve as a host for Internet based discussions on local technology issues, and job and talent listings. RTC also organizes regular meetings and events to discuss local technology related issues. RTC started the broadband initiative, and is now focusing on open-source approach to software.			
Business Services	Access to technology related consultants; information and technology related education resources		

Funding Sources		
Organizational Structure	Year Formed	
	Governance	Five-member Board of Directors
Contact Information	Address	
	Phone/Fax	
	Internet/e-mail	www.redwoodtech.org

Name	Local Economic Development Networking
Description:	
Networking Information :	
<ul style="list-style-type: none"> • <u>Redwood Technology Consortium</u>: monthly meetings to discuss local technology issues. http://www.northcoastprosperity.com/forum.html - www.redwoodtech.org • <u>Humboldt Economic Development Forum</u>: monthly meetings regarding the development of the economy of the North Coast Region. www.northcoastprosperity.com/forum.html • BizNet: One-Stop/One-Call Assistance for free business resources. Workshops and classes and fee business consultation. www.northcoastsbdc.org/Biz/index.htm • <u>Prosperity! North Coast Strategy</u>: coordinated economic development strategy for north coast communities. Members of the Prosperity! Network include: AEDC, RREDC, North Coast SBDC, CR, HSU, OECBD, Humboldt County Office of Education, HCWIB, Humboldt County Economic and Community Development Office, HAF and The One Stop Job Market. www.northcoastprosperity.com/ • <u>Institute of the North Coast</u>: facilitates the North Coast Leadership Roundtable and the Humboldt Economic Development Forum. (contact Humboldt Area Foundation) 	

Name	Private Business Consultants
Description:	
Private Business Consultant Information:	
<ul style="list-style-type: none"> • Local Technology Consultants - www.redwoodtech.org • S C O R E (Senior Corps of Retired Persons) one-on-one counseling by retired persons covering most types of businesses - www.score.org • Local Businesses (general listing) - www.arcatachamber.com and www.arcatamainstreet.com/about/services.shtml • HumGuide business resources - www.humguide.com/category.php?cat_id=122 • Northcoast Internet business resources - www.northcoast.com/regional/meet/business.shtml 	

Education and Employment Agencies

Name	HSU Office for Economic, Community, and Business Development (OECBD)	Specialty	Connecting HSU knowledge with local government and business
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Description:		
Humboldt State University has recently established the Office for Economic, Community, and Business Development and the Economic Development Portal. It is combined with the SBDC Lead Center office on the HSU campus. This collaboration will create additional strength in financing local projects, and will also result in OECBD having more business contacts in the Bay Area. Since most of the Lead Center's work is centered on the SF Bay Area, there may be somewhat less time available for local/Humboldt economic development issues.		
OECBD serves as an Economic Development Portal, intended to connect the intellectual and creative capital of Humboldt State University to opportunities for fostering economic development in the North Coast region. Through collaborative project planning and development, applied research, technical assistance and training, public forums, and information dissemination, OECBD brings together local business and community leaders, economic development professionals with HSU faculty, staff and students to address the economic development challenges of the North Coast. The Office assists faculty in commercializing innovations they have developed. Information about these services and other HSU resources for community, business, and economic development is also provided.		
Business Services	Technical support from faculty and staff; student interns	
Funding Sources	University funds; grant funds and contributions	
Organizational Structure	Year Formed	2009
	Governance	University program; steering committee
Contact Information	Address	Humboldt State University, Siemens Hall 206A, Arcata, CA 95521
	Phone/Fax	826-3919
	Internet/e-mail	www.humboldt.edu/econdev econdev@humboldt.edu

Name	College of the Redwoods (CR)	Specialty	Business skills development
Description:			
CR's policies state that it will participate with local business and industry and other educational and government agencies to foster the economic vitality of the North Coast region. CR has officially ended its lease agreement with the City of Arcata for the Arcata Foodworks building/Arcata Instructional Site. Its new location will be the Stewart School in Arcata, where it will offer a variety of classes. CR's Hospitality and Tourism program currently holds their culinary classes in the Foodworks building.			
Business Services			
Funding Sources	Fees; local, state, and federal grants; property tax; State education funding		
Organizational Structure	Year Formed		
	Governance	Redwood Community College District and its nine-member independently elected Board of Trustees	
Contact Information	Address	7351 Tompkins Hill Rd, Eureka, CA 95501	
	Phone/Fax	Ph 476 4137 / Fx 476-4412	
	Internet/e-mail	www.redwoods.edu / raymond-geary@redwoods.edu	
Name	Humboldt County Office of Education (HCOE) Regional Occupation Program (ROP)	Specialty	Job training and entry-level job skills
Description:			

The ROP is an important partner in local workforce development. The HCOE administers the Regional Occupation Program, which includes the following job related programs: tuition-free classes and on-the-job training; entry-level job skills; skill upgrading if you're already employed; preparation for advanced training or education; and help in getting a job. The HCOE and General Growth Management, owners of the Bayshore Mall, also operate the Technology Center at the Bayshore Mall that provides the business community and the general public with access to a modern technology training center.

