CITY OF RIVERBANK
REGULAR CITY COUNCIL MEETING
City Hall Council Chambers
6707 Third Street • Riverbank • CA 95367

choose civility

AGENDA

MONDAY, APRIL 8, 2013 – 12:00 P.M.

CALL TO ORDER: Mayor Richard O'Brien

FLAG SALUTE: Mayor Richard O'Brien

ROLL CALL: Mayor Richard O'Brien
Vice Mayor Jeanine Tucker
Councilmember Darlene Barber-Martinez
Councilmember Dotty Nygard
Councilmember (vacant)

CONFLICT OF INTEREST
Council Members and Staff who would have a direct Conflict of Interest on any scheduled agenda item to be considered are to declare their conflict.

1. PRESENTATIONS

Item 1.1: Proclamation to Promote National Library Week.

Item 1.2: Proclamation Recognizing Nx Stage Security.

Item 1.3: Presentation to Detective Mark Copeland.

Item 1.4: Presentation to Chief Bill Pooley.

2. PUBLIC COMMENTS (No Action Can Be Taken)

At this time, members of the public may comment on any item not appearing on the agenda, and within the subject matter jurisdiction of the City Council. Individual comments will be limited to a **maximum of 5 minutes** per person and each person may speak once during this time; time cannot be yielded to another person. Under State Law, matters presented at this time, under this item, cannot be discussed or acted upon by the City Council. For record purposes, please step up to the podium, speak into the microphone, and state your name and City of residence. When speaking, please address the entire City Council and refrain from directing your comments to a single Member of the Council or the audience.

3. CONSENT CALENDAR

All items listed on the Consent Calendar are to be acted upon by a single action of the City Council unless otherwise requested by an individual Councilmember for special consideration. Otherwise, the recommendation of staff will be accepted and acted upon by roll call vote.

Item 3.A: Waive Readings. All Readings of ordinances and resolutions, except by title, are waived.

Item 3.B: Approval of the March 11, Regular City Council Meeting Minutes.

Item 3.B-1: Notice to Move Approval of the Minutes for the March 11, 2013, Special (Town Hall) City Council Meeting and March 25, 2013, regular City Council Meeting, to the April 22, 2013, regular City Council Meeting

Recommendation: It is recommended that City Council approve the Consent Calendar items by roll call vote.

4. UNFINISHED BUSINESS

There are no items to consider.

5. PUBLIC HEARINGS

Item 5.1: **Resolution approving the Guideline Amendments for the Small Business Loan Program & Housing Rehabilitation Program and Adoption of Microenterprise Technical Assistance Program Guidelines** – It is recommended that the City Council: (1) Open public hearing, receive public input, and close public hearing, and (2) Approve by Resolution the amendments to the Small Business Loan Program Guidelines and Housing Rehabilitation Program Guidelines, and (3) Approve by Resolution the Adoption to the Microenterprise Technical Assistance Program Guidelines.

Item 5.2: **Ordinance adding definitions of Sanitary Sewer Main and Service Lateral to Section 51.01 and adding a new Section 51.09, Service Laterals Private Property** – It is recommended that the City Council amend the Riverbank Municipal Code of Ordinances by adopting an ordinance adding a definition of a Service Lateral to Section 51.01 and adding a new Section 51.09, titled Laterals Private Property.

6. NEW BUSINESS

Item 6.1: **Consider Moving the Regular City Council Meeting Time of the First Meeting of each Quarter (January, April, July, & October) to 6:00 p.m.**

– It is recommended that the City Council consider changing the meeting time of the first City Council Meeting of each quarter from Noon (12:00 p.m.) to 6:00 p.m. to be consistent with the other regularly scheduled meetings of the City Council.

Item 6.2 **Resolution to Approve Establishing the Stipends to be Paid to Precinct Officers for the Conduct of the June 4, 2013, Stand-Alone Special Municipal Election** – It is recommended that the City Council consider approval of the resolution establishing the amount that will be paid to precinct officers in support of recruiting the most experienced, high-caliber registered voters that are committed to the role and responsibilities of a poll worker.

7. COMMENTS

Item 7.1: Staff Comments: (Information Only – No Action)

Item 7.2: Council Comments: (Information Only – No Action)

Item 7.3: Mayor's Comments: (Information Only – No Action)

8. CLOSED SESSION

Item 8.1: **CONFERENCE WITH LEGAL COUNSEL – ANTICIPATED LITIGATION**
Significant exposure to litigation pursuant to subdivision (b) of Government Code § 54956.9: 1 potential case

Recommendation: It is recommended that City Council provide direction to Staff.

9. REPORT FROM CLOSED SESSION

Item 9.1: Report from Closed Session Item 8.1: **CONFERENCE WITH LEGAL COUNSEL – ANTICIPATED LITIGATION**

10. INFORMATION ITEMS (Informational only; no action will be taken)

Item 10.1: Warrant Register for 03/21/2013 and Credit Card Statements for 02/22/2013

Item 10.2: Minutes of the Budget Advisory Committee held 03/27/2013

Item 10.3: Minutes of the Oversight Board for the Former Riverbank Redevelopment Agency Meetings held 01/07/2013 and 01-15-2013

Item 10.4: Draft Minutes of the Riverbank Designated Local Authority Meeting held 02/04/2013

ADJOURNMENT (The next regular City Council meeting – April 22, 2013, at 6:00 p.m.)

UPCOMING EVENTS:

Open until filled (1 vacancy)	▪ **Budget Advisory Committee Vacancy:** Interested in serving on the Committee, obtain an application at City Hall South, at www.riverbank.org, or contact Marisela Hernandez, Finance Director, at 863-7110.
Continuous (Mondays)	▪ **Ballet Folklorico – classes at the Community Center at 5:30 pm (Contact Parks & Recreation at 863-7150)**
April 9 (Tuesday)	▪ **Special City Council Meeting – at Riverbank Industrial complex, from 8:30 a.m. to 4:00 p.m. Call 863-7122 for more information.**

AFFIDAVIT OF POSTING

I hereby certify under penalty of perjury, under the laws of the State of California, that the foregoing agenda was posted on the City Hall bulletin board 72 hours prior to the meeting.

Dated this 4th day of April, 2013
Annabelle Aguilar, CMC, City Clerk

Notice Regarding Americans with Disabilities Act:

In compliance with the Americans with Disabilities Act, if you need special assistance to participate in this meeting, please contact the City Clerk's Office at (209) 863-7122. Notification 48-hours before the meeting will enable the City to make reasonable arrangements to ensure accessibility to this meeting [28 CFR 35.102-35.104 ADA Title II].

Notice Regarding Non-English Speakers:

Pursuant to California Constitution Article III, Section IV, establishing English as the official language for the State of California, and in accordance with California Code of Civil Procedures Section 185, which requires proceedings before any State Court to be in English, notice is hereby given that all proceedings before the City of Riverbank City Council shall be in English and anyone wishing to address the Council is required to have a translator present who will take an oath to make an accurate translation from any language not English into the English language.

General Information:	The Riverbank City Council meets in the Council Chambers on the second and fourth Mondays of each month at 6:00 p.m., and at 12:00 Noon for every first meeting of the month of each quarter (January, April, July, and October); unless otherwise noticed.
Council Agendas:	The City Council agenda is now available for public review at the City's website at www.riverbank.org and City Clerk's Office, 6707 Third Street, Riverbank, California on the Friday, prior to the scheduled meeting. Copies and/or subscriptions can be purchased for a nominal fee through the City Clerk's Office.
Public Hearings:	In general, a public hearing is an open consideration within a regular meeting of the City Council, for which special notice has been given and may be required. During a specified portion of the hearing, any resident or concerned individual is invited to present protests or offer support for the subject under consideration.
Questions:	Contact the City Clerk at (209) 863-7122 or aaguilar@riverbank.org

RIVERBANK CITY COUNCIL AGENDA ITEM NO. 1.1

SECTION 1: PRESENTATIONS

Meeting Date:	April 8, 2013
Subject:	Proclamation to Promote National Library Week.
From:	Jill Anderson, City Manager
Submitted by:	Luanne Bain, Administrative Assistant

RECOMMENDATION

It is recommended that the City Council receive the presentation and that the Mayor present the Proclamation in support of National Library Week, April 14-20, 2013.

SUMMARY

Riverbank Library Branch Manager Victoria Holt Angulo will give a brief presentation of a library's role in our community in celebration of National Library Week, which takes place April 14-20, 2013.

FINANCIAL IMPACT

There is no financial impact.

ATTACHMENT

1. Proclamation – National Library Week

CITY OF RIVERBANK
PROCLAMATION

WHEREAS, library use is up nationwide among all types of library users, continuing a decade-long trend; and

WHEREAS, a literate workforce is essential to the economic health of our community; and

WHEREAS, reading is a basic key to achieving personal success in school, in business, and in life; and

WHEREAS, librarians are actively building partnerships in the community and making special efforts to reach out to parents, children, and low-literate adults; and

WHEREAS, libraries ensure equal access to knowledge and information and offer valuable reading resources and services; and

WHEREAS, librarians and libraries are actively involved in providing equitable access to the Internet and other computer technologies; and

WHEREAS, libraries provide free resources such as employment searches, online interview preparation, résumé assistance and tutoring support, that are particularly important during difficult economic times; and

WHEREAS, libraries offer pre-school StoryTimes and summer reading programs to encourage children to begin a habit of reading that will serve to benefit their personal and professional lives.

NOW, THEREFORE, BE IT RESOLVED that the City Council of the City of Riverbank does hereby unanimously proclaim April 14-20, 2013, National Library Week in Riverbank and Stanislaus County, and urges everyone to visit their library to take advantage of the wonderful resources available provided through the voter-approved 1/8-cent sales tax dedicated to the support of libraries.

April 8, 2013

____
Richard D. O'Brien, Mayor

____
Jeanine Tucker, Vice Mayor

____
Darlene Barber-Martinez, Councilmember

____
Dottie Nygard, Councilmember

RIVERBANK CITY COUNCIL AGENDA ITEM NO. 1.2

SECTION 1: PRESENTATIONS

Meeting Date:	April 8, 2013
Subject:	Proclamation Recognizing Nx Stage Security.
From:	Jill Anderson, City Manager
Submitted by:	Debbie Olson, Executive Director Local Redevelopment Authority

RECOMMENDATION

It is recommended that the City Council recognize Nx Stage Security with a Proclamation acknowledging their first place finish at the San Joaquin Entrepreneurial Challenge and for every continued success in the future.

SUMMARY

Nx Stage Security is a locally owned and operated business located at the Riverbank Industrial Complex. The company recently won first place in the San Joaquin Entrepreneurial Challenge. The top prize garnered the company a $17,000 cash prize and the opportunity to meet with other investors.

Representing the company are Rich Ison, Chief Executive Officer, and Michael McNulty, Founder and Principle Owner.

FINANCIAL IMPACT

There is no financial impact for this report.

ATTACHMENTS

1. March 15, 2013 Press Release; “Local Business Shines at Central Valley Competition – Nx Stage Security Takes First place in the ‘San Joaquin Entrepreneur Challenge’ ”
2. Proclamation for Nx Stage

City of Riverbank
Local Redevelopment Authority

CONTACT:
Debbie Olson, Executive Director
(209) 863-8352; dolson@riverbanklra.org

FOR IMMEDIATE RELEASE:
March 15, 2013

LOCAL BUSINESS SHINES AT CENTRAL VALLEY COMPETITION
Nx Stage Security Takes First Place in the 'San Joaquin Entrepreneur Challenge'

(Riverbank, Calif.)—Nx Stage Security, a Riverbank-based sliding security door and window company, took first prize in the fourth annual San Joaquin Entrepreneur Challenge on Wednesday night at the Stockton Golf and Country Club in Stockton, California.

A cash award of $17,000 went to Nx Stage Security along with other business services meant to advance and support the business' vision and growth. "The competition provides exposure and additional opportunities for discussions with potential investors," said Riverbank Council member Darlene Barber-Martinez, who attended the competition in support of the local company.

A crowd of 150 watched Nx Stage Security compete with eight other businesses for top spot in the final two rounds of the *American Idol*-style business competition. Rich Ison, CEO of Nx Stage Security delivered a five-minute presentation before securing a spot as one of four finalists. In the final round, panelists questioned the four finalists on a variety of ethical and practical business scenarios. The audience and judges subsequently named the winner and runner-up.

Nx Stage Security is an innovator in home security. Its patent pending security doors and window guards are installed over the surface of existing doors and windows, creating a barrier that an intruder cannot penetrate.

Positioned in the Riverbank Industrial Complex, formerly the Riverbank Army Ammunition Plant, Nx Stage Security is part of a business incubator led by the Riverbank Local Redevelopment Authority.

The San Joaquin Entrepreneur Challenge is part of a broad regional economic development strategy to stimulate business start-ups and job creation in the San Joaquin Valley. The Challenge is being presented by the San Joaquin Angels in partnership with the University of the Pacific and others.

Nx Stage Security is located in Riverbank, California at the Riverbank Industrial Complex, 5300 Claus Rd., #19.

For more information about Nx Stage Security, visit www.nxstagesecurity.com.

###

CITY OF RIVERBANK
PROCLAMATION

WHEREAS, small businesses are the backbone and lifeblood of the American economy; and

WHEREAS, small businesses are an undeniable engine of economic recovery and growth; and

WHEREAS, the City of Riverbank is devoted to fostering and maintaining a positive economic environment conducive to the development of small businesses; and

WHEREAS, Nx Stage Security is a thriving, locally owned and operated business; and

WHEREAS, Nx Stage Security is located in the Riverbank Industrial Complex, formerly the Riverbank Army Ammunitions Plant; and

WHEREAS, the Riverbank Industrial Complex is operated by the Riverbank Local Redevelopment Authority as an incubator and accelerator designed to attract, retain, and promote business; and

WHEREAS, Nx Stage Security is the creator of patent pending high-security window and door screens; and

WHEREAS, on March 20, 2013, Nx Stage Security won first place in the 2013 San Joaquin Entrepreneur Challenge.

