

# KIVA Zip Trustee Application Responses

**ORGANIZATION NAME:** City of San Leandro  
**ORGANIZATION TYPE:** Local Government  
**WEBSITE:** <https://www.sanleandro.org/depts/cd/bizdev/default.asp>  
**FACEBOOK PROFILE:** <https://www.facebook.com/sanleandronext>  
**TWITTER PROFILE:** <https://twitter.com/slnext>

## WHY ARE YOU INTERESTED IN BECOMING A TRUSTEE?

Dissolution of the Redevelopment Agency and tax increment revenues requires a new approach to business development that seeks out innovative and alternate funding sources for business incentives that do not rely solely on the City's general fund.

## WHAT IS THE MISSION OF YOUR ORGANIZATION?

The City's Business Development mission is to improve San Leandro's quality of life by encouraging reinvestment and economic growth through retention and expansion of existing businesses and attraction of new industry, which will enhance the local tax base, enabling an increase in the standard of living for all of San Leandro.

The City's Business Development Division has given local businesses over \$2.2 million in loans, grants and other financial incentives over the past 10 years. All these incentives have contributed to improving the economic and aesthetic environment in the City's downtown.

## DO YOU BELONG TO ANY ORGANIZATIONAL NETWORKS -- NATIONALLY, REGIONALLY, OR LOCALLY? IF YES, PLEASE LIST.

The City of San Leandro partners with many local, regional, state and federal partners to accomplish economic development. Below is a list of the top economic development partners:

San Leandro Downtown Association  
San Leandro Chamber of Commerce  
Lit San Leandro  
East Bay Economic Development Alliance  
East Bay Green Corridor  
Bay Area Council  
East Bay Broadband Consortium

## HOW WILL YOU DECIDE WHO TO ENDORSE AS A BORROWER? WHAT DUE DILIGENCE WILL YOU CONDUCT?

The Office of Business Development has a long history of working with local businesses to determine eligibility for City loan programs and grants. For each loan application, this office in consultation with the KIVA Zip representatives will:

- Verify the business ownership;

- Require a minimum two year lease agreement with the landlord and/or property ownership;
- Verify debt ratios using data provided by the applicant;
- Verify income using data provided by the applicant;
- Review business plan

## **HOW DO YOU PLAN TO SUPPORT THE BORROWER, BOTH BEFORE AND AFTER THE LOAN IS DISBURSED?**

We encourage all new and existing business owners to utilize the services of the Alameda County Small Business Development Center (ACSBDC) at [acsbdc.org](http://acsbdc.org). They offer long-term, in-depth, no cost counseling and seminars for existing businesses and certain start-ups. Also, the City offers the following business development financial incentives:

- Commercial Façade Improvement  
The City of San Leandro maintains two programs aimed at commercial façade improvement: the Commercial Rehabilitation Program and the Awning Sign and Paint Program.
- Broadband Connection Program  
The City of San Leandro provides matching funds (in the form of a forgivable loan) of up to \$10,000 to reduce the cost of connecting a commercial or industrial building to broadband infrastructure.
- Design Assistance  
The Design Assistance Program offers architectural and technical assistance to property owners and tenants of business located in the City of San Leandro. This amount, usually \$3,000-\$5,000, includes conceptual design drawings, color and material studies and cost estimates for the project.
- Energy Efficiency Program  
To advance policy objectives related to business assistance and greenhouse gas emissions reductions, the City of San Leandro has initiated an Energy Efficiency Program to facilitate energy efficiency improvements at industrial facilities. The program offers matching funds up to \$50,000, in the form of forgivable loans.
- Site Location Assistance  
Our staff maintains the most current data on available properties and pertinent, site-specific permitting information.
- Industrial Development Bonds  
Manufacturing firms may qualify for tax-exempt and other forms of Industrial Development Revenue Bond Financing through various state agencies and agencies affiliated with the City of San Leandro. Business Development staff can assist with application procedures and contracts.
- Recycling Loan Fund  
If your business will divert, reduce or use waste from the local area waste stream, your project may be eligible for loans up to \$125,000 from the Alameda County Recycling Board.
- Low Cost of Doing Business  
The City's business license fee is calculated using a basic fee of \$119.10, plus an additional low, per-employee fee. All businesses that are new to San Leandro, including start-ups and businesses re-locating from other areas, will be exempt from the tax through the end of 2014.

**HOW WILL YOU HELP US ENSURE THAT THE LOANS YOU ENDORSE HAVE A SIGNIFICANT AND POSITIVE SOCIAL IMPACT?**

In general, economic development initiatives are designed to create a positive environment for investment in the local economy. Balanced and targeted investment in appropriate growth-inducing activities can leverage limited public sector resources to promote quality jobs and foster a sustainable high quality of life for the people of San Leandro. Additionally, successful economic development generates revenue for the public sector to meet future community needs.

These loans will be used by local businesses to purchase and/or improve their business activities with equipment, small renovations or inventory/product purchases. Assisting with these kinds of acquisitions assists small businesses that would have to borrow the money at high interest rates or use their existing cash accounts. This little bit of help might be the difference in hiring one full time or part time worker or not hiring at all.