Business Services	Job training	
Funding Sources	State and federal grants	
Organizational Structure	Year Formed	N/A
	Governance	Humboldt County Board of Education, an independently elected seven-member Board representing the residents of the County.
Contact Information	Address	
	Phone/Fax	Ph 445-7020 /
	Internet/e-mail	www.humboldt.k12.ca.us/wfp/hrop/ pvecchio@humboldt.k12.ca.us

Name	California Employment Development Department (EDD)	Specialty	Matching business with jobs and individuals seeking employment
Description:			
EDD is the State agency charged with providing resources to both employers and individuals seeking job placement, labor market information, implementation of the Workforce Investment Act, and employment related insurance issues. EDD also makes available a broad range of employment data to government, business, and individuals. The EDD works closely with local government to reduce unemployment and support workforce development. EDD maintains an employment office in Eureka.			
Business Services	Career center, job placement, wage data; employment data		
Funding Sources	State budget		
Organizational Structure	Year Formed	N/A	
	Governance	State Agency	
Contact Information	Address	409 K Street, Eureka, 95501	
	Phone/Fax	Ph 445-6531 / Fx 445-6781	
	Internet/e-mail	www.edd.ca.gov/	

Lending and Funding Sources

Name	United States Department of Agriculture (USDA Rural Development)	Specialty	Economic development and utility grants and loans for local agencies and business
Description:			
USDA Rural Development manages several community development related programs to assist business and local government, including the Business & Cooperative Program that contains a variety of business loans and grants; Community Development Programs that administers Empowerment Zone/Enterprise Community Initiatives; Community Facility Loan Programs that contains low interest loans and grants to local jurisdictions to construct facilities to build stronger rural communities;			

Housing grants and loans; and Utility Programs that provide grant funding to local government for water and wastewater systems as well as distance learning and telemedicine. USDA has a local Rural Development office in Eureka.		
Funding Types Available	Various loans and grants for local government and business.	
Funding Detail	Business and Industry Guaranteed loans (up to 90% guarantees, working capital up to \$25 million); Rural Business Enterprise Grants (includes TA and revolving loans); Intermediary Relending Program (up to \$150 K); Rural Technical Development Grants; Rural Economic Development loans (\$750K, 10 years, zero interest to rural utilities service borrowers); and Business and Industry Direct Loans (up to \$10 Million per borrower).	
Other Business Services		
Funding Sources	Federal budget	
Organizational Structure	Year Formed	N/A
	Governance	Federal Agency
Contact Information	Address	5630 South Broadway, Eureka 95503
	Phone/Fax	Ph 443-6714x4 / Fx 442-7514
	Internet/e-mail	www.rurdev.usda.gov/ca/ / deborah.coggins@ca.usda.gov

Name	U.S. Department of Commerce, Economic Development Administration (EDA)	Specialty	Grants and loans to local government to create jobs
Description:			
The EDA is part of the U.S. Department of Commerce and has as its mission to “enhance community success in attracting private capital investment and higher-skill, higher-wage job opportunities.” EDA provides direct grants, on a cost-share basis, for projects that will create and retain private-sector jobs and leverage public and private investment in distressed areas. EDA provides community and regional economic development assistance for the following program activities: Planning and Technical Assistance to build local capacity for economic development programs and projects; Public Works and Development Facilities to support industrial, commercial, and technology-based employment in eligible areas experiencing significant economic distress; Economic Adjustment Assistance to address severe economic dislocations, natural disasters, or other special needs.			
Funding Types Available	Various loans and grants for local government and business.		
Funding Sources	Federal budget		
Organizational Structure	Year Formed	N/A	
	Governance	Federal Agency	
Contact Information	Address	One World Trade Center, 121 S.W. Salmon Street, Suite 244, Portland, OR 97204	
	Phone/Fax	Ph 503-326-3078 / Fx 503-326--6351	
	Internet/e-mail	www.eda.gov / aberblin@orednet.org	

Name	U.S. Small Business Administration (SBA)	Specialty	Direct loans to business
Description:			
<p>SBA's 18 programs include, among others, the SBA 504 Loan Program. This program provides small businesses with long-term, fixed-rate financing for major fixed assets, working with a CDC and a private lender in your area. There are 270 CDC's nationwide. Maximum is \$1.3 million, for fixed asset projects, and not for working capital, inventory, or refinancing.</p> <p>The SBA's Small Business Investment Company (SBIC) offers qualified small business applicants equity capital and long-term loans, leveraging up to 300%, but not in excess of \$113 million. Most SBIC's are owned by small groups of local investors, but some are publicly traded. SBIC's issue SBA guaranteed debentures. SBIC's have greater flexibility than other SBA programs and ensure greater private lender involvement.</p>			
Funding Types Available	Basic Loan Guaranty 7(a), the 79(m) Microloan Program, SBA 504 Loan Program for fixed asset projects; SBIC small business equity capital and long term loans		
Funding Detail	Micro loans up to \$35,000; SBIC leverages up to 300%, but not in excess of \$113 million		
Other Business Services	Advocacy, financial assistance, disaster aid, surety bonds, minority and women's assistance		
Funding Sources	Federal budget		
Organizational Structure	Year Formed	N/A	
	Governance	Federal Agency	
Contact Information	Address	455 Market St, 6th Floor, San Francisco, CA 94105-	
	Phone/Fax	(415) 744-6820	
	Internet/e-mail	www.sba.gov /	

Name	California Commerce and Economic Development Program	Specialty	California's economic development Agency
Description:			
<p>Formerly the California Technology Trade and Commerce Agency the California Commerce and Economic Development Program (CEDP) is a cabinet level State agency that provides assistance to businesses and public agencies. The mission of the CEDP is to "to serve as the state's principal catalyst for innovation, investment, and economic opportunity, to enhance the quality of life for all Californians." To achieve this, CEDP manages the California Infrastructure and Economic Development Bank (I-Bank) to finance public infrastructure and private investments that promote economic growth; support for small businesses including financial assistance, Enterprise Zones; as well as grants and other programs to support innovation. The following is a partial listing of CEDP programs:</p> <p>California Capital Access Program (CalCAP) encourages private loans to small businesses by providing loan loss guaranty accounts. \$100,000 to \$2.5 million. Most California-based smaller employers, service and retail excluded.</p> <p>California Technology Investment Partnership Program (CalTIP) is to accelerate technical development. Provides matching grants and technical assistance to businesses, nonprofits, agencies, and consortia. Regional Technology Alliances rank the proposals.</p>			

California Export Finance Loan Guarantees. The California Export Finance Office helps businesses finance their export sales through loan guarantees to financial institutions for working capital loans. Up to \$750,000 loan guarantee (up to \$833,000 at 90%). This can be doubled by co-guarantee agreements with SBA and the Ex-Im Bank.