NOW, THEREFORE, BE IT RESOLVED, that we, the City Council of the City of Riverbank, do hereby proclaim Nx Stage Security as an asset to Riverbank's business community and formally recognize its contributions to the City's economic climate; and

FURTHERMORE, we congratulate Nx Stage Security on its accomplishments and extend our wish for continued success in the future.

IN WITNESS WHEREOF, we have set our hands this 8th day of April in the year two thousand and thirteen.

____
Richard D. O'Brien, Mayor

____
Jeanine Tucker, Vice Mayor

____
Darlene Barber-Martinez, Councilmember

____
Dotty Nygard, Councilmember

RIVERBANK CITY COUNCIL AGENDA ITEM NO. 1.3

SECTION 1: PRESENTATIONS

Meeting Date:	April 8, 2013
Subject:	Presentation to Detective Mark Copeland.
From:	Jill Anderson, City Manager
Submitted by:	Luanne Bain, Administrative Assistant

RECOMMENDATION

It is recommended that the City Council present a plaque to Detective Mark Copeland to honor his service as a member of Riverbank Police Services.

SUMMARY

Detective Mark Copeland began his service to the City of Riverbank in 1979 as an officer of the Riverbank Police Department. When the City opted to contract with the Stanislaus County Sheriff for police services, he became a deputy with the Sheriff Department but still served in the City of Riverbank. It has been 34-years since Detective Copeland first put on a uniform promising to protect and serve the citizens of Riverbank and today, Mark Copeland is a retired man.

FINANCIAL IMPACT

There is no financial impact to this report.

ATTACHMENT

There are no attachments to this report.

RIVERBANK CITY COUNCIL AGENDA ITEM NO. 1.4

SECTION 1: PRESENTATIONS

Meeting Date:	April 8, 2013
Subject:	Presentation to Chief Bill Pooley.
From:	Jill Anderson, City Manager
Submitted by:	Luanne Bain, Administrative Assistant

RECOMMENDATION

It is recommended that the City Council present a plaque to Chief Bill Pooley to honor his service as a member of Riverbank Police Services.

SUMMARY

In October of 2008, Sheriff Lieutenant Bill Pooley took the helm of Riverbank Police Services as Chief of Police for the City of Riverbank. In the short time he has been on staff, Chief Pooley has been involved with Riverbank's Cheese & Wine Expo, the annual Community Christmas Parade and Shop With A Cop Program, and any other event that needs law enforcement presence. Under his command, new Neighborhood Watch areas have been developed and residents have come to expect the Chief to drop by during the annual National Night Out events in August.

Chief Pooley began his career in 1990 with the Sonora Police Department, and in 1994, he moved on to the Stanislaus County Sheriff's Department. Now, after 19-years in the Valley, Chief Pooley is returning to Tuolumne County to act as Undersheriff with the Tuolumne County Sheriff's Department – coming full circle.

FINANCIAL IMPACT

There is no financial impact to this report.

ATTACHMENT

There are no attachments to this report.

RIVERBANK CITY COUNCIL AGENDA ITEM NO. 3.A

SECTION 3: CONSENT CALENDAR

Meeting Date:	April 8, 2013
Subject/ Title:	Waive Readings
Submitted by:	Annabelle Aguilar, CMC, City Clerk

RECOMMENDATION:

Approval by roll call vote to Consent Calendar.

STAFF SUMMARY:

Waive Readings. All readings of Ordinances and Resolutions, except by title, are waived.

FINANCIAL IMPACT:

Not applicable.

ATTACHMENTS: **(List attachments in order of placement)**

None.

RIVERBANK CITY COUNCIL AGENDA ITEM NO. 3.B

SECTION 3: CONSENT CALENDAR

Meeting Date:	April 8, 2013
Subject:	Approval of the March 11, 2013, Regular City Council Minutes
From:	Jill Anderson, City Manager
Submitted by:	Annabelle Aguilar, CMC, City Clerk

RECOMMENDATION

It is recommended that the City Council approve the Regular City Council Meeting Minutes as presented.

SUMMARY

The Draft Minutes of the March 11, 2013, regular City Council meeting have been prepared for the City Council's review and approval.

FINANCIAL IMPACT

There is no financial impact to this item.

ATTACHMENT:

1. March 11, 2013, Regular Meeting Minutes

CITY OF RIVERBANK
REGULAR CITY COUNCIL
MINUTES
MONDAY, MARCH 11, 2013

choose civility

The following minutes reflect action minutes, with added clarification for the record. A copy of the verbatim recording may be obtained, for a fee, by contacting the Administration Department at (209) 863-7122.

CALL TO ORDER:

The City Council of the City of Riverbank met this date in a regular session at 6:00 p.m. in the Riverbank City Council Chamber, 6707 Third Street, Riverbank, California, with Mayor Richard D. O'Brien presiding.

FLAG SALUTE: **Mayor Richard D. O'Brien**

ROLL CALL:
Present: **Mayor Richard D. O'Brien; Vice Mayor Jeanine Tucker**
***Councilmembers: Darlene Barber-Martinez and Dotty Nygard**
(* One Councilmember vacancy)

CONFLICT OF INTEREST
Council Members and Staff who would have a direct Conflict of Interest on any scheduled agenda item to be considered are to declare their conflict.

Mayor O'Brien announced he would abstain from consideration of Warrant #39235 for petty cash of $1.51 for the reimbursement of O'Brien's Market.

1. PRESENTATIONS

Item 1.1: Proclamation – Announcing Read Across Riverbank.

Mayor O'Brien presented the proclamation to children from the Riverbank Language Academy, After School Empowerment Committee; each child spoke in support of reading.

2. PUBLIC COMMENTS (No Action Can Be Taken)

At this time, members of the public may comment on any item not appearing on the agenda, and within the subject matter jurisdiction of the City Council. Individual comments will be limited to a **maximum of 5 minutes** per person and each person may speak once during this time. Time cannot be yielded to another person. Under State Law, matters presented under this item cannot be discussed or acted upon at this time by the City Council. For record purposes, you must step up to the podium, state your name, and speak into the microphone when addressing the City Council.

Charles Neal, Riverbank, invited everyone to the sunrise services on Easter morning at Jacob Myers Park.

Scott McRitchie recognized Councilmember Nygard, who was honored as a recipient of Women of the Year Award in Stanislaus County.

Rosalinda Viera, Chair of the Latino Round Table, spoke in regards to a letter sent to the City that referred to the California Voter Rights Act and equal representation. Tom Hallinan, City Attorney, stated the City Council seriously considered the matter during a closed session; a letter would be forthcoming to the LRT to continue the dialogue.

3. CONSENT CALENDAR

All items listed on the Consent Calendar are to be acted upon by a single action of the City Council unless otherwise requested by an individual Councilmember for special consideration. Otherwise, the recommendation of staff will be accepted and acted upon by roll call vote.

Item 3.A: Waive Readings. All Readings of ordinances and resolutions, except by title, are waived.

Item 3.B: Approval of the February 11, 2013, Special City Council Minutes.

Item 3.B-1: Approval of the February 11, 2013, Regular City Council Minutes.

Item 3.B-2: Notice to Move Approval of the Minutes for the February 20, 2013, Special City Council Meeting, February 25, 2013, Special Joint City Council/Planning Commission Meeting, February 25, 2013, Regular City Council Meeting, and February 27, 2013, Special City Council Meeting, to the March 25, 2013 regular City Council Meeting.

Item 3.C: Warrant Registers for 02/14/2013 and 02/28/2013.

Recommendation: It is recommended that City Council approve the Consent Calendar items by roll call vote.

Mayor O'Brien abstained from Warrant #39235 for petty cash of $1.51.

ACTION: ***By motion (Tucker / Barber-Martinez / passed 4-0) to approve Consent Calendar Items 3.A through 3.C, except Warrant #39235, as***

presented; (Tucker / Barber-Martinez / passed 3-0 / O'Brien - Abstained) to approve Item 3.C, Warrant #39235; motion carried by roll call vote.

4. UNFINISHED BUSINESS

There were no items for consideration.

5. PUBLIC HEARINGS

Item 5.1: **Consideration of a Contract with Schneider Electric to Proceed with the Implementation of Energy Conservation Measures** – It is recommended that the City Council: open the public hearing; receive and consider public comment; close the public hearing; and authorize the City Manager to execute an Investment Grade Audit Agreement with Schneider Electric, substantively consistent with the version submitted with this report, in order to proceed with the implementation of Energy Conservation Measures.

Sue Fitzpatrick, Director of Parks and Recreation presented the staff report and PowerPoint presentation; Mr. Mark Kindelberger, Schneider Electric representative, was present.

Mayor O'Brien inquired about the financing.

Mayor O'Brien opened the public hearing at 6:22p.m.

- *Mr. Charles Neal spoke in regards to being prudent and looking into utilizing other firms.*

Mayor O'Brien closed the public hearing.

City Council agreed it was time to move forward.

ACTION: *By motion (Tucker / Nygard / passed 4-0) to authorize the City Manager to enter into an agreement with Schneider Electric to proceed with the implementation of energy measures as presented; motion carried by unanimous roll call vote.*

Item 5.2: **Continuation of the Public Hearing for Approval of the Certification of the Final Environmental Impact Report SCH #2010102004 Downtown Specific Plan** – It is recommended that the City Council continue this item for consideration to the 6:00 p.m., March 25, 2013, regular City Council meeting. (All Brown Act requirements have been met for the noticing of the public hearing and will be met again for the continuance of this item.)

Mayor O'Brien opened the public hearing at 6:27:13 p.m.

- *No one spoke for or against the item.*

Mayor O'Brien closed the public hearing at 6:27:18 p.m.

ACTION: *By motion (Tucker / Barber-Martinez / passed 4-0) to continue the Public Hearing for Approval of the Certification of the Final Environmental Impact Report SCH #2010102004 Downtown Specific Plan to the March 25, 2013, regular City Council meeting; motion carried by unanimous roll call vote.*

6. NEW BUSINESS

Item 6.1: **Adoption of Resolution No. 2013-012 Authorizing the Submittal of an Owner-Occupied Rehabilitation Program Application to the California Department of Housing and Community Development for CalHome Program Grant Funds** – It is recommended that the City Council adopt a Resolution authorizing the City Manager, or her designee, to submit an application to the State of California Department of Housing and Community Development (HCD) for up to $500,000 in funding under the CalHome Owner-Occupied Rehabilitation Program.

Marisela Hernandez, Director of Finance, presented the staff report; City Council and Staff discussed the item.

Public Comment: Mr. Charles Neal, Riverbank, spoke in support of the program.

ACTION: *By motion (Barber-Martinez / Tucker / passed 4-0) to adopt Resolution No. 2013-012 Authorizing the Submittal of an Owner-Occupied Rehabilitation Program Application to the California Department of Housing and Community Development for CalHome Program Grant Funds as presented ; motion carried by unanimous roll call vote.*

Item 6.2: **Resolution No. 2013-013 Appointing a Member to the City of Riverbank Budget Advisory Committee** – It is recommended that the City Council consider approval of the resolution appointing Erick Winchester as a member to the City of Riverbank Budget Advisory Committee.

Marisela Hernandez, Director of Finance, presented the staff report.

__ACTION:__ *By motion (Nygard / Tucker / passed 4-0) to adopt __Resolution No. 2013-013__ appointing Mr. Erick Winchester as a member to the City of Riverbank Budget Advisory Committee; motion carried by unanimous roll call vote.*

__Item 6.3:__ **Strategic Plan Update** – It is recommended that the City Council consider the presentation on the City's Strategic Plan and provide comment as it deems appropriate.

Jill Anderson, City Manager, presented the City's strategic plan update; City Council and Staff discussed the item.

__Public Comment:__

- *Mr. Jeremy Fennell, Riverbank, spoke in support of Council's actions.*
- *Mr. Cal Campbell, Riverbank, spoke in support of Council's actions.*

No action was taken.

__7. COMMENTS__

__Item 7.1:__ Staff Comments: (Information Only – No Action)

Ms. Anderson announced there would be no Closed Sessions as indicated on the agenda and that there may be audio/visual limitations during the evening's [Special City Council] Town Hall meeting.

__Item 7.2:__ Council Comments: (Information Only – No Action)

Councilmember Barber-Martinez commented on her participation with the Read Across Riverbank celebration, committed to reading with students grades K – 3, and encouraged everyone to participate. She also reminded everyone that March was American Red Cross and Women's History Month that deserved recognition.

Councilmember Nygard commented on experiencing an impressive tour of the Cultural Center and the musical and artistic programs offered to children; on Women's History Month, quoting Geraldine Ferraro, the first woman nominated for Vice President; and commended all women who lead and step forward.

Vice Mayor Tucker commended Councilmember Nygard for her award as one of the Women of the Year for Stanislaus County; thanked the City Manager, City Council

Members, and Staff for their efforts in development of the strategic plan; and acknowledge the children for their efforts in combating literacy, encouraging everyone to participate in Read Across Riverbank.

Item 7.3: Mayor's Comments: (Information Only – No Action)

Mayor O'Brien congratulated Councilmember Nygard for her recognition as Woman of the Year for Stanislaus County and her many contributions; spoke in regards to the importance of Read Across Riverbank; and thanked City staff, especially Norma Torres-Manriquez, for a successful State of the City Address event.

THE CLOSED SESSION ITEMS WERE NOT CONSIDERED BY THE CITY COUNCIL.

8. CLOSED SESSION

Item 8.1: **CONFERENCE WITH LEGAL COUNSEL – ANTICIPATED LITIGATION**
Significant exposure to litigation pursuant to subdivision (b) of Government Code § 54956.9: Two (2) potential cases

Recommendation: Council to provide direction to Staff.

9. REPORT FROM CLOSED SESSION

Item 9.1: Report from Closed Session Item 8.1: **CONFERENCE WITH LEGAL COUNSEL – ANTICIPATED LITIGATION**

ADJOURNMENT

There being no further business, Mayor O'Brien adjourned the meeting at 6:54 p.m.

ATTEST:	APPROVED:
____________________________	____________________________
Annabelle Aguilar, CMC **City Clerk**	**Richard D. O'Brien** **Mayor**

RIVERBANK CITY COUNCIL AGENDA ITEM NO. 3.B-1

SECTION 3: CONSENT CALENDAR

Meeting Date:	April 8, 2013
Subject:	Notice to Move Approval of the Minutes for the March 11, 2013, Special (Town Hall) City Council Meeting and March 25, 2013, regular City Council Meeting, to the April 22, 2013, regular City Council Meeting.
From:	Jill Anderson, City Manager
Submitted by:	Annabelle Aguilar, CMC, City Clerk

RECOMMENDATION

It is recommended that the City Council receive notice that the draft minutes for the subject stated meetings indicated will be provided as part of the April 22, 2013, regular City Council meeting agenda for approval.

SUMMARY

Due to other pressing work assignments, the draft minutes for the March 11, 2013, Special (Town Hall) City Council Meeting, and the March 25, 2013, Regular City Council Meeting will be provided to the City Council as part of the April 22, 2013, regular City Council meeting agenda for review and approval.

FINANCIAL IMPACT

There is no financial impact.

ATTACHMENT

There are no attachments.

RIVERBANK CITY COUNCIL AGENDA ITEM NO. 5.1

SECTION 5: PUBLIC HEARINGS

Meeting Date:	April 8, 2013
Subject:	Resolution approving the Guideline Amendments for the Small Business Loan Program & Housing Rehabilitation Program and Adoption of Microenterprise Technical Assistance Program Guidelines
From:	Jill Anderson, City Manager
Submitted by:	Marisela Hernandez, Finance Director Rosa Casas, Housing Specialist II

RECOMMENDATION

It is recommended that the City Council:

(1) Open public hearing, receive public input, and close public hearing, and

(2) Approve by Resolution the amendments to the Small Business Loan Program Guidelines and Housing Rehabilitation Program Guidelines, and

(3) Approve by Resolution the Adoption to the Microenterprise Technical Assistance Program Guidelines.

SUMMARY

The City is required by granting agencies to update program guidelines in order to comply with specific regulations established by the agencies. The program guidelines provide direct guidance to the City on the policies and procedures that are necessary to ensure full compliance. The Small Business Loan Program Guidelines and Housing Rehabilitation Guidelines have been properly updated for your consideration. The Microenterprise Program Guidelines are new to the City and this would be the City's first venture into this much needed area to help support and grow local businesses.

BACKGROUND

Small Business Loan Program

The City of Riverbank first adopted the Small Business Loan Program into the CDBG Program Income Reuse Plan in 2000. The program is designed to stimulate economic growth and create jobs that will assist in the improvement of the living conditions of residents in the community. The Small Business Loan Program is designed to encourage the creation or enhancement of business enterprises by providing a source of low interest financing. The program objective is to create new employment opportunities for low- and moderate-income (LMI) households.

Major highlights of the Small Business Loan Program include:

1. No minimum or maximum loan amount,
2. Loans over $50,000 must be approved by the Department of Housing and Community Development,
3. Program's overall goal is to leverage a minimum of one private dollar from equity and/or debt for every dollar provided as a loan or infrastructure grant. On a case by case basis this leverage requirement may be relaxed,
4. Loan funds are available for the following purposes:

    a. Inventory Purchase
    b. Equipment Acquisition
    c. Real Property Acquisition, Construction, Rehabilitation
    d. Furniture/Fixtures/Leasehold Improvements
    e. Infrastructure and Off-site Improvements
    f. Working Capital on a Reimbursement Basis
    g. Loan Guarantees and Interest Subsidies

Over the last ten years, four local businesses have benefited from the establishment of this program. The current guidelines, originally adopted in 2000, are being amended to incorporate the following areas:

- Restructure the Loan Advisory Board (LAB) to include additional support from local finance and/or business participation. The Loan Advisory Board will include representation from the following:
    - A member of the Chamber of Commerce or local business owner in good standing within the community
    - A Banker or person with financial experience
    - A member at large from the Riverbank Community
    - City Manager or a designated City Staff
- Provide for local underwriting when loans are awarded.

Housing Rehabilitation Loan Program

The Housing Rehabilitation Program has been very successful in assisting residents of the City of Riverbank with the rehabilitation or reconstruction of their homes. The City's last amendment to these guidelines occurred March 12, 2012. Upon request of our State Representative for the Community Development Block Grant Program, it has been advised that the amended Housing Rehabilitation Guidelines must reflect the incorporation of the Loan Servicing Policies and Procedures. These policies and procedures provide specific direction on how potential loan applications should be processed to ensure consistent and fair application of all program regulations.

Microenterprise Technical Assistance Program Guidelines

On February 25, 2013 the City officially incorporated the Microenterprise Program into its Revolving Loan Fund portfolio. A microenterprise is a business that employs or will employ five or fewer persons, including the business owner or owners. To be eligible for assistance, an existing microenterprise or newly formed microenterprise must meet a low-to-moderate income test; that is the business owner(s) must be low-to-moderate in income (based on family size and gross, annual income) or a majority of the jobs to be created or retained must be low-to-moderate income jobs and/or available to low-to-moderate income persons. The purpose of the Microenterprise Program is to provide financial assistance to entrepreneurs, start-up businesses, and existing microenterprises that will increase economic opportunity and/or create jobs for persons who are low-to-moderate in income. The Program is especially interested in assisting entrepreneurs who are, or businesses that are owned by low-to-moderate income persons.

The Microenterprise Assistance Program is designed to assist with the following types of expenditures:

1) Provide business development workshops or classes restricted to CDBG eligible Program Participants;
2) Provide “one-on-one” counseling using professional business development staff;
3) Provide opportunities for “structured peer networking”;
4) Provide access to online business training courses.

It is the City’s intention to provide these types of services to our local microenterprise businesses with the assistance of the Stanislaus County Workforce Alliance (the “Alliance”). Adoption of these guidelines will assist the City in achieving its Strategic Planning Goal of attracting and retaining local business.

It is therefore recommended that the City Council adopt the amended guidelines for the Small Business Loan Program and the Housing Rehabilitation Loan Program and Adopt the newly designed Microenterprise Technical Assistance Program Guidelines.

FINANCIAL IMPACT

No financial impact is anticipated with the adoption of the guidelines.

ATTACHMENTS

The following items are attached to this report:

1. Exhibit A - Small Business Loan Program Guidelines
2. Exhibit B - Housing Rehabilitation Program Guidelines
3. Exhibit C- Microenterprise Technical Assistance Program Guidelines

CITY OF RIVERBANK

RESOLUTION

A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF RIVERBANK APPROVING THE AMENDED CITY OF RIVERBANK REVOLVING LOAN ACCOUNT GUIDELINES WITHIN PROGRAM INCOME REUSE PLAN, SMALL BUSINESS LOAN PROGRAM GUIDELINES, HOUSING REHABILITATION PROGRAM GUIDELINES AND ADOPTION OF MICROENTERPRISE FINANCIAL ASSISTANCE GUIDELINES

WHEREAS, The City Council of the City of Riverbank acknowledges the public hearing regarding the amendment to the Small Business Loan Guidelines and Housing Rehabilitation Program Guidelines, and adoption of Microenterprise Financial Assistance guidelines; and,

WHEREAS, The City Council of the City of Riverbank adopted the amended guidelines herein incorporated on "Exhibit A", Small Business Loan Guidelines; and,

WHEREAS, The City Council of the City of Riverbank adopted the amended guidelines herein incorporated on "Exhibit B", Housing Rehabilitation Guidelines; and,

WHEREAS, The City Council of the City of Riverbank adopted the guidelines herein incorporated on "Exhibit C", Microenterprise Financial Assistance Guidelines.

NOW, THEREFORE, BE IT RESOLVED that the City Council of the City of Riverbank hereby approve the amendments to the Small Business Loan Guidelines and Housing Rehabilitation Program Guidelines, and the adoption of the Microenterprise Financial Assistance guidelines.

PASSED AND ADOPTED by the City Council of the City of Riverbank at a regular meeting held on the 8th day of April, 2013; motioned by Councilmember ______, seconded by Councilmember ______, and upon roll call was carried by the following vote of ___:

AYES:
NAYS:
ABSENT:
ABSTAIN:

ATTEST:	**APPROVED:**
________________________	________________________
Annabelle Aguilar, CMC **City Clerk**	**Richard D. O'Brien** **Mayor**

Attachments: Exhibit A: Small Business Loan Program Guidelines
Exhibit B: Housing Rehabilitation Program Guidelines
Exhibit C: Microenterprise Program Guidelines

City of Riverbank

Small Business Loan

Program Guidelines

City of Riverbank
April 8, 2013

1.0 INTRODUCTION

The City of Riverbank Revolving Loan Fund (RLF) is designed to meet the capital needs of Riverbank's local businesses and in-coming businesses. The RLF is capitalized with funds from the State of California Community Development Block Grant (CDBG) Program. The intent of the RLF is to provide only assistance to businesses and real estate development projects, whose outcome produces jobs retention and/or job creation while increasing the overall economic base of the community.

These guidelines are intended to establish the program structure and are subject to evaluation and amendment as needed by funding source requirements and/or the City's discretional needs.

The RLF, in this context, refers to a loan program in which loan repayments are "revolved" or "recycled" to be loaned again in the same program. Therefore, the initial funds that capitalize the Program will be used again to create full time, permanent additional jobs, assist more businesses and projects, and continue to provide significant benefits beyond the RLF's initial loans and infrastructure grants.

Repayments of the RLF loan funds are considered "revolved" or "recycled" moneys. Revolved or Recycled funds received will be incorporated into the City's Program Income Reuse Plan. Therefore funds will be allocated into the Small Business Revolving Loan Account (BA-RLA) for additional capital for use of the RLF. All RLF loans will maintain the requirement of job retention and/or job creation, as per the CDBG requirements.

2.0 PURPOSE AND OBJECTIVES

2.1 Purpose

The RLF is designed to provide no more than one-half of a project's total financing requirements. The RLF will only provide the funds necessary to bridge the "financial gap" that allows the project to move forward. The RLF is targeted to businesses and projects that have the greatest potential for long-term job creation/retention. Employment created and/or retained will have emphasis on the **Low to Moderate Income** groups as per HUD income definition.

The RLF will assist businesses and projects that expand and/or relocate within the City of Riverbank. The RLF proceeds may be used to finance the following:

- Inventory Purchase
- Equipment Acquisition
- Real Property Acquisition, Construction, Rehabilitation
- Furniture/Fixtures/Leasehold Improvements
- Infrastructure and Off-site Improvements
- Working Capital on a Reimbursement Basis

- Loan Guarantees and Interest Subsidies

2.2 Economic Benefits & Objectives

The following elements are critical in the selection of loans for the RLF Program:

- Existence of a “financial gap” that hinders the business or project from realizing the project without CDBG assistance.
- That the terms and conditions of the RLF Program assistance are appropriate to CDBG requirements.
- That a sufficient number of jobs will be created or retained as a result as per the CDBG Small Business Assistance Program.
- Low to Moderate Income Groups include persons whose household income does not exceed 80% of Stanislaus County median household income per household size. In order to meet the criterion for created/retained jobs, the employees must be from the Target Income Group (TIG) at the time they are hired or retained. For job retention projects, an income self-certification will be conducted on all employees prior to the approval of the loan. After the loan is funded, a sample of the retained employees shall be income-screened using source documents to verify and determine the accuracy of the self-certifications. For job creation projects, all of the TIG employees will be income-screened.
- The loan meets the Program’s underwriting criteria.

2.3 Source of Funding

The source of funding for the RLF is the State of California Community Development Block Grant Program open grants and/or CDBG Program Income Reuse RLA funds.

3.0 DESCRIPTION OF FUNDING

3.1 Guidelines & Features

RLF Loans have no minimum or maximum loan amount. RLF loans under $50,000 will be subject to City of Riverbank local approvals by the Loan Advisory Board. However, RLF loans above $50,000 will require State Department of Housing and Community Development (HCD) approval in addition to the City approval.

- **<u>Leveraging</u>**: The RLF Program’s overall goal is to leverage a minimum of one private dollar from equity and/or debt for every RLF dollar provided as a loan or infrastructure grant. On a case by case basis this leverage requirement may be relaxed. (If the equity requirement is relaxed for this project, additional collateral will be required.) To the extent possible, leverage should be up to 1:1.5 in private dollars. Owner equity can be cash, project related purchases, and/or land. Land will only be counted for construction projects. Expenditures made by the loan applicant prior to the RLF loan award are not counted unless related to and made within 60 days prior to the RLF loan submittal

- **Loan Terms:** Loan terms will vary depending on the type of loan, subject to Loan Advisory Board (LAB) referral for City approval. Loan funds are available for the following purposes:
    - Working Capital. Loans for working capital should not exceed 5 years. Business cash flow should be adequate to service a loan for this purpose in 5 years or less.
    - Inventory. Loans for the purchase of inventory should not exceed 3 years. The borrower should be cautioned that future purchases of inventory should be made out of business cash flow based on the average turnover rate for his/her specific business type. An exception may be considered for business expansion purposes.
    - Equipment. Loans for the purchase of equipment may be considered for up to 10 years, depending on the useful life of the equipment. The loan term should not exceed the term of depreciation reflected in the tax return schedule. If the equipment is the only collateral securing the loan, the borrower should be required to put a 20% down payment on the purchase price.
    - Real Estate. Loans secured by real property should not exceed 20 years and should be fully amortized. Age and condition of the property are considered.