Old Growth Diversification Revolving Loan Fund.

Through the capital lending for job creation and retention in California areas affected by timber harvest reductions and plant closures. Value-added wood products and resource-related manufacturing, or diversification of the local economy. Preference to employing displaced workers. Humboldt is an eligible county. Businesses must create at least one job for every \$35,000 borrowed, and provide a 25% match. Applications are accepted on a continuous basis.

Public Infrastructure Financing. Financial assistance to cities and counties for public infrastructure projects. CIED Bank issuance of loans, sale of bonds, provides credit enhancements to local jurisdictions. Projects include street, highways, public transportation, flood control, educational facilities, environmental mitigations, solid waste, sewage, water treatment, parks and recreation, power, and communications.

Rural Economic Development Infrastructure Program (REDIP) to promote economic revitalization of rural California through infrastructure improvements leading to job creation or retention. \$1 million maximum, bond interest rates.

Funding Types Available	Industrial Development Financing	
Funding Detail		
Other Business Services	Training and technical assistance; export assistance and export financing and sponsorship of international Trade shows for the display of California products	
Funding Sources	State budget	
Organizational Structure	Year Formed	N/A
	Governance	State Agency
Contact Information	Address	1102 Q Street, Suite 6000, Sacramento, 95814
	Phone/Fax	Ph 916-322-1394 / Fx 916-323-2887
	Internet/e-mail	http://commerce.ca.gov

Name	Recycling Market Development Zone (RMDZ)	Specialty	Financing and technical assistance for waste reduction businesses
Description:			
The RMDZ covers Humboldt and Del Norte Counties and all seven cities within Humboldt County. This State designation provides recycling-based manufacturers located within the RMDZ with access to low-interest loans and other assistance provided by the local zone administrator and by the California Integrated Waste Management Board's (CIWMB) Recycling Business Assistance Referral Team. In addition to loans, the CIWMB offers financial assistance, product marketing (for example, through the RecycleStore), and permitting assistance. Local government incentives may include relaxed building codes and zoning laws, streamlined local permit processes, reduced taxes and licensing, and increased and consistent secondary material feedstock supply.			
Funding Types	Funds for real estate acquisition, equipment, working capital, improvements,		

Available	or refinancing.	
Funding Detail	Loans up to \$2 million, up to 75 % of the project cost, through the Integrated Waste Management Board. Businesses may apply directly.	
Other Business Services	In addition to loans, financial assistance, product marketing, and permitting assistance are available to eligible RMDZ businesses; RMDZ staff also helps to secure CIWMB grants.	
Funding Sources	State Budget	
Organizational Structure	Year Formed	N/A
	Governance	State designation administered by Humboldt County Health Department, and State of California Integrated Waste Management Board
Contact Information	Address	27 South G St. Arcata, CA 95521
	Phone/Fax	Ph 822-9502 / Fx:822-9577
	Internet/e-mail	www.ciwmb.ca.gov/RMDZ/ mailto:hartmo@humboldt1.com

Banks and Credit Unions

Information regarding lending services for particular banks was derived from Bank brochures, web sites, and from conversations with loan officers. Banking services change over time and loan offerings and terms should be verified with each bank.

Name	U.S. Bank	Specialty	Business lines of credit and term loans
Description of Business Services:			
<u>Lines of Credit:</u>			
Cash Flow Manager: \$10K to 100K, variable rates, up to 50K unsecured; 50 - 100K secured, minimum monthly payments;			
Business Line of Credit: \$10K - \$1 M, variable rate, flexible collateral options;			
Business Reserve Line: \$10K overdraft protection, unsecured.			
<u>Business term loans</u>			
U.S. Bank Business Term Loan: \$10K - 1 M, fixed/variable; 84 months; flexible collateral			
Commercial Real Estate Loan: \$10K - 1M, competitive rates, secured, up to 20 years.			
Commercial Real Estate Construction Loan: \$10K - 1 M, secured, competitive rates, 6-12 months terms			
SBA Lending/Real Estate up to \$4 M; competitive rates, monthly P&I, 25 years, RE secured, up to 10% financing			
SBA Lending/Non-Real Estate: \$50K - 1 M, monthly P&I, competitive rates, 10 years, up to 90% financing			
Equipment Financing: \$5 - 250K, 12-60 months, secured by leased equipment			
Agriculture Line of Credit and Loan: \$10-500K, line of credit up to 500K for seasonal production, or 500K loan for equipment, competitive rates, flexible rates and repayment, up to 84 months.			
Contact Information	Address	953 G Street, Arcata, 95521	
	Phone/Fax	Ph 822-7031 / Fx 822-6416	
	Internet/e-mail	www.usbank.com/	

<i>Name</i>	Humboldt Bank – Umpqua Bank	<i>Specialty</i>	Business lines of credit and term loans
Description of Business Services:			
<p>Commercial Loans (commercial real estate, construction, seasonal and revolving lines of credit, equipment and vehicle financing, business expansion, land development, and agribusiness financing)</p> <p>Government Guaranteed Business Loans, from \$35,000 to \$10 million, partially guaranteed by federal SBA or USDA, for the same purposes as above, plus business acquisition and expansion, working capital, equipment purchases. Minimum down payment of 10%, low rates, 5 to 30 year repayment, quick approvals. They are an SBA Preferred Lender.</p> <p>Small Business</p>			
Contact Information	Address	1063 G Street, Arcata, 95521	
	Phone/Fax	Ph 822-5165 / Fx 822-9416	
	Internet/e-mail	www.humboldtbank.com/	