- **Interest Rate:** The interest rate is set based on the needs and confirmed “financial gap” of each loan. If the financial gap is the availability of capital, the interest rate shall be near market rates for the asset being financed. If the financial gap is the cost of the capital (rate, term or collateral requirements) then the interest rate is set by evaluating the business financial information to determine at what interest rate the proposed project and job creation is viable.

- **Loan Fee:** There is no loan fee.

- **Prepayment Penalty:** No prepayment penalty exists.

- **Deferral of Payments:** On a case by case basis, determined based on the financial gap. Payments of principal and interest may be delayed or interest only payments may be allowed.

- **Job Creation/Retention:** One full time equivalent job (1,750 hours annually) per $35,000 (or fraction thereof) provided shall be achieved for each project assisted. Two permanent part-time jobs (at least 875 hours each annually) can be aggregated to count as one full time equivalent job.

For loans meeting the national objective of principally benefiting the Low to Moderate Income group, at least 51% of the jobs created/retained shall be held by Low to Moderate Income group.

- **Collateral Requirements:** All RLF loans shall be fully secured for 100% collateral coverage to maintain the RLF program. No unsecured loans shall be made. Types of collateral may include:
  - Liens on real property supported by appraisals establishing sufficient equity, generally utilizing a 100% loan to value ratio;
  - Deeds of Trust,
  - Liens on CDBG-financed machinery, equipment, or other fixtures, generally a 100% loan to value ratio;
  - Assignments of rents, as appropriate,
  - Personal and/or corporate guarantees, as appropriate, and
  - Co-signers and other collateral such as insurance on principals, as appropriate.

3.2 General Administrative Features

The following facets of the program are described below:

- Confidentiality of client financial information, to the maximum extent allowed by law.
- Equal opportunity/affirmative action policy according to State and Federal law.
- Attorney review of all contracts and legal forms.
- Monitoring and reporting forms.
- Collection and foreclosure policy.
- Compliance with HCD and HUD regulations.
- Program Operator responsible for overall project marketing, loan evaluation, loan packaging, and monitoring.

Federal overlay requirements such as Equal Opportunity, Affirmative Action, Section 3, Procurement, Fair Housing, Relocation, Labor Standards, Environmental Review are acknowledged as part of the City's Statement of Assurances and will be followed as directed and required by the Department of Housing and Community Development.

3.3 Project Evaluation Criteria

- Comply with eligible business and eligible activities with the Small Business Loan Program Guidelines and CDBG program requirements.
- Ability to produce number of jobs created/retained and the percentage of jobs benefiting local residents who are members of the Low to Moderate Income group
- The amount of private dollars equally leverages RLF funds, at a minimum.
- The financial viability of the proposed project.

- The demonstrated need for the RLF funds ("appropriate" test).

3.4 General Credit Requirements

A loan applicant must:

- Be of good Business Character.
- Demonstrate the ability to operate the same type of business successfully for 3 years, or document the contracted expertise necessary to offset deficiencies in the principal's background or training.
- If circumstances warrant, agree to attend Small Business Development Center (SBDC) business plan, financial and marketing courses.
- Have enough financial strength and borrowing ability or equity to operate, with the CDBG assistance, on a sound financial basis.
- Show that the proposed assistance is reasonably secured to assure repayment.
- Show that the past earning record and future prospects of the firm indicate the ability to repay the loan and other fixed debt, if any, from the operation of the business.

3.5 Loan Packaging

The Economic Development Division will be responsible for RLF loan packaging activities, including review of all proposals presented to the Loan Advisory Board.

3.6 Loan Review

The Loan Advisory Board (LAB) shall be responsible for reviewing funding proposals and making recommendations to the City Staff. The City Manager will make the final decision on approval or denial of all applications submitted, including terms and conditions of loan agreements. The LAB shall be comprised of:

- A member of the Chamber of Commerce or local business owner in good standing within the community
- A Banker or person with financial experience
- A member at large from the Riverbank community
- City Manager or a designated City Staff

All projects meeting the established criteria shall be brought before the Board.

3.7 Length of Review Process

On average, the RLF review process takes six to eight weeks from submittal of a complete loan application through LAB review. Loan funds can be disbursed two or three weeks after closing the RLF documents and receiving HCD approvals, as per Section 3.1.

3.8 Linking Jobs with Long-term Unemployed

The City of Riverbank will work closely with the Job Training Agency to support the Workforce Investment Act (WIA) programs and services that provide assistance to the unemployed and low and moderate income persons. With the assistance of the State Employment Development Department, the three agencies regularly promote training activities and the labor market to potential employers in the area. Early and consistent involvement with each loan applicant will be an integral policy of the RLF Program.

The training, recruitment and placement activities currently operating in the community constitute the primary vehicle for insuring that the unemployed, underemployed and low and moderate income persons of Riverbank are linked with the jobs created through the RLF Program. These programs provide training and can be custom tailored specifically to meet a company's needs. Loan recipients of RLF will be provided with a detailed description of the services and benefits, including financial, of participation in the Workforce Investment Program and will be referred to the job training agencies. The City will use cooperative agreements with the job training agencies to refer all borrowing companies to the WIA-funded program for prospective employers.

All loan recipients will be required to sign a Loan Agreement. This Loan Agreement includes a Non-Financial Employment Plan Agreement which lists specific jobs to be created with RLF funds and designates the job training agency as the primary personnel resource for all available positions. The job training agency will provide 100% income verification of all hires.

4.0 ELIGIBILITY

4.1 Eligible Applicants

Eligible applicants must fall under one of the following Business categories: private, corporations, partnerships, and sole proprietorships and cooperatives which must be within or locating into the City Limits of Riverbank. Business must possess or be in the process of obtaining the corresponding permits, licenses, and insurance.

4.2 Eligible Uses

The project must be located in commercial or industrial zone. RLF funds can be used for:

- Construction and permanent financing
- Working capital reimbursement
- Inventory
- New equipment purchase
- Real property acquisition

- Construction and rehabilitation
- Leasehold improvements
- Infrastructure/off-site improvements
- Loan guarantees or interest subsidies.

4.3 Ineligible Uses

Projects that are not located in the incorporated area of Riverbank are not eligible. Projects that are residential in nature are not eligible. Projects that propose refinancing of existing debt are not eligible. Projects are not eligible if they create a conflict of interest pursuant to California Government Code §87100 et. seq. for any current City employee, City Council Members, or Loan Advisory Board members.

4.4 Eligible Projects

Project eligibility is based on the project creating permanent jobs and satisfying the CDBG Program's National Objective of principally benefiting Low to Moderate Income group persons through job creation/retention, or aid in the elimination of slums or blight, or meeting a community development need having a particular urgency. Additionally, the eligibility of a project is dependent on the appropriate determination being made to justify the provision and extent of CDBG assistance. Projects must have reasonable assurance of repayment. Projects must create or retain permanent full-time jobs, primarily for the Low to Moderate Income group, and must leverage private or equity funds.

4.5 Eligible Costs

- Infrastructure and off-site improvements required for the business to expand or locate.
- Land costs, including engineering, legal, grading, testing, site, mapping and related costs associated with acquisition, construction, rehabilitation of buildings including leasehold improvements.
- Working capital reimbursement, purchase of inventory, furniture, fixtures, machinery and equipment.

4.6 Ineligible Costs for CDBG Loans

- Costs incurred prior to CDBG grant execution, or prior to submittal of the loan application, and prior to environmental review requirements, except for private leverage as specified in Section 3.1**.**
- Costs other than those listed as eligible in Section 4.5.
- Working capital expenditures involving payment to a company in which Borrower or any Guarantor has an ownership interest.

5.0 ROLE OF THE PARTICIPANTS

5.1 Role of the Program Operator

The following tasks are within the role of the City, and are described below:

- Publicize and market the RLF under the Small Business Loan Program;
- Initially screen applicants for loans, and to perform necessary follow-up screening;
- Refer ineligible candidates to the Small Business Development Center to meet with candidate's technical assistance needs.
- Request preliminary business information, application, and supporting financial documents;
- Prepare loan package, along with recommendation to Loan Advisory Board and City Manager;
- If approved, assist City loan processing and closing;
- Once closed, monitor the loan, maintain the loan records, and monitor compliance with job objectives, and provide reports.

5.2 Role of the Loan Collection Agent

The City of Riverbank will serve as the loan collection agent. The duties include the following:

- Loan servicing and accounting;
- Provide monthly receipts of loan payments;
- Provide quarterly statements on each loan;
- In concurrence with the City's legal counsel, undertake loan collections, including asset liquidation, if necessary;
- Obtain credit reports on all loan applicants and provide such to Program Operator.

5.3 Role of City Staff

The City staff will make the daily decisions called for or implied regarding the activities of the RLF. Decisions to foreclose and declare defaults will be the responsibility of the City Manager, in consultation with legal counsel, based upon recommendations of city staff. Monitor on-going operations of the loan recipient Staff will review all reports, financial information and performance reports on each loan during the term of the loan. Staff will serve as the contact for the State Department of Housing & Community Development for the RLF Program.

City staff will market the program and conduct the initial screening of business applicants. The City staff will meet concurrently with each RLF applicant to ensure that the applicant understands the intent and goals of the RLF program. Staff will brief each applicant on his/her obligations and requirements of the

Program. City staff will conduct the environmental reviews for each project as necessary.
City staff will refer potential applicants, including those ineligible or denied RLF financing, that need technical and management assistance to the appropriate local organizations. This will include referrals to the Valley Sierra Small Business Development Center, the SCORE program, and other financial institutions. As a condition of the loan, the City and/or the Loan Advisory Board may require that applicants receive pre-and/or post-loan counseling.

City staff consults, encourage, and/or require applicants who have received loans to undertake business counseling if it appears that the applicant's financial position is declining and the RLF loan may become delinquent.

6.0 LOAN SELECTION & APPROVAL PROCESS

6.1 Process

6.1 (A) Marketing: The marketing of the RLF Program will be accomplished by a variety of means. There will be media coverage, marketing brochures, and joint marketing through the efforts of the City. Local lenders will recommend clients and projects, when appropriate. The Valley Sierra Small Business Development Center, local brokers, the Chamber of Commerce, the Alliance (Stanislaus Economic Development & Workforce Alliance), local realtors, and business associations will also refer potential applicants. The City and its Program Operator will also use existing business and community networks to market the RLF Program.

6.1 (B) Procedure: Once a potential project has been identified, the City will conduct a preliminary review for eligibility with the RLF criteria. If another lending source is more appropriate, or the project does not meet the RLF criteria, city staff will refer the prospective borrower to another organization for assistance.

If the project appears to meet the criteria, the applicant will be asked to submit preliminary information and supporting documents including, but not limited to,: application for assistance, business and personal tax returns for the past three years or since commencement of operations (whichever is less), business financial statements (balance sheet and income statement) for current year and prior three years, current personal financial statement, credit history, employment projection form, and proposed project summary.

The preliminary information will be reviewed by the City staff. If the project is viable, a draft loan analysis will be prepared. If the decision is to decline the request, the city staff will provide the applicant with a written explanation of the denial. If appropriate, referrals to other organizations will be made.

If the review is positive, the applicant will be invited to an application conference and to submit a formal application to the City, which will be presented to the LAB for their recommendation. At the application conference, the Program Operator will review with the applicant the formal RLF checklist and required information, forms and financial schedules deemed necessary by the Program Operator or the City to complete the loan package. City and the Program Operator will determine project needs and conformance with local requirements as well as determine the necessary environmental review for the project. City will begin the environmental review as necessary.

The applicant, in conjunction with City, Program Operator and the job training agency, will develop the employment plan.

Upon completion of the necessary information, applications will be presented to the LAB. The presentation will include a completed RLF project evaluation form, as attached in Exhibit II. If private funds are being leveraged from equity, then the commitment letter must be from the applicant. The Program Operator's presentation to the LAB will include a recommendation. This recommendation will include the proposed terms and conditions, based upon the identified "financial gap" and the "appropriate" analysis undertaken, along with a checklist insuring that the loan meets the RLF guidelines and criteria.

The LAB will decide to recommend approval or to decline the loan request. If declined, the applicant will be informed in writing as to the reason. If approval is recommended, the LAB's recommendation can be under the terms and conditions proposed, or the LAB can recommend alternative terms and conditions. The LAB recommendation is then presented to the City Manager. Prior to City Manager consideration, City staff will review the loan package for completeness and regulatory compliance, as well as final review for compliance with RLF guidelines and criteria.

If the City Manager approves or denies the loan request, the applicant is notified in writing. If denied, the reasons for denial will be included. City Manager approval shall include a certification statement that based on his/her review of the staff report and LAB recommendation, the City finds that the CDBG loan is appropriate and that the assistance is commensurate with both the needs of the borrower and level of benefit to TIG persons in addition to other public benefits stemming from the project.

6.1 (C) Loan Closing: Upon approval by the City Manager, and after the pre-closing meeting, City staff will prepare for the loan closing. The Borrower will sign all the necessary documents and agreements. The City may request a drawdown of funds from the State Department of Housing & Community Development (the timing of the request may vary depending on the project). The drawdown request will be prepared for the City by the Grant Administrator. The City will use the CDBG drawing down funds form.

The city staff will coordinate the preparation of the loan closing documents with the escrow company who will make loan disbursements, prepare title and lien searches, and UCC-1 filings as appropriate (the sample escrow instructions attached in Exhibit III and pre-closing checklist Exhibit IV will be developed and used for each loan closing). The City of Riverbank City Attorney will have reviewed all agreements and documents, as necessary.

Loan closing will be undertaken by the escrow company with coordination provided by city staff. At the time of closing, the Borrower will be provided with a checklist outlining their obligations under the RLF Program. At closing, and as otherwise prescribed in the escrow instructions, funds will be disbursed to the Borrower.

The Program Operator will complete any remaining legal, regulatory or other items (Exhibit 4 contains a sample checklist). Monitoring and compliance files will be set-up by the Grant Administrator at the offices of the City at this time. Loan Closing instructions can be viewed in Exhibit III.

6.1 (D) Loan Monitoring: Two separate loan files will be maintained. The first is the legal file which holds all the original loan documentation, along with the original documents. This file shall be kept in the City's fireproof vault for safekeeping. The second is a credit file which shall contain the day-to-day administrative records of the loan. At a minimum the legal file shall include:

- Promissory Note
- Loan Agreement, including Non-Financial Employment Plan
- Mortgage
- General Security Agreement
- Personal Guarantee
- Corporate Guarantee
- Subordination Agreement
- Life Insurance Policy and Assignment
- Hazard Insurance Policy and Assignment
- General Resolution
- Certificate of Corporate Secretary, (if applicable)
- Opinion of Counsel
- Inter-creditor Agreement
- UCC-1 Documentation
- Recorded Fair Share Payment Agreement

The credit file shall contain, at a minimum, the loan application and financial information for all loans associated with the application, credit memo, Loan Advisory Board recommendation, final City approval, disbursement records, reports of site visits, updated financial information provided by borrower, job creation/retention data, other correspondence, etc.

A reporting system will be established for each loan and the loan portfolio as a whole. The report will be used the City to monitor the loans and identify problems. The report will contain the following:

- **Fund Report Balance:** A monthly summary of the beginning fund balance, principal and interest recaptured during the month, disbursements made during the month and funds committed but not yet disbursed, and amount remaining in the RLF which is unencumbered. The monthly receipts from the lender on each loan will serve as the basis for this report.

- **Portfolio Summary Report:** A quarterly summary of the total loans outstanding and authorized loans. The report shall include a quarterly statement on each loan, prepared by the lender. The quarterly report shall include the last payment date and loan balance. Delinquent loans shall be identified and a summary of actions to date to collect delinquent loans shall be included.

- **Employment Report** A quarterly report on each project detailing the jobs created/retained, and those hired that meet the Low to Moderate Income group definition.

- **Loan Loss and Delinquent File** A list of all loans that have been classified as uncollectible and a summary of foreclosure procedures to date on the loan. Loans that are delinquent will also be listed, along with a summary of recommended steps, and steps taken to date.

- **Tickler File** A listing of the current loan portfolio and dates for receipt of financial statements, employment information, renewal of UCC-1 filings, review date, fair share payment schedule, dates for insurance renewal and other information.

In addition, a loan monitoring file will be established by the Grant Administrator which will include a summary of the monitoring requirements of the State Department of Housing and Community Development. A tickler file will be part of this overall file to insure that loan and RLF Program monitoring is undertaken and completed.

EXHIBIT I
LOAN UNDERWRITING GUIDELINES

The loan underwriting policies of the City of Riverbank Revolving Loan Fund (RLF) are designed to insure the Program's on-going viability, assist businesses that could not proceed without the RLF assistance, and ensure that the RLF assistance is "appropriate" as defined by HUD and HCD.

HUD UNDERWRITING GUIDELINES

The City of Riverbank has adopted the HUD underwriting guidelines to determine whether a proposed CDBG subsidy is *appropriate* to assist the business expansion or retention. In addition, the project will be reviewed to determine that a minimum level of *public benefit* will be obtained from the expenditure of the CDBG funds in support of the project. The objectives of the underwriting guidelines are to ensure:

- That project costs are reasonable;
- That all sources of project financing are committed;
- That to the extent practicable, RLF funds are not substituted for non-Federal financial support;
- That the project is financially feasible;
- That to the extent practicable, the return on the owner's equity investment will not be unreasonably high;
- That to the extent practicable, RLF funds are disbursed on a pro rata basis with other financing provided to the project; and
- Sufficient public benefit will be received from the expenditure of RLF funds.

A. Project Costs are Reasonable

All project costs will be reviewed for reasonableness, and to avoid providing either too much or too little RLF assistance. The amount of time and resources expended in evaluating the reasonableness of a cost element shall be commensurate with its costs. In some instances, it will be necessary to obtain third-party, fair-market price quotations or a cost element. Particular attention will be made in documenting the cost elements in a non-arm's length transaction.

Procedures:

1. Start with Sources and Uses of Funds
2. For each Use of Funds, determine if costs are reasonable.
    a) For construction, machinery, equipment. Determine if the costs are estimated by a third-party (e.g. architect, engineer, equipment supplier, etc.) Determine if the estimates are included in the application. Determine if the contingency is adequate.
    b) For land, determine if the price is based upon fair market value. If not, determine what the fair market value is and how was price determined. Obtain an appraisal or an opinion of fair market value.
    c) For development costs (building fees, architectural/engineering costs, financing costs, franchise fees, etc.) determine if these costs are itemized and supported by contracts or other documentation.

   d) For working capital, compare the amount of working capital to industry averages using Robert Morris Associates Industry Ratio Benchmarks as a reference, risk, historical needs of the business and the projected need. Analyze business financial statements, projections, operating cycle and financial ratios.

3. A higher level of review will be required if there are no third party estimates.

4. Sources of information:

   - Sources and Uses Funds statement
   - Financial Statements and Projections
   - Industry Averages (Robert Morris)
   - Third party cost estimates
   - Building Department/Public Works
   - Realtors
   - Appraisers
   - Architects/Engineers
   - Contractors
   - Equipment Suppliers
   - Other similar projects

B. Commitment of All Sources of Project Financing

Prior to the commitment of RLF funds to the project, a review shall be conducted to determine if sufficient sources of funds have been identified and committed to the project, and the participating parties have the financial capacity to provide the funds and to ascertain if the project is viable and will move ahead in a timely manner. In certain circumstances, the RLF may commit its funds in advance of final commitments from other funding sources. However, to conduct the underwriting analysis, the approximate terms and conditions of the other funding sources should be known. Final commitments from the other funding sources will be required, with the substantially similar terms and conditions as used in the underwriting analysis, prior to any loan closing or disbursement of funds.

Procedures:

1. Start with Sources and Use Form
   a) For all sources of funds, determine if there is evidence verifying commitment or intent to commit.
   b) For debt sources, be in receipt of letters of intent or interest which specify the level of commitment and terms/conditions of the loan. The proposed terms should be reflected in the business' projected debt schedule and in the financial projections. Confirm that actual loan packages have been submitted to lenders.
   c) For equity sources, determine if the equity injection is verified on the business or personal financial statements. Or if the equity is provided by an investor, obtain evidence of the level and terms of commitment (e.g. letter of intent with accompanying financial statement verifying availability of funds).

2. Sources of Information
   a) Sources and Uses Funds
   b) Business and Personal Financial Statements

c) Letters of intent/interest from lenders, partners and investors

C. Avoid Substitution of CDBG Funds for Non-federal Financial Support

The project will be reviewed to ensure that, to the extent practicable, RLF funds will not be used to substantially reduce the amount of non-federal financial support for the project to make the most efficient use of the RLF funds.

In order to receive RLF funds a project must have a “financial gap”. This gap must be documented. There are three types of financial gaps, two are discussed below, and the third is discussed under the criterion “Return on Equity Investment”. One project may have two different gaps. The types of gaps are as follows:

1) Unavailability of Capital: The project can afford the cost of financing, but is unable to obtain the funds from either debt and/or equity sources. In regards to debt, the gap may be a result of a lender’s loan to value requirements or the inherent risk of the industry or project. For example, the lender will only loan 70% of the project’s cost. In this case, the business may not have the cash to bridge the gap, or if the business bridges the gap, its cash flow may be so restricted as to jeopardize the business. In order to document this gap, several steps need to be undertaken. The lender needs to be contacted to determine if there is any ability to increase the size of their loan. Other lending sources, both public and private, need to be explored. This includes looking at the business owner(s) personal financial statements for potential funds, including home equity loans. Finally, in addition to looking at the business and personal financial statements and tax returns, a pro forma cash flow analysis needs to be prepared and analyzed, with or without RLF funds, to demonstrate the gap.

   The terms and conditions of the loan under this gap analysis should be comparable to the market.

2) Cost of Capital: The project cannot support the interest rate, loan term and/or collateral requirements of a lender. In analyzing this gap, discussions with the lender are important to determine any flexibility in terms. A single project may not be able to support the rate, terms and collateral requirements, or may just face a single hurdle. In addition, the gap may only exist in the early years of the project. To determine the gap, business and personal financial statements and tax returns shall be analyzed and sources of equity shall be explored. Public and private funding sources that would bridge the gap shall be evaluated. Pro forma cash flow analysis shall be developed with and without the RLF funds to demonstrate the gap. Depending on the gap, the terms or rate shall be adjusted to a rate that allows the project to proceed but are not too generous. Terms can be adjusted to allow for deferrals of principal and/or interest, or to allow loans to be amortized over a longer period. Interest rates can be adjusted, including increases in the rate over time as cash flow allows.

Procedures:

1. Review the Sources and Uses to determine if other sources of funds are available (e.g. SBA, RD, business, personal or investor equity, etc.)

2. If the need for RLF funds is based upon a lender's loan-to-value requirements, determine if this requirement is reasonable and based upon the project's risk and location.

3. If the need is based upon the cost of funds, then conduct a review of the financial information to validate the need for the RLF funds.
   a) Review historical and projected financial statements.
   b) Determine if revenues, expenses, debt service, officer's salaries, owner's draw, net operating income are reasonable via a comparison of historical financial information and industry averages (Robert Morris).
   c) Review projections with and without CDBG funds. Determine if the project can support more debt within prudent underwriting guidelines. Determine if net operating income, owner's draw, and the degree of equity participation is reasonable.

4. Sources of information:
   a) Sources and Uses of Funds
   b) Financial Statements
   c) Projections
   d) Industry Average (Robert Morris Associates)
   e) Other Financing Programs
   f) Lenders

D. Financial Feasibility of the Project

Each project will be examined to determine the financial viability of the project, and thus the reasonable assurance that the public benefit will be realized. The current and past financial statements for both the business and individuals must be analyzed along with tax returns and projections. The assumptions behind the projections must be critically analyzed. Income and expense costs shall be evaluated and compared historically, where applicable, and compared to industry averages (using guides such as Robert Morris' Annual Financial Statements). Project costs, including both hard and soft costs, must be determined to be reasonable. Accurate project costs are vital to determining project feasibility.

As part of the financial analysis, the past, current, and projected financial data shall be analyzed to determine if the job estimates are reasonable and supportable. Labor costs shall be gauged at this breakeven point. In addition, labor costs shall be checked against industry averages. Any variations shall be explained in the loan analysis.

The terms and conditions of the RLF loan must be "appropriate". In general, the interest rate shall be set at a rate where available cash flow is able to meet debt obligations, after other obligations are met, with enough cash flow remaining to operate successfully. The loan term typically is based in the asset being financed. The term should not exceed the economic life of the asset being financed. However, a longer loan amortization schedule, with the loan due at the end of the economic life may be justifiable.

Each loan shall include a written explanation of the "appropriate" analysis that was undertaken, and the reason the terms and conditions of the loan were approved.

Financial Analysis. Historical and projected financial statements will be subject to financial analysis to determine the gap, and structure the terms and conditions of the RLF loan, as discussed above, but also to determine that the project is feasible. In addition, using prudent underwriting guidelines, demonstrating that the proposed loan is of sound value and those past earnings and future prospects indicate an ability to meet debt obligations out of profit.

Information that will be required to be submitted by the applicant will depend on the project, ownership structure and whether it is an on-going or start-up business. In general, the information required is outlined in the RLF checklist in the exhibits.

The financial analysis will differ depending on whether the business is a start-up or existing business. The analysis will include for existing businesses a spread of the current and past financial statements to determine trends. The pro forma statements will then be compared to these past statements. Key financial ratios will be analyzed. The statements and key ratios will be compared to industry averages. For start-up businesses, the projections will be analyzed and key ratios developed, and both compared to industry averages.

Key ratios that will be analyzed include:

- Current Ratio: Current Assets/Current Liabilities. This ratio is a rough indication of a firm's ability to service its current obligations. A ratio of 2:1 will be considered secure.

- Quick Ratio: Cash & Equivalents plus Accounts & Notes Receivable/Current Liabilities. This ratio is a refinement of the current ratio. A ratio of 1:1 will be used to demonstrate ample liquidity.

- Cash Flow Coverage: Net profit & Depreciation & Depletion-Amortization Expenses/Current portion of Long Term Debt. This ratio will be used to measure the ability to service long term debt.

  Another coverage ratio is: Earnings before Interest & Taxes/Annual Interest Expenses. This ratio is a measure of a firm's ability to meet interest payments. A cash flow coverage of 1.25 debt service shall be used as a guideline.

- Debt to Worth: Total Liabilities/Tangible Net Worth. This ratio is the relationship between debt and a business's net worth. A lower ratio is an indication of greater long-term financial safety and greater flexibility to borrow. In general, a debt to worth ratio of higher than 5:1 shall not be exceeded as an underwriting policy. There are exceptions when the industry average is high due to its capital intensive nature or when projections show the ratio lowering quickly.