<i>Name</i>	Redwood Capital Bank	<i>Specialty</i>	Small Business Banking Management.
Description of Business Services:			
<p>Redwood Capital Bank offers a variety of commercial loan products including commercial real estate loans, secure and revolving loans, working capital lines, SBA financing, agriculture loans, credit/deposit services for small businesses and various other products. They are also willing to share credit responsibility with economic development corporations (EDS's) in large lending situations.</p>			
Contact Information:	Address	402 G Street, Eureka, CA, 95501	
	Phone/Fax	Ph. 444-9822	
	Internet/e-mail	www.redwoodcapitalbank.com/ wshaffer@redwoodcapitalbank.com	

<i>Name</i>	Wells Fargo	<i>Specialty</i>	Business lines of credit and term loans
Description of Business Services:			
<p>Short-term capital, business credit card programs, term loans for working capital financing up to 72 months, equipment loans, business real estate loans, and government guaranteed loans and lines for mortgages, lines of credit and long-term financing, and construction loans for tenant improvements or new construction.</p> <p>Business Line Loan: up to \$100 K, unsecured, variable, revolving, monthly interest and fee payments.</p> <p>Business Card Loan: up to \$50 K, unsecured, for business expenses, variable, revolving, payments of interest and fees.</p> <p>Business Secured Card loan: up to \$100 K, business expenses, secured by savings deposit equal to credit limit; prime plus 5.9%, revolving, interest and fees payment.</p> <p>Equipment Express: up to \$100K, secured by the equipment, fixed rate, 3 to 5 years, payments of principle and interest</p> <p>Business Prime Loan: up to \$100 K, secured or unsecured, for long-term working capital, business expansion, or to refinance existing debt; fixed/variable plus spread, up to 5 years, payments of principle and interest.</p>			

Contact Information	Address	1103 G Street, Arcata, 95521
	Phone/Fax	Ph 822-3642 /
	Internet/e-mail	www.wellsfargo.com /

Name	Coast Central Credit Union	Specialty	Personal and Commercial Loans and Banking Services to Members
Description of Business Services:			
Coast Central Credit Union is a portfolio lender providing			
Commercial Real Estate Loans: owner and non-owner-occupied, fixed/variable, 15 years			
Business Lines of Credit: Advantage Line of Credit offers \$2500 up to \$200 K, low interest, simple application. Business Line of Credit up to \$100 k and unsecured.			
Equipment Loans: Equipment leasing, finance up to 75% of purchase price.			
Contact Information	Address	1551 Giuntoli Lane, Arcata, Ca 95521	
	Phone/Fax	Ph 826-8900	
	Internet/e-mail	www.coastccu.org	

Name	Bank of America	Specialty	Business lines of credit and term loans
Description of Business Services:			
In addition to its various banking services and credit card offerings, B of A offers loans up to \$1 million, including:			
Commercial Real Estate Loans: owner-occupied, fixed/variable, 15 years			
Business Lines of Credit: Advantage Line of Credit offers \$2500 up to \$100 K, low interest, simple application. Business Line of Credit up to \$1 million secured and unsecured.			
SBA Loans: as an SBA preferred lender, they offer lower down payments, longer terms, and lower payments.			
Equipment Loans: Equipment leasing, finance 100% of purchase price			
Contact Information	Address	697 Eighth Street, Arcata, CA 95521	
	Phone/Fax	Ph 825-4781 / 826-7321	
	Internet/e-mail	www.bankofamerica.com /	

Name	Northern Redwood Federal Credit Union	Specialty	Personal Loans and Banking Services to Members
Description of Business Services:			
Northern Redwood Federal Credit Union is a community-based credit union serving Northern Humboldt County as well as any Simpson employee or Teamster's Local #137 Member anywhere in California since 1955. Entirely "member owned", NRFCU offers high savings dividends and low loan rates, a full range of financial services, and federally insured deposits up to \$100,000.			
Contact Information	Address	4001 West End Road, Arcata, CA 95518	
	Phone/Fax	Ph 822-5902 / Fx	
	Internet/e-mail	www.northernredwoodfcu.org	

Other Economic Resource Agencies

Name	Institute of the North Coast		Specialty	Supporting planning for economic development and quality of life
Description:				
<p>The Institute for the North Coast spearheaded the effort to create a coordinated economic development strategy for Humboldt County and <i>Prosperity</i>: The North Coast Strategy is the result. The Institute for the North Coast brought together community leaders, representatives from all levels of governments, with local businesses and nonprofit organizations, and local economic development entities focused on building a successful economic future for the region to develop the strategy.</p> <p>The Institute for the North Coast was established to accomplish five goals:</p> <ol style="list-style-type: none"> 1. Develop an economic development strategy for Humboldt County; 2. Foster a partnership between government and business; 3. Encourage cooperation between economic development organizations; 4. Improve the image/identity of Humboldt County through internal and external marketing efforts; and 5. Develop a land use plan that is coordinated with the economic development strategy. <p>The first three goals have been largely accomplished, and local business interests, economic development organizations, government agencies, and the Institute of the North Coast are working to complete the final two goals.</p>				
Business Services	Encourage cooperation between government and business to achieve mutual economic development objectives			
Funding Sources	Originally funded through Irvine Foundation Grant, now supported by Humboldt Area Foundation			
Organizational Structure	Year Formed	1996		
	Governance	See Humboldt Area Foundation		
Contact Information	Address	373 Indianola Road Bayside California 95524		
	Phone/Fax	Ph: 442-2993 x308 / Fx: 442-9072		
	Internet/e-mail			

Name	City of Eureka Redevelopment Agency		Specialty	Administering City of Eureka Redevelopment Plan
Description:				
<p>The Eureka Redevelopment Agency strives to create a vibrant, livable and thriving community by:</p> <ol style="list-style-type: none"> 1. Fostering commercial growth and residential development in the downtown and Old Town areas, the Waterfront, and the Westside Industrial areas 2. Creating programs that stimulate employment and generate robust industries ranging from agriculture to high tech to tourism 3. Collaborating on projects that elevate Eureka's position as the commercial, cultural and social hub of the North Coast 4. Advocating for diverse housing projects that meet the needs of all residents <p>The Eureka Redevelopment Agency is the oldest and most experienced agency in the area and is</p>				

therefore is a resource to other local Redevelopment Agencies in Humboldt County.		
Business Services	Façade grants; infrastructure development; revolving loans, low income housing loan financing, enterprise and foreign trade zone administration, other redevelopment functions	
Funding Sources	Tax increment financing, grants	
Organizational Structure	Year Formed	1970
	Governance	Redevelopment Agency Board of Directors (City Council)
Contact Information	Address	531 K Street Eureka, CA 95501
	Phone/Fax	Ph: 441-4209 / Fx: 441-4138
	Internet/e-mail	www.eureka redevelopment.com/index.cfm / info@EurekaRedevelopment.com

Name	Humboldt Bay Harbor, Recreation and Conservation District (HBHRCD)	Specialty	Port of Humboldt Bay development and management
Description:			
The HBHRCD is a special district that was formed by special act of the legislature in 1970 for the purpose of managing the port of Humboldt Bay, overseeing the use of the Bay for recreational purposes, and the managing the condition of the bay as a natural and commercial resource. Its mission is “to serve all the people of Humboldt County by promoting harbor use, enhancing recreational opportunities and protecting bay and tidal environments.” The day-to-day responsibilities of the HBHRCD include the operation of Woodley Island Marina, improvement of the port, recreation, wildlife area management, the regulation of development, and information gathering and database development.			
Business Services			
Funding Sources	Property taxes; tideland leases from dock operators and mariculture operations; grants, and other rents and leases		
Organizational Structure	Year Formed		
	Governance	Five-member independently elected Board of Directors	
Contact Information	Address	601 Startare Dr, Eureka, CA 95502	
	Phone/Fax	Ph: 443-0801 / Fx: 443-0800	
	Internet/e-mail	humboldt bay.cnrs.humboldt.edu	

Name	Local Government Commission (LGC)	Specialty	Local government technical assistance
Description:			
The LGC is a Sacramento-based nonprofit serving municipalities and counties throughout California. This network often provides information about new lending and funding opportunities for rural areas. They have a special interest in and focus on energy, economic development, livable communities, land use, waste prevention, and smart growth. The new joint powers authority in Humboldt County - the Redwood Coast Energy Authority -- was formed to increase energy efficient infrastructure in the region, with the assistance of the LGC. The Local Government Commission has a listing funding			

opportunities in Energy on their web page.		
Business Services	Assists local governments in establishing and nurturing the key elements of livable communities, and assists local governments in developing and implementing policies and programs that help establish these key elements.	
Funding Sources	Member fees	
Organizational Structure	Year Formed	1979
	Governance	13-member Board of Directors
Contact Information	Address	1414 K St, Ste 600, Sacramento, CA 95814
	Phone/Fax	Ph 916-448-1198 / Fx 916-448-8246
	Internet/e-mail	www.lgc.org

Name	CEED, Center for Environmental Economic Development	Specialty	Research and Development of Environmental Economies
Description:			
<p>The Center for Environmental Economic Development (CEED) is a non-profit corporation founded in 1983. The Board of Directors includes local as well as state and national members. Based in Arcata, CEED conducts research and assists in a variety of community-based economic and environmental development projects.</p> <p>CEED's mission is to further the combined goals of environmental protection and social justice by improving the quality of community life through the creation of environmentally beneficial businesses and employment. To work towards this goal, CEED's services are in five main program areas:</p> <ol style="list-style-type: none"> 1) Research and development projects that provide information and services to help communities create jobs that support environmental reparation and protection, including: resource conservation through materials reuse, repair, and recycling; watershed restoration and sustainable forestry; energy and water conservation; pollution prevention; and hazardous materials clean-up; 2) Demonstration projects that illustrate how business development and environmental protection can be mutually beneficial for communities; 3) Public education using the organization's research and demonstration models to influence local, national and international policy. 4) Technical assistance and training for small businesses, community-based organizations, and Low-income communities in the western states. 5) Sustainable business practices, workplace training and environmental audits. 			
Funding Types Available	The Tobin Tax initiative, The Green Marshall Plan, Local Funding Sources for Sustainable Projects.		
Funding Detail	private nonprofit organization		
Other Business Services	Facilitate Community visioning and action planning		
Organizational Structure	Year Formed	1993	
	Governance	501 c3 Nonprofit Organization	
Contact Information	Address	P.O. Box 4167, Arcata, CA 95518	
	Phone/Fax	(707) 822-8347	
	Internet/e-mail	www.ceedweb.org	

Name	Foodworks Culinary Center	Specialty	Provide training in food preparation, as well as serve as a small business incubator.
Description:			
<p>To date, the "Culinary Center" has graduated ten businesses, created over 60 jobs, and currently supports 13 local businesses that have over 65 local employees. The mission of the Foodworks project is to support the advancement of economic diversification throughout Humboldt County by fostering the growth of small food related businesses, with a focus on job creation. The <i>goal</i> is to incubate "sustainable" businesses that are able to operate in a competitive marketplace by encouraging development of realistic business and personal expectations, improvement of entrepreneurial skills and enhancement of ability to attain short and long-term business goals and objectives.</p> <p>Businesses nurtured at Foodworks are expected to "graduate" and relocate into the open marketplace. Attention is focused on collaboration with the local, regional, state and international food processing industry and by providing information and assistance to the Humboldt Harvest Food and Beverage Marketing Association.</p>			
Funding Types Available	Funded and Managed by College of the Redwoods, with additional funding by the Headwaters Fund.		
Funding Detail	Created by the Arcata Economic Development Agency, purchased by the city of Arcata in 2001, a five year lease for the operations of Foodworks was signed in 2002 by College of the Redwoods.		
Other Business Services	Food service training center, small business development training.		
Funding Sources	CR and Headwaters		
Organizational Structure	Year Formed	1991	
	Governance	City of Arcata, leased by CR	
Contact Information	Address	100 Ericson Ct. Arcata, CA 95521	
	Phone/Fax	Phone: (707) 822-8629	
	Internet/e-mail	michelle-henson@redwoods.edu	