- Collateral Coverage: The value of collateral as compared to the amount of the loan. Typical underwriting guidelines suggest that 125% of loan balance be used. However, this is highly dependent on the quality and security of the collateral. In addition, collateral requirements are a cause of "financial gaps". The City of Riverbank RLF shall use 125% as a guideline, which shall only be lowered with specific and detailed analysis and explanation and other off-setting factors.

- Break-even Analysis: The analysis of the project's ability to support the projected labor costs and additional debt service at its break-even point (BEP) will be analyzed to determine what proportion of the jobs can be supported at that BEP. This will serve as a worst case look at the business' prospects for success, ability to service new debt, meet job creation/retention obligations, etc.

The financial and ratio analyses must be supported by the business plan. The business plan must provide a clear understanding of the project, competition, market strategy, sales estimates, management capacity and other factors.
Lastly, to ensure project feasibility, an evaluation will be conducted of the experience and capacity of the business principals to manage the business and achieve the projections.

Procedures:

1. Perform financial underwriting analysis.

    a) Spread historical financial statements and projections. Identify any significant differences. Compare to industry averages.
    b) Review assumptions to projections. Determine if projections are reasonable and supported by market studies, business plan, and historical trends.
    c) Review financial ratios for project. Compare industry averages. If significantly different, determine the reasons and impact on feasibility.
    d) Review cash flow for project. Determine if there is adequate working capital.
    e) Determine break-even point for project, and how much the projections are above the break-even point. Determine if the public benefit will be realized at the break-even point.

2. Review the business plan, market information, historical financial statements, projections, ration analysis, break even analysis, spread sheet analysis and management capacity to determine the project feasibility.

3. Sources of information:
    a) Historical financial statement
    b) Financial Projections
    c) Business Plan
    d) Market and industry information
    e) Industry Averages

E. Return on Equity Investment

The return on equity investment is the amount of cash that the investor/business owner is projected to receive in relation to their initial equity. For a sole proprietor, this equates to salary plus net income. To the extent practicable, the RLF should not provide more than a reasonable return on investment to the business owner. This will help ensure that the RLF will maximize the use of RLF funds and not unduly enrich the business owner(s)/investor(s). However, care shall be taken to ensure that the rate of return will not be too low, so that the business owner's motivation remains high to pursue the business with vigor.

If the project's financial returns are projected to be too long to motivate the business and/or investor to proceed with the project, the risks of the project may outweigh the returns. An inadequate rate of return, adjusted for industry and locational risks, is a third method used to determine the gap appropriate to be funded with RLF funds. To analyze this gap, the projected return on investment must be compared to the return on investment of similar projects. If it is shown that a gap exists, then the RLF financing rate and terms must be set at a rate which provides a return equal to the “market rate”. Real estate appraisers and lenders will be used as sources of information on “market rate” returns.

Procedures:

1. Review projections.
    a) Review revenues, expenses (including officers’ salary/owner’s draw), debt service and net operating income. Compare to historical financial information and to industry averages. Determine if these items are reasonable.
    b) Review indicators of owners’ return on equity, including officers’ salary, owners’ draw, and net operating income. Given the project’s risk and local conditions, determine if the return on equity is reasonable compared to industry averages.

2. Review the business and personal obligations. Determine what return on equity is necessary to meet personal and business obligations.

3. If return on equity is above industry averages, adjusted for risk and local conditions, the RLF will take steps to reduce the return to within a reasonable rate by restricting owners’ draw/officers’ salary, or adjusting the RLF loan terms.

4. If return is below average, adjust RLF subsidy to bring the rate of return closer to the industry average.

5. Sources of information:

    a) Real estate professionals
    b) Financial projections
    c) Historical financial statements
    d) Personal financial statements
    e) Industry averages

F. Disbursement of RLF Funds on a Pro Rata Basis

To the extent practicable, RLF funds should be disbursed on a pro rata basis with other funding sources to avoid placing RLF funds at a greater risk than other funding sources. When it is determined that it is not practicable to disburse RLF funds on a pro rata basis, other steps shall be taken to safeguard RLF funds in the event of a default.

Procedures:

1. Review Sources and Uses of funds. Determine when RLF funds will be expended as compared to other funds.
2. Determine other funding sources’ policies toward expenditure of funds. These policies may require the use of RLF funds first. If so, there may be the need to negotiate with other funding sources.
3. If RLF funds are to be expended first, actions to safeguard RLF funds may include performance or completion bonds, or placing working capital in a controlled account.
4. Sources of information
    a) Sources and Used funds
    b) Construction contracts
    c) Lender Requirements/Policies

G. Standards for Evaluating Public Benefit

Each project will be reviewed to determine if a minimum level of public benefit will be obtained from the expenditure of RLF funds. The minimum standards are:

1. The project must lead to the creation or retention of at least one full-time equivalent job per $35,000 or fraction thereof of RLF funds used; or
2. The timing of job creation must be reasonable in relation to the receipt of CDBG assistance. Projects must typically create the first new job within six weeks of receipt of CDBG funds and all other new jobs within six months.
3. The project must provide goods or services to residents of an area, such that the number of TIG persons residing the areas served by the project amounts to at least one TIG person per $350 of RLF funds used.

Procedures:

1. Review historical financial statements.
    a) Review historical labor costs as a percentage of revenues. Compare the percentage to projected labor costs. Determine if the two figures are consistent. If not, obtain an explanation.
    b) Determine if the number of projected jobs is consistent with the projected increase in labor costs. Compare the labor cost percentage to industry averages.

2. Review the projections.
    a) Determine if the assumptions used to project revenues and labor costs are reasonable. Determine if revenues and labor costs are supported by market/industry information and historical financial statements.

3. Determine if project meets minimum public benefit requirements (one full-time equivalent job for every $35,000 in RLF funds, or one TIG resident per $350 in RLF funds residing in the area served by the project).

4. For Infrastructure projects, determine the area of benefit, negotiate fair share contributions, and track jobs from the benefiting business(s) if the projected cost/job is less than $10,000 or track jobs in the area of benefit if the projected cost per job is $10,000 or more.

Exhibit II

Business Revolving Loan Fund (RLF)
Project Evaluation Form

Borrower:
Contact #:
Prepared by:
Date:
Purpose:

Business/Principal(s):

Employment:

Credit Report:

Sources of Funds	
Business	$
RLF	$ ____________
Total Sources Funds	**$**

Uses Funds	
o	**$**
o	**$**
o	$
Total Uses of Funds	

Collateral:

- o
- o
- o

Repayment Source:

Market:

Ratio Analysis:

Please include Robert Morris Associates Industry Ratio Benchmarks

Projected Cash Flow:

Project Strengths:

Project Weakness:

Necessary and Appropriate Determination

Is this project an eligible use of CDBG proceeds?

Does the project meet a National Objective?

Does the project meet other program requirements?

Davis Bacon:

Environmental Review:

Uniform Relocation Act:

Section 109 of the Act:

National Flood Insurance Program:

Employment and Contracting Opportunities:

Is the level of public funds appropriate to the proposed amount of benefit?

Have other funding sources been explored?

Are cost reasonable?

Is this financial feasible?

Are other identified Funding sources confirmed?

Is the structure of the financing reasonable?

Are the public benefits carefully assessed?

Recommendation:

Exhibit III

Business Loan Escrow Instructions

Date

Escrow Company
Address

RE:
Attn: Agent

Enclosed please find the City of Riverbank's Business Loan documentation for __________________ owned by ______________________. The Business Loan Program will be funding the amount of $ ___________, with signed and recorded documents.

<Agent>, read and check each box, and please sign and return this checklist with the loan documents. Below is the checklist of all documents that will need to be signed and/or recorded:

- ☐ UCC1-Financing Statement
- ☐ Loan Agreement
- ☐ Deed of Trust
- ☐ Promissory Note
- ☐ Commercial Security Agreement
- ☐ Personal Guarantee
- ☐ Corporate Guarantee
- ☐ Agreement to Provide Insurance
- ☐ Three-Party Employment Agreement
- ☐ General Resolution
- ☐ Recorded Fair Share Payment Agreement

Please return the signed documents to the City of Riverbank, 6707 Third Street, Riverbank, CA 95367. We appreciate your timely response.

________________________________	________________________________
City Manager, date	Escrow Officer date

Exhibit IV

Pre-Closing Checklist

- ☐ Initial Business Screening Questionnaire
- ☐ Loan Application
- ☐ Credit Report
- ☐ Equity Investment
- ☐ Collateral
- ☐ Managing Growth
- ☐ Business Financial Statements
    - Balance Sheet
    - Profit and Loss
    - Income Statement
- ☐ Cash and Cash Equivalents Assets
    - Cash
    - Accounts Receivable (A/R)
    - Inventory
    - Notes Receivable (N/R)
    - Other Current Assets
- ☐ Fixed Assets
    - Land
    - Building
    - Machinery and Equipment
    - Furniture and Fixtures
    - Leasehold Improvements
- ☐ Current Liabilities
    - Accounts Payable (A/P)
    - Accrued Expenses
    - Notes Payable (Bank and Other)
    - Current Portion of Long-term Debt
- ☐ Project Evaluation Form
- ☐ Approval Form
- ☐ Approval letter
- ☐ Closing Instructions
- ☐ Funds Draw

City of Riverbank

Housing Rehabilitation

Program Guidelines

Amended April 8, 2013

State of California CDBG Program

Resolution No. 2013-____

I. APPLICANT ELIGIBILITY

A. Conflict of Interest

No member of the governing body of the locality and no other official, employee, or agent of the City government who exercises policy, decision-making functions, or responsibilities in connection with the planning and implementation of the program shall directly or indirectly be eligible for this program, unless the application for assistance has been reviewed and approved according to applicable California Department of Housing and Community Development (HCD) guidelines. This ineligibility shall continue for one year after an individual's relationship with the City ends.

A contractor with a vested interest in the property cannot bid on a rehabilitation job. Such a contractor may act as owner/builder, subject to standard construction procedures. Owner/builders are reimbursed for materials purchased which are verified by invoice/receipt and used on the job. Reimbursement occurs after the installation is verified by the Construction Supervisor to be part of the scope of work. Owner/builders are not reimbursed for labor.

B. Income

1. Owner-Occupant - To be eligible, household income must be equal to, or less than, the applicable HCD income guidelines. Owner will be required to provide income documentation. (See attached Income Inclusions and Exclusions/Income Limits).

2. Owner-Investor - There are no restrictions on the income of the owner investor unless the owner-investor is a member of the Targeted Income Group (TIG) and is interested in qualifying for a Deferred Payment Loan (see III.B.2.c.).

3. Tenant - If a rental is currently occupied, the tenant's household income must be equal to, or less than, the applicable HCD income guidelines. Tenant will be asked to cooperate by providing income documentation. (See attached Income Inclusions and Exclusions/Income Limits).

C. Occupancy

No unit to be rehabilitated will be eligible if it is currently occupied by an HCD ineligible household. Rental households occupying such units will be allowed to remain in the units. To prevent owners from evicting ineligible tenants before applying for the program, the owner must certify that no tenant has been forced to move without cause during the previous six months.

D. Fair Housing

This program will be implemented in ways consistent with the City's commitment to Fair Housing. No person shall be excluded from participation in, denied the benefit of, or be subjected to discrimination under any program or activity funded in whole or in part with Community Development Block Grant (CDBG) funds on the basis of his or her religion or religious affiliation, age, race, color, ancestry, national origin, sex, marital status, familial status (children), physical or mental disability, sexual orientation, or other arbitrary cause.

E. Temporary Relocation

1. Tenants will be informed of their eligibility for temporary relocation benefits if occupancy during rehabilitation constitutes a danger to the health and safety of the tenant, public danger or is otherwise undesirable because of the nature of the project. Relocated tenants will receive benefits as detailed in the City's "Residential Antidisplacement and Relocation Assistance Plan", attached to these guidelines.

2. Owner-occupants are not eligible for temporary relocation benefits, unless health and safety threats are determined to exist by the project coordinator/construction supervisor.

II. PROPERTY ELIGIBILITY

A. Location

Units to be rehabilitated must be located within Riverbank's City limits.

B. Rehabilitation Standards

All repair work will meet Uniform Building Code standards. The priority will be the elimination of health and safety hazards.

C. Property Improvements

All improvements must be physically attached to the property and permanent in nature. An allocation of 15% maybe allowed for property improvement with proper approval of the City of Riverbank. Requested improvements to other than the residence shall be secondary to the needed improvements to the residence in meeting needed health and safety improvements.

D. Lead –Based Paint

Program participants rehabilitating homes constructed prior to January 1, 1978 must be provided with the proper disclosure notification concerning lead-based paint (LBP) hazards. Whenever pre-1978 homes are rehabilitated under CDBG, please refer to

Chapter 20, Lead Based Paint Requirements for guidance. The costs associated with meeting these requirements are eligible to be paid for with CDBG funds and should be considered during program design.

III. REHABILITATION FINANCING

A. Owner-Occupant

1. Limits - An eligible owner may qualify for the full cost of rehabilitation work needed to comply with Uniform Building Code standards. Maximum assistance with CDBG funds is $100,000.00. Total indebtedness against property will not exceed 100 percent of after rehabilitation value. Rehabilitation costs for CDBG funded jobs may be supplemented with personal financing or with other loan or grant programs, which are sources of leverage for the City. The City will request additional funds to be presented as a grant for compliance with CDBG Lead Base Paint mandate. The request will be initiated with the confirmed testing of lead base paint found on the Housing Rehabilitation Program project dwelling. The grant will be subject to a $10,000.00 project cap limited, a fifth to be forgiven per year, for five years. Any additional funds needed to perform lead base paint compliance will be subject to be included into the original Housing Rehabilitation loan. Any funds over and beyond the grant cap limit will be subject to be funded by Housing Rehabilitation grant.