Name	Northern California Indian Development Council	Specialty	research, develop and administer programs designed to meet the specific social and economic needs of the American Indian people
Description:			
<p>The Northern California Indian Development Council, Inc., (NCIDC), was founded to research, develop and administer programs designed to meet the specific social and economic needs of the American Indian people. Since its inception in 1976, as a California nonprofit corporation, NCIDC has provided assistance in virtually all areas of community development and has evolved into one of the largest American Indian Human Service Agencies in the State of California.</p> <p>The Northern California Indian Development Council, Inc. is governed by a nine member Council elected from NCIDC's membership. The membership consists of eighteen American Indian community organizations located in the Northern California Counties of Humboldt, Del Norte, Siskiyou and Trinity.</p>			

Active concerns and efforts span a great number of areas from environmental preservation and restoration, to economic and cultural development. Through the efforts of tribal governments and organizations such as NCIDC, Indian people will continue to play an increasingly important and central role in the ongoing development of our local communities and the State of California for future generations.		
Funding Types Available	Provides emergency services to economically disadvantaged American Indians and assists with improving social and economic conditions Provides emergency services to economically disadvantaged American Indians and assists with improving social and economic conditions	
Funding Detail	private nonprofit, 501 c3	
Other Business Services	<i>Resource Center:</i> Use of computers for resumes and job search activities. Television and videos for job preparation and self-help. Job referral board.	
Funding Sources	N/A (private nonprofit organization)	
Organizational Structure	Year Formed	1976
	Governance	N/A
Contact Information	Address	241 F Street, Eureka, California 95501
	Phone/Fax	Ph 445-8451 / Fax 445-8479
	Internet/e-mail	www.ncidc.org

Name	League of California Cities	Specialty	Advocacy, education and training, and information services for municipalities
Description:			
The League is a voluntary nonprofit association of California cities, through which city officials can work together to enhance their knowledge and skills, exchange information, and combine resources in a collective effort to improve and advocate for California cities.			
The League's mission is to restore and protect local control for cities through education and advocacy to enhance the quality of life for all Californians.			
Funding Sources	Principal funding sources are membership dues and conference registration fees.		
Organizational Structure	Year Formed	1898	
	Governance	48 Member Board of Directors and 5 Officers	
Contact Information	Address	1400 K Street, Suite 400, Sacramento, CA 95814	
	Phone/Fax	(916) 658-8200 / (916) /658-8240	
	Internet/e-mail	http://www.cacities.org	

Name	Institute for Local Government (ILG)	Specialty	Supporting Local Government
Description:			

The Institute for Local Government is the 501(c)(3) nonprofit research arm of the California State Association of Counties and the League of California Cities. The Institute promotes good government at the local level through its programs in civic engagement, land use, public service ethics, climate change, and intergovernmental dispute resolution. The Institute also offers basic information about local government to newly elected and appointed officials, the media and the public through its Local Government 101 program.

Some of the services provided by ILG include:

- Identify and analyze cutting-edge challenges and trends affecting local government;
- Develop practical, easy-to-use tools for local officials, including tip sheets, local agency association magazine columns and technical guides;
- Provide a wealth of materials online at www.ca-ilg.org;
- Offer training to local officials through local and other agency associations; and
- Provide services to individual agencies on a fee basis.

Business Services		
Funding Sources	Foundation Grants and individual contributions	
Organizational Structure	Year Formed	1955
	Governance	501(c)(3); 20 Member Board of Directors
Contact Information	Address	1400 K Street, Suite 205, Sacramento, CA 95814
	Phone/Fax	(916) 658-8208 / (916) 444-7535
	Internet/e-mail	http://www.cacities.org/index.jsp?zone=ilsg

Name	California Communities Joint Powers Authority	Specialty	Bond issuing agency
Description:			
The California Statewide Communities Development Authority (CSCDA or California Communities) is a joint powers authority sponsored by the California State Association of Counties and the League of California Cities. California Communities' mission is to provide local governments and private entities access to low-cost, tax-exempt financing for projects that provide a tangible public benefit, contribute to social and economic growth and improve the overall quality of life in local communities throughout California.			
Business Services	CSAC's sole purpose is to issue tax-exempt bonds for non-profit agencies and local jurisdictions. Some of the projects they issue bonds for include affordable housing projects, infrastructure improvements, and solid waste projects.		
Funding Sources			
Organizational Structure	Year Formed	1988	
	Governance	Joint Powers Authority	
Contact Information	Address	2033 North Main Street, Suite 700 Walnut Creek, CA 94596	
	Phone/Fax	(925) 933-9229 / (925) 933-8457	
	Internet/e-mail	http://www.cacommunities.org/	

Name	Investment Trust of California (CalTRUST)	Specialty	Pooling and investing the funds of public agencies
Description:			
<p>Organized as a Joint Powers Authority (“JPA”), the Investment Trust of California (CalTRUST) is a program established by public agencies in California for the purpose of pooling and investing local agency funds - operating reserves as well as bond proceeds. A Board of Trustees supervises and administers the investment program of the Trust. The Board is comprised of experienced investment officers and policy-makers of the public agency members.</p> <p>Any California local agency may participate in the Trust and invest its funds, and in the case of counties, the funds of other local agencies that have invested with the County Treasurer’s office. Funds from all participants are pooled in each of the accounts. Participants receive units in the Trust and designated shares for the particular accounts in which they invest. CalTRUST offers the option of three accounts to provide participating agencies with a convenient method of pooling funds - a short-term, a medium-term, and a long-term. Each account seeks to attain as high a level of current income as is consistent with the preservation of principal.</p>			
Business Services	CalTRUST provides investment services for its participating public agencies, by means of a local government investment pool		
Funding Sources	CalTRUST’s Program Administrator receives a fee, based upon the assets under management, from participating local agencies.		
Organizational Structure	Year Formed	2005	
	Governance	7-Member Board of Trustees	
Contact Information	Address	1100 K Street, Suite 101, Sacramento, CA 95814	
	Phone/Fax	(916) 441-6200 / (916) 441-1414	
	Internet/e-mail	http://www.caltrust.org/caltrust@wachoviaps.com	

Name	Cities, Counties and Schools Partnership (CCS)	Specialty	Educating local leaders in the art of collaboration through workshops and conference presentations.
Description:			
<p>The CCS Partnership is a joint effort of the League of California Cities, California State Association of Counties (CSAC) and California School Boards Association (CSBA). The Partnership promotes the development of public policies that build and preserve communities by encouraging local collaborative efforts among California's 478 cities, 58 counties and more than 1,000 school boards and districts the partners represent. It is the only state-level collaboration of the professional associations of local government.</p> <p>The CCS Partnership is dedicated to improving the conditions of California's children, families and communities by encouraging local collaborative efforts among cities, counties schools, community-based nonprofit organizations, and business and civic leaders.</p> <p>The Partnership carries out this goal through:</p> <ul style="list-style-type: none"> • Coordinating local government policy efforts at the state level; • Increasing the level of understanding among city, county and school officials about their roles, responsibilities, funding constraints and political realities; • Supporting coordinated local planning and implementation of services, capital resources and 			

funding for children, families, neighborhoods and communities; and <ul style="list-style-type: none"> • Technical assistance workshops on community-wide planning for infrastructure, child and family services, community safety, violence prevention and land-use planning. 		
Funding Sources	Funded by the League of California Cities, the California State Association of Counties and the California School Boards Association	
Organizational Structure	Year Formed	1997
	Governance	20 Member Board of Directors
Contact Information	Address	1100 K Street, Suite 201, Sacramento, CA. 95814
	Phone/Fax	(916)323-6011
	Internet/e-mail	http://www.ccspartnership.org/default.cfm / ccspartnership@counties.org

Name	Economic Fuel	Specialty	Provides college students and recent graduates with business start-up capital and business acumen
Description:			
Economic Fuel is also referred to as “The Humboldt County Student Business Challenge”. It is an annual business plan competition for students from College of the Redwoods, Humboldt State University, and recent college graduates who reside in Humboldt County. The organization provides resources and support to inspire Humboldt County’s student entrepreneurs to make their business dreams a reality. Economic Fuel supports student entrepreneurs by providing seed capital, offering business workshops and forums, and creating the opportunity to develop relationships with business professionals through its advisor program.			
Funding Types Available	\$117,000 in seed capital awarded to eight winning teams each year. In addition, Economic Fuel Winners receive the benefits of media exposure in the local community.		
Funding Detail	The Arkley family pledges the prize money to Western Web		
Other Business Services	Educational workshops and forums offer teams an opportunity for further education on various aspects of business operations, entrepreneurship and professional presentations. The Humboldt State University School of Business, the College of the Redwoods Center for Entrepreneurial Studies and the North Coast Small Business Development Center are recognized as community partners providing educational resources and support.		
Funding Sources	Western Web is the primary sponsor of Economic Fuel and provides the financial funding.		
Organizational Structure	Year Formed	2006	
	Governance		
Contact Information	Address	323 Fifth St., Eureka 95501	
	Phone/Fax	476-2628	
	Internet/e-mail	www.economicfuel.org / theteam@economicfuel.org	

Other Funding Resources

Additional State Lending and Funding Resources

State Assistance Fund for Enterprise, Business and Industrial Development Corporation (SAFE-BIDCO)

The SAFE-BIDCO offers a variety of solutions to financial needs. A non-traditional financing source for the North Coast Region, it was originally created by the Legislature to help small businesses. It offers SBA, OSB, Energy, USDA Rural and Micro Loans.

See www.safe-bidco.com

California Community Economic Revitalization Team (CERT)

Links to various California funding programs may be viewed at www.ceres.ca.gov/cert/grants

State Grants

The "Get Grants" website at www.getgrants.ca.gov identifies grant sources within state agencies through a single search by topic.

California Economic Development Recovery Strategy

The California Economic Development Recovery Strategy serves as a blueprint for California economic and workforce development actions through 2011. This is an initial draft of the Strategy and it has been put forth as a document to help engage the Legislature and the public in the important discussion of the future of our communities. It can be accessed at the California Association for Local Economic Development website or by the following link: http://democrats.assembly.ca.gov/members/a80/pdf/Public_Draft_CA_ED_Recovery_Strategy.pdf.

California Economic Strategy Panel

The California Economic Strategy Panel (Panel) continuously examines changes in the state's economic base and industry sectors to develop a statewide vision and strategic initiatives to guide public policy decisions for economic growth and competitiveness. The fifteen-member panel is comprised of eight appointees by the Governor, two appointees each by the President pro Tempore and the Speaker and one each by the Senate and Assembly Minority Floor Leaders. The website can be accessed at <http://www.labor.ca.gov/panel/>.

Federal Lending and Funding Sources and Resources

A variety of loans and grants programs are available through the federal government. These may be viewed at the Catalog of Federal Domestic Assistance website, at www.cfda.gov. Federal Agencies with economic assistance programs include the Economic Development Administration (EDA), the United States Department of Agriculture (USDA), and the Department of Housing and Urban Development (HUD). These agencies, offer a range of programs, each with varying eligibilities, criteria, and terms.