2. Types of Financing and Terms

   a. Below Market Rate Loan (BMIR) – Participants, whose monthly housing costs are less than 30% of gross monthly income, shall receive a BMIR at 3% annual interest, for 15 years, with a minimum payment of $20 per month. The total face value of the BMIR shall not exceed the ability of the participant to repay. If the total cost of rehabilitation exceeds the face amount of the BMIR, the excess shall be in the form of a deferred payment loan.

   b. Deferred Payment Loans (DPL) - Participants, whose monthly housing costs are at least 30% of gross monthly income, shall receive a non-interest bearing DPL, secured by a deed of trust, with deferred payments for 15 years or until the participant sells, transfers title, or discontinues residence in the dwelling, unless sold or transferred to a targeted income group household (see IV.A.2), or becomes ineligible for the DPL (see c., below). Payments may be made voluntarily on a DPL.

   c. The income of participants who have been granted a DPL shall be reviewed every two years. If such review reveals the participant's monthly housing costs are less than 30%, the DPL shall be converted to a BMIR in accordance with above.

   d. Grants – Participants, whom are awarded a grant, will be limited to $6,000.00 per household for relocation. All grants will be on a 5-year amortized period, in which 1/5 of the loan will be forgiven each year. If the house is sold, transferred, refinanced within the expiration date of the grant, the remaining amount of the grant is due and payable.

e. Prepayment of a loan <u>will not</u> undergo any prepayment penalty at any time during the term of the loan.

3. Determining Eligibility

a. Every targeted income group owner-occupants who is determined to be eligible for the CDBG program may receive DPL financing.

b. The city does not consider debt-to-value ratio in determining eligibility

c. The maximum encumbrance will be limited to 100% if the property's after-rehabilitated value.

d. When the ratio is at or above 100% the city may require an appraisal.

4. Maintenance Agreement

As specified in the Rehabilitation Loan Agreement, an owner-investor who participates in the program must maintain the property at post-rehabilitation conditions for the life of the loan. Should the property interior and exterior not be maintained accordingly to comply with local city ordinances, such as trash, unauthorized vehicles, and other debris at residences, the loan will become due and payable, and if necessary, foreclosure proceedings will be instituted. Inspections will be preformed annually.

B. <u>Owner-Investor</u>

1. Limits

a. An owner investor may qualify for the full cost of the rehabilitation work needed to comply with Uniform Building Code standards. Maximum assistance from CDBG funds is $85,000.00. The maximum encumbrance will normally be limited to 100 percent of after rehabilitation value. Rehabilitation costs for CDBG funded jobs may be supplemented with personal financing or with other sources of leverage.

b. All subsidized cost on resale of owner investor shall be recovered, such as building permits, which will be amortized over a 5-year period. One-fifth of the subsidized costs will be forgiven each year.

2. Types and Terms of Financing

a. Amortized loan - Below Market Interest Rate (BMIR) loan at 5 percent interest, secured by a deed of trust and with a maximum term of 15 years.

3. Restrictions

a. Rent Limitation Agreement (RLA) - An owner-investor who elects to rehabilitate a rental unit with CDBG financing must sign an RLA, which will be recorded.

This agreement will specify:

1) In no instance shall rents exceed the U.S. Department of Housing and Urban Development (HUD) Fair Market Rent (FMR) schedule while the RLA is in effect.

2) Base Rent -- Vacant Unit

If the house is vacant, rent charges shall not exceed 30 percent of 80 percent of the City's median income for the appropriate household size in that unit. Owner-investor shall affirmatively seek TIG households by contacting the local housing authority. Where such contact does not result in eligible TIG tenants, the owner-investor shall contact the City for guidance.

3) Base Rent -- Occupied Unit

If the house is occupied, rent charges shall not exceed 30 percent of the existing tenants' household income; or, where, before rehabilitation, rents already exceed 30 percent of the existing tenants' income, no rent increases shall be allowed which provide for rents plus utilities over 30 percent of the tenants' income.

4) Terms

a) If financing is the combined BMIR/DPL (Below Market Interest Rate)/Deferred Payment Loan), adherence to these rent limitations will be for ten years from the date of Notice of Completion of construction.

b) If financing is a DPL (Deferred Payment Loan), adherence to these rent limitations will be for the term of the loan.

5) Compliance -- Failure to comply with these terms and conditions will

result in the loan becoming due and payable. If necessary, foreclosure proceedings will be instituted.

b. Lead Based Paint

Program participants, including tenants, rehabilitating homes constructed prior to January 1, 1978 must be provided with the proper disclosure notification concerning lead-based paint (LBP) hazards. Whenever pre-1978 houses are rehabilitated under CDBG, please refer to Chapter 20, Lead Based Paint Requirements for guidance. The costs associated with meeting these requirements are eligible to be paid for with CDBG funds, and should be considered during program design**.**

c. Maintenance Agreement

As specified in the Rehabilitation Loan Agreement, an owner-investor who participates in the program must maintain the property at post-rehabilitation conditions for the life of the loan. Should the property interior and exterior not be maintained accordingly to comply with local city ordinances, such as trash, unauthorized vehicles, and other debris at residences, the loan will become due and payable, and if necessary, foreclosure proceedings will be instituted. Inspections will be preformed annually.

IV. RECONSTRUCTION FINANCING

A. Limits

An eligible owner or owner investor may qualify for the full cost of reconstruction work needed. Maximum assistance with CDBG funds is $170,000.00. Total indebtedness against the property will not exceed 100 percent of after reconstruction value. Reconstruction costs for CDBG funded jobs may be supplemented with personal financing or with other **loan or grant programs**, which are sources of leverage for the City.

B. Property Improvements

All improvements must be physically attached to the property and permanent in nature. An allocation of 15% maybe allowed for property improvement with proper approval of the City of Riverbank. Requested improvements to other than the residence shall be secondary to the needed improvements to the residence in meeting health and safety improvements.

C. Financing and Terms

All terms and conditions are the same as identified in the Rehabilitation Financing section.

V. RESIDENCY REQUIREMENTS

A. Owner-Occupant

1. During the term of the loan, every year between January 1 to 15, owner-occupants will be required to submit to the City the following:

   a. Proof of occupancy in the form of a copy of a current utility bill.

   b. Statement of unit's continued use as a residence.

   c. Declaration that other titleholders do not reside on the premises.

2. In the event that an owner-occupant sells, transfers title, or discontinues residence in the rehabilitated or purchased property for any reason, the loan is due and payable.

   a. If the owner-occupant sells or otherwise transfers title of the property to a targeted income group household, the City will consider subordinating the loan and continuing all or part of the lien as a DPL.

   b. If the owner-occupant dies, and if the heir to the property lives in the house and is income eligible, the heir may be permitted, upon approval of the City, to assume the loan at the rate and terms the heir qualifies for under current participation guidelines.

   c. If the owner-occupant dies and the heir is not income eligible, the loan is due and payable.

   d. If the owner-occupant dies and the heir is not income eligible, but he or she chooses to rent the unit to TIG households and agrees to comply with owner-investor restrictions, the heir may be permitted, upon approval of the City, to assume the loan at the same rate and terms offered to owner-investors under current program guidelines. If the heir/owner investor does not comply with owner-investor restrictions, the loan is due and payable.

3. If an owner-occupant wants to convert the rehabilitated property to a rental unit, the owner must notify the City in advance. If the City approves the conversion of an owner-occupied unit to a rental, the owner will be required to comply with the provisions of the owner-investor guidelines, including rent limitation provisions and financing arrangements.

4. If an owner wants to convert the rehabilitated property to any commercial or non-residential use, the loan is due and payable.

B. Owner-Investor

1. If an owner investor sells or transfers title of the rehabilitated property for any reason, the loan is due and payable.

2. An owner owner-investor may convert a rental property to his or her personal residence if all conditions below exist:

    a. He or she can prove that the previous tenant was not evicted without cause.

    b. He or she is income income-eligible.

    c. He or she requests approval from the City.

3. If an owner owner-investor converts a rental property, rehabilitated with CDBG funds, to his or her personal residence, but he or she is not income eligible, the loan is due and payable.

4. If an owner wants to convert the rehabilitated property to any commercial or non-residential use, the loan is due and payable.

VI. DEFAULT AND FORECLOSURE

If an owner defaults on a loan, and foreclosure procedures are instituted, they shall be carried out according to the Foreclosure Policy adopted by the City, and attached to these guidelines.

VII. INSURANCE

A. Fire Insurance

The applicant shall maintain fire insurance on the property for the duration of the loan(s). This insurance must be an amount adequate to cover all encumbrances on the property. The insurer must identify the City as Loss Payee for the amount of the loan(s). A certificate of insurance shall be provided to the City and filed.

In the event the applicant fails to make the fire insurance premium payments in a timely fashion, the City, at its option, may make such payments for a period not to exceed 60 days. The City may, in its discretion and upon the showing of special circumstances, make such premium payments for a longer period of time. Should the City make any payments, it may, in its sole discretion, add such payments to the principal amount that the applicant is obligated to repay the City under this program.

B. Flood Insurance

In areas designated by HUD as flood prone, the owner is required to maintain flood insurance in an amount adequate to secure the Rehabilitation Loan. This policy must designate the City as Loss Payee. The Rehabilitation Loan applicant may pay the premium for one year.

VIII. LOAN OR GRANT APPROVAL

All loans and grants must be approved by the CDBG Loan Review Committee. In order to obtain CDBG financing, applicants must meet all property and eligibility guidelines in effect at the time of loan approval. Applicants will be provided written notification of approval or denial. Reason for denial will be provided to the applicant in writing.

IX. SWEAT EQUITY

Participants who wish to perform sweat equity will sign a written commitment itemizing the work they will perform, a time schedule for completion, and a dollar value of the contribution.

Owners that contribute sweat equity that involves painting will not participate in activities that include the abatement or mitigation of lead paint hazards without first being trained on Safe Work Practices as required by HUD and provide documentation of such in the project file.

X. CONTRACTING PROCEDURE

A minimum of three contractors will be contacted for the bid opening and tour. The

sealed bids need to be received in the office no later than two weeks after the initial tour of the potential property. The sealed bids will then be presented to the homeowner for review and selection.

XI. REPAIR CALLBACKS

In the event that a contractor must be called back to make corrections on rehabilitation work items that are not covered by the one year warranty, the City has the option to cover the costs through the current CDBG construction budget.

XII. PROGRAM COMPLAINT AND APPEAL PROCEDURE

Complaints concerning the CDBG Program should be made to the Project Contractor first. If unresolved in this manner, the complaint or appeal shall be made in writing and filed with the City. The City will then schedule a meeting with the CDBG Loan Review Committee. Their written response will be made within fifteen (15) working days. If the applicant is not satisfied with the committee's decision, a request for an appeal may be filed with the City Council. Final appeal may be filed in writing with HCD within one year after denial or the filing of the Project Notice of Completion.

XIII. GRIEVANCES BETWEEN PARTICIPANTS AND CONSTRUCTION CONTRACTOR

Contracts signed by the contractor and the participant include the following clause, which provides a procedure for resolution of grievances:

Any controversy arising out of or relating to this Contract, or the breach thereof, shall be submitted to binding arbitration in accordance with the provisions of the California Arbitration Law, Code of Civil Procedure 1280 et seq., and the Rules of the American Arbitration Association. The arbitrator shall have the final authority to order work performed, to order the payment from one party to another, and the party that shall bear the costs of arbitration. Costs to initiate arbitration shall be paid by the party seeking arbitration. Notwithstanding, the party prevailing in any arbitration proceeding shall be entitled to recover from the other all attorney's fees and costs of arbitration.

XIV. GRIEVANCES BETWEEN PARTICIPANTS AND THE JURISDICTION

Contracts signed by the participant and jurisdiction include the following clause, which provides a procedure for resolution of grievances:

Grievances regarding a housing rehabilitation loan contract shall be presented within thirty (30) calendar days from the time the matter comes to his/her attention. Such grievance shall be submitted in writing and filed with the Housing Division. The Housing Division Director shall attempt to resolve the grievance within ten (10) calendar days after it has been presented. If the Director cannot resolve the grievance, it shall be forwarded to the City Clerk for their consideration.

The City Clerk upon receiving a written and signed complaint shall, within fifteen (15) calendar days determine if a grievance exists. If in their opinion no grievance exists, no further action is necessary. If a grievance does exist, they shall attempt to resolve it within seven (7) calendar days after it has been presented to him/her. The written grievance shall include a statement containing the program allegedly violated, the facts and remedy sought.

If the recipient is not satisfied with the response of the City Clerk or Housing Division Director, the written grievance may be presented to the City Manager together with all pertinent materials by the petitioner within thirty (30) calendar days of receipt of the City Clerk's response. The City Manager shall attempt to resolve the grievance within fifteen (15) calendar days.

XV. AMENDMENTS

Amendments to these guidelines may be made by the City and submitted to HCD for approval.

XVI. APPLICABILITY

These guidelines shall be effective with the administration of the 2013 CDBG program.

XVII. EXCEPTIONS

Exceptions to these guidelines will require City Council and HCD approval.

XVIII. ATTACHMENTS

The following documents are attached and form a part of these guidelines:

A. Income Inclusions and Exclusions/Income Limits
B. Residential Anti-Displacement and Relocation Assistance Plan
C. Foreclosure Policy
D. Loan Servicing Policies & Procedures

ATTACHMENT A
INCOME INCLUSIONS AND EXCLUSIONS

Income Inclusions

Note: When future legislative changes are made to the definition of annual income, the change will be published in the Federal Register and agencies will be given 60 (sixty) days from the date of publication to implement the changes.