There are many other topic-specific grants and loans available through the federal government. The most useful section of the Catalog's website, at least for overview purposes, was the listing of programs by Agency and Sub-Agency. For example, there are links to:

- 21 programs of the National Foundation on the Arts and Humanities;
- 74 programs of the US EPA, including 27 in water and 16 in solid waste;
- 13 programs of the US Forest Service;
- 102 programs of the HUD, including 16 programs in Community Planning and Development;
- 52 programs of the Bureau of Indian Affairs;

- 6 programs of the Economic Development Administration; and,
- 18 programs of the Small Business Administration. The new Department of Homeland Security has 56 programs, and the Department of Energy has 28.

Energy Funding and Lending Sources and Resources

There are many energy related lending and funding opportunities. Many provide economic development opportunities to businesses and organizations, or provide for cost-savings to business operations. Federal, state, and local governments are also beginning to recognize the high priority that must be placed on replacement of outdated, pollution causing and fossil-fuel based energy systems over the next few decades. This is a high priority area for the City of Arcata, and programs are available, including examples listed below.

U.S. Department of Energy (DOE)

The DOE has more than two-dozen energy-related assistance programs. See the Catalog of Federal Domestic Assistance, and look under DOE.

Step-by-Step Guide to Using Solar Electricity for Grid-Connected Homes and Businesses in Humboldt County

Renewable Energy Development Institute (REDI) has authored a document entitled Step-by-Step Guide to Using Solar Electricity for Grid-Connected Homes and Businesses in Humboldt County. This guide, partly technical, includes a section on calculating solar cost-effectiveness and payback periods: very helpful for local lenders when equipment or construction loans are applied for.

California Energy Commission

California Energy Commission renewable energy financing programs are listed on their website, and copies of charts providing extensive information regarding their loan options are available in the Appendix. Energy Options and Incentives for Renewable Energy (a loan program) see www.consumerenergycenter.org Institutional Financing Options for Renewable Energy (includes loans), see www.consumerenergycenter.org

Climate Change concerns have also generated funding opportunities for energy, including the **U.S. EPA's Sustainable Development Challenge Grants; the U.S. DOE's Clean Cities Program**, and others. The City of Arcata is a member of the Cities for Climate Protection program of the International Council on Local Environmental Initiatives (ICLEI). As part of ICLEI's program, the City is preparing a "Greenhouse Gas Action Plan" which will relate directly to some of the City's vision and mission statement.

Landowner Assistance, Land and Watershed Restoration Funding Resources

Opportunities exist for job-creating land restoration. A great number of state and federal programs are available for financial assistance to land restoration employers, California landowners, and local jurisdictions including California tribes. Directories compiling these sources and resources are published, describing funding programs in detail. The PDF or electronic version of "Cost-Share and Assistance Programs for Individual California Landowners and Indian Tribes" (Sept. 2000) and "Financial Incentives for Stewardship of Non-industrial Private Forestland in Humboldt County" published by the Redwood Community Action Agency, are two of these directories. While these two documents are too lengthy to include in the appendix, a shorter 7-page listing of watershed funding opportunities, compiled by For the Sake of the Salmon, has been included in the Appendix. Information on many of these programs is available on the funder's websites, and local information is often available through either the RCAA or the Collaborative Learning Circle.

Miscellaneous Lending and Funding Sources and Resources

Topical areas important to the Economic Development goals and mission of the City of Arcata include environmental quality, affordable housing, and quality of life concerns. A few financing programs offered topically are listed below:

Underground Storage Tank Loans

The Barry Keene Underground Storage Tank Cleanup Fund Act of 1989 (Act) created Underground Storage Tank Loans to help owners and operators of underground storage tanks satisfy federal and state financial responsibility requirements. Loan proceeds must be used to repair, replace or upgrade underground petroleum tanks and ancillary equipment. Up to 100% loans, to \$750,000.

Hazardous Waste Reduction Loans

Hazardous Waste Reduction Loans may be available to assist small businesses to reduce waste generation or hazardous properties. Loans can fund equipment acquisition and installation for up to 100% of \$150,000, with terms up to 7 years.

Brownfields Redevelopment

The U.S. EPA provides funds for Brownfields Cleanup and Redevelopment. Contaminated sites are potential for cleanup funding, for eventual redevelopment or reuse. Revolving loan funds of up to \$500,000 over 5 years. See the EPA website for current announcements, at www.epa.gov/brownfields.

Arts and Humanities Businesses

Often funded through nonprofit foundation grants, organizations can help individual artists build their clientele and market their products more effectively, through infrastructure and financial assistance. Some of this is offered through the California Arts Council and the National Endowment for the Arts. The NEA serves rural areas to foster arts education and outreach funds.

Emerging Financial Institutions

Community Development Financial Institutions (CDFI's), can apply to the CDFI Fund for technical and financial assistance, a part of the US Treasury. See Catalog of Federal Domestic Assistance for details.

Other Housing Development Lending and Funding Sources. The Federal Home Loan Bank has an Affordable Housing Program. Nonprofit housing development assistance is also helpful. See ruralhome.org and related links. The USDA's Rural Housing Service offers additional programs. For a longer, broader view of housing development, see the Smart Growth section of the Local Government Commission, at www.lgc.org. Additionally, the US-EPA funds proposals for a variety of smart growth projects. See www.epa.gov/smartgrowth/grants2003.html

American Recovery and Reinvestment Act of 2009

The American Recovery and Reinvestment Act (The Act) is a federal economic stimulus package designed to aid state and local jurisdictions. The document can be accessed at http://frwebgate.access.gpo.gov/cgi-bin/getdoc.cgi?dbname=111_cong_bills&docid=f:h1enr.pdf. The Act charged itself with creating a public-facing website that would be user-friendly, and would foster greater accountability and transparency in the use of covered funds. The Act's official website can be accessed at <http://www.recovery.gov/>.

Rural Community Assistance Corporation (RCAC)

The RCAC serves Northern California, providing a range of housing and community development services. It provides predevelopment and land acquisition loans, technical assistance and capacity building for local officials and community based organizations. <http://www.rcac.org/doc.aspx?214>