1. The full amount, before any payroll deductions of wages and salaries, overtime pay, commissions, fees, tips and bonuses, and other compensation for personal services;
2. The net income from operation of a business or profession. Expenditures for business expansion or amortization of capital indebtedness shall not be used as deductions in determining net income. An allowance for depreciation of assets used in a business or profession may be deducted, based on straight line depreciation, as provided in Internal Revenue Service regulations. Any withdrawal of cash or assets from the operation of a business or profession will be included in income, except to the extent the withdrawal is reimbursement of cash or assets invested in the operation by the family;
3. Interest, dividends, and other net income of any kind from real or personal property. Expenditures for amortization of capital indebtedness shall not be used as a deduction in determining net income. An allowance for depreciation is permitted only as authorized in paragraph (2) of this section. Any withdrawal of cash or assets from an investment will be included in income, except to the extent the withdrawal is reimbursement of cash or assets invested by the family. Where the family has net family assets in excess of $5,000, annual income shall include the greater of the actual income derived from net family assets or a percentage of the value of such assets based on the current passbook savings rate, as determined by HUD;
4. The full amount of periodic payments received from social security, annuities, insurance policies, retirement funds, pensions, disability or death benefits, and other similar types of periodic receipts, including a lump-sum payment for the delayed start of a periodic payment;
5. Payments in lieu of earnings, such as unemployment, worker's compensation, and severance pay (but see paragraph (3) under Income Exclusions);
6. Welfare Assistance. If the welfare assistance payment includes an amount specifically designated for shelter and utilities that is subject to adjustments by the welfare assistance agency in accordance with the actual cost of shelter and utilities, the amount of welfare assistance income to be included as income shall consist of:
   - (i) The amount of the allowance or grant exclusive of the amount specifically designated for shelter or utilities; plus
   - (ii) The maximum amount that the welfare assistance agency could in fact allow the family for shelter and utilities. If the family's welfare assistance is ratably reduced from the standard of need by applying a percentage, the amount calculated under this paragraph shall be the amount resulting from one

application of the percentage;

7. Periodic and determinable allowances, such as alimony and child support payments, and regular contributions or gifts received from persons not residing in the dwelling;
8. All regular pay, special pay and allowances of a member of the Armed Forces (whether or not living in the dwelling) who is head of the family, spouse, or other person whose dependents are residing in the unit (but see paragraph (7) under Income Exclusions).
9. Relocation Payments.

Income Exclusions

1. Income from employment of children (including foster children) under the age of 18 years;
2. Payments received for the care of foster children;
3. Lump-sum additions to family assets, such as inheritance, insurance payments (including payments under health and accident insurance and worker's compensation), capital gains and settlement for personal or property losses (but see paragraph (3) of Income Inclusions);
4. Amounts received by the family that are specifically for, or in reimbursement of, the cost of medical expenses or any family member;
5. Income of a live-in aide;
6. Amounts of educational scholarships paid directly to the student or to the educational institution, and amounts paid by the Government to a veteran, for use in meeting the costs of tuition, fees, books, equipment, materials, supplies, transportation, and miscellaneous personal expenses of the student. Any amounts of such scholarships or payments to a veteran not used for the above purposes that is available for subsistence are to be included in income;
7. The special pay to a family member serving in the Armed Forces who is exposed to hostile fire;
8. (i) Amounts received under training programs funded by HUD;
   (ii) Amounts received by a disabled person that are disregarded for a limited time for purposes of supplemental security income eligibility and benefits because they are set aside for use under a Plan to Attain Self-Sufficiency (PASS); or
   (iii) Amounts received by a participant in other publicly assisted programs that are specifically for or in reimbursement of out-of-pocket expenses incurred (special equipment, clothing, transportation, child care, etc.) and that are made solely to allow participation in a specific program;
9. Temporary, nonrecurring, or sporadic income (including gifts); or
10. Amounts specifically excluded by any other Federal statute from consideration as income for purposes of determining eligibility or benefits under a category of assistance programs that includes assistance under the 1937 Act. The following is a list of types of income that qualify for that exclusion (9/27/89 regulations);
    (a) The value of the allotment provided to an eligible household under the Food

Stamp Act of 1977;

(b) Payments to volunteers under the Domestic Volunteer Service act of 1973 (employment through VISTA, Retired Senior Volunteer Program, Foster Grandparents Program, youthful offenders incarceration alternatives, senior companions);

(c) Payments received under the Alaska Native Claims Settlement act (43 U.S.C. 1626(a));

(d) Income derived from certain submarginal land of the United States that is held in trust for certain Indian tribes (25 U.S.C. 259)(e);

(e) Payments or allowances made under the Department of Health and Human Services' Low-Income Home Energy Assistance Program (42 U.S.C. 8624(f));

(f) Payments received under programs funded in whole or in part under the Job Training Partnership Act;

(g) Income derived from the disposition of funds of the Grand River Band of Ottawa Indians;

(h) The first $2,000 of per capita shares received from judgment funds awarded by the Indian Claims Commission or the Court of Claims (25 U.S.C. 1407-1408) or from funds held in trust for an Indian tribe by the Secretary of Interior (25 U.S.C. 117);

(i) Amounts of scholarships funded under Title IV of the Higher Education Act of 1985 including awards under the Federal work-study program or under the Bureau of Indian Affairs student assistance programs, that are made available to cover the costs of tuition fees, books, equipment, materials, supplies, transportation, and miscellaneous personal expenses of a student at an educational institution (20 U.S.C. 1087 uu);

(j) Payments received from programs funded under Title V of the Older Americans Act of 1965 (42 U.S.C. 3056(f));

(k) Any earned income tax credit to the extent it exceeds income tax liability;

(l) Payments received later January 1, 1989, from the Agent Orange Settlement Fund or any other funds established pursuant to the settlement in the In Re Agent Orange product liability litigation, MDL No. 381 (E.D.N.Y.);

(m) Payments received under the Main Indian Claims Settlement Act of 1980.111

INCOME LIMITS

80% of Stanislaus County Median Income -**2013**
(Area Median Income **–$58,900**)
**Income limits are subject to change adjusted annually by the Department of Housing and Urban Development

1 Person - $33,050

2 Persons – $37,750

3 Persons – $42,450

4 Persons –$47,150

5 Persons –$50,950

6 Persons –$54,700

7 Persons –$58,500

8 Persons –$62,250

ATTACHMENT B
RESIDENTIAL ANTI-DISPLACEMENT AND
RELOCATION ASSISTANCE PLAN
UPDATED APRIL 26, 2004

The City of Riverbank will provide relocation assistance to displaced Target Income Group households and/or replace all occupied and vacant occupied Targeted Income Group dwelling units which are rehabilitated, reconstructed, demolished or converted to a use other than Targeted Income Group housing as a direct result of activities assisted with funds provide under the Housing and Community Development Act of 1974, as amended, as described in the Federal Register, 24 CFR 570.496(a), Relocation, Displacement and Acquisition; Final Rule dated July 18, 1990 (Section 104(d)) and 49 CFR Part 24, Uniform Relocation Assistance and Real Property Acquisition Regulations Final Rule and Notice (URA) dated March 2, 1989.

This project will be implemented in ways consistent with the City's commitment to Fair Housing. Participants will not be discriminated against on the basis of race, color, religion, age, ancestry, national origin, sec, familial status, or handicap. The City will provide equal relocation assistance available 1) to each Targeted Income Group household displaced by the demolition or rehabilitation of housing or by the conversion of a Targeted Income Group dwelling to another use as a direct result of assisted activities; and 2) to each separate class of Targeted Income Group persons temporarily relocated as a direct result of CDBG assisted activities.

C. Temporary Relocation during Housing Rehabilitation or Reconstruction

Consistent with the goals and objectives of activities assisted under the Act, the City will take the a following steps to minimize the displacement of persons from their homes during housing rehabilitation or reconstruction funded by the State of California's Community Development Block Grant (CDBG) program:

1. Stage rehabilitation of assisted housing to allow owner-occupants and/or tenants to remain during rehabilitation.

2. Encourage temporarily displaced owner-occupants to move in with family or friends during the course of rehabilitation, since they are voluntarily participating and not entitled to relocation benefits, unless health and safety threats exist, as explained below.

3. Encourage owner-investors to relocate tenants to available vacant units during the course of rehabilitation or pay expenses on behalf of replaced tenants.

4. Require owner-investors who participate in assisted rehabilitation to agree

to continue to rent to Targeted Income Group tenants and agree to rent limitations, for a period of at least 5 years.

5. Provide counseling and referral services to assist displaced persons to find alternate housing in the neighborhood.
6. Work with area landlords, real estate brokers, and/or hotel/motel managements to locate vacancies for households facing displacement.

7. When necessary, use public funds, such as CDBG funds, to pay moving costs and provide relocation payments to households displaced by assisted activities.

D. <u>Temporary Relocation of Residential Tenants.</u>

If continued occupancy during rehabilitation is judged to constitute a substantial danger to the health and safety of the tenant or the public, or is otherwise undesirable because of the nature of the project, the tenant may be required to relocate temporarily. The program administrator or construction supervisor will make a determination of the need for temporary relocation. The relocation period will not exceed 90 days. All conditions of temporary relocation will be reasonable. Any tenant required to relocate temporarily will be helped to find another place to live which is safe, sanitary and of comparable value. He or she may move in with family or friends and still receive full or partial temporary assistance. A tenant receiving temporary relocation shall receive the following:

1. Increased housing costs (e.g. rent increase, security deposits) and

2. Payment for moving and related expenses, as follows:

   a. Transportation of the displaced persons and personal property within 50 miles, unless the grantee determines that farther relocation is justified;

   b. Packing, crating, unpacking, and uncrating of personal property;

   c. Storage of personal property, not to exceed 12 months, unless the grantee determines that a longer period is necessary;

   d. Disconnection, dismantling, removing, reassembling, and reinstalling relocated household appliances and other personal property;

   e. Insurance for the replacement value of personal property in connection with the move and necessary storage;

   f. The replacement value of property lost, stolen or damaged in the process of moving (not through the fault of the displaced person, his or her agent, or employee) where insurance covering such loss, theft or damage is not reasonably available;

g. Reasonable and necessary costs of security deposits required to rent the replacement dwelling;

h. Any costs of credit checks required to rent the replacement dwelling;

i. Other moving-related expenses as the grantee determines to be reasonable and necessary;

j. The following are ineligible expenses:

    1) Interest on a loan to cover moving expenses; or

    2) Personal injury; or

    3) Any legal fee or other cost for preparing a claim for a relocation payment or for representing the claimant before the Grantee; or

    4) Costs for storage of personal property on real property already owned or leased by the displaced person before the initiation of negotiations.

E. <u>Temporary Relocation of Owner-Occupants</u>

Since all rehabilitation work for owner-occupants is voluntary, an owner-occupant may only be eligible for temporary relocation benefits when his or her residential unit is approved for reconstruction or during rehabilitation that would endanger the health and safety of occupants if they remained in the house during rehabilitation. The program administrator or construction supervisor will make a determination of the need for temporary relocation. Allowable temporary relocation expenses are limited to the security deposit of rental dwelling and a cap of 5 months rent. Maximum payments which can be made are based on the Section 8 Fair Market Rent Rates for Stanislaus County established under the Department of Housing and Urban Development. In no event should the payment exceed the actual rent for a particular unit. In addition, if two or more rental units are available which would reasonably fit the family to be relocated, then the rent of the least expensive of the units will determine the maximum rent payment which can be made within the other limitations established in this policy, although the family may choose to relocate to the more expensive unit. Upon completion of project and final inspection the owner-occupant will have seven days to vacate the rental property and return keys to rental property management or owner.

F. Displacement Activities Requiring Long-Term Relocation Assistance

Persons displaced by projects assisted in whole or in part with funds provided under the Housing and Community Development Act of 1974, as amended, are eligible for permanent relocation assistance and benefits under either section 104(d) or URA, depending on which relocation assistance regulations are applicable. Persons within the Targeted Income Group are eligible to receive assistance and benefits under section 104(d) and have the option of choosing benefits under URA. Persons who are outside the Targeted Income Group may receive assistance and benefits only under URA. There is no income or needed criterion. However, the city's CDBG-funded residential rehabilitation program is targeted to low- and very low-income households and temporary relocation will be needed.

All replacement housing will be provided within three years of the commencement of the demolition or conversion. Before obligating or expending funds that will directly result in the demolition of conversion, the City will make public and submit to the California Department of Housing and Community Development the following information in writing:

1. A description of the proposed assisted activity;

2. The location on a map and approximate number of dwelling units by size (number of bedrooms) that will be demolished or converted to a use other than Targeted Income Group dwelling units as a direct result of the assisted activity;

3. A time for the commencement and completion of the demolition or conversion;

4. The location on a map and approximate number of dwelling units by size (number of bedrooms) that will be provided as replacement dwelling units. If such data are not available at the time of the general submission, the City will identify the general location on an area map and the approximate number of dwelling units by size and provide information identifying the specific location and number of dwelling units by size as soon as it is available;

5. The source of funding and a time schedule for the provision of replacement dwelling units;

6. The basis for concluding that each replacement dwelling unit will remain a Targeted Income Group dwelling unit for at least 10 years from the date of

initial occupancy; and

7. Information demonstrating that any proposed replacement of dwelling units with smaller dwelling units (e.g., a 2-bedroom unit with two 1-bedroom units) is consistent with the housing needs of Targeted Income Group households in the City.

The City of Riverbank is responsible for tracking the replacement of housing and ensuring that it is provided within the required period. The City of Riverbank is responsible for ensuring requirements are met for notification and provision of relocation assistance, as described in §570.496, to any Targeted Income Group displaced by the demolition of any dwelling unit or the conversion of a Targeted Income Group dwelling unit to another use in connection with an assisted activity.

G. Record Keeping

The City of Riverbank will maintain records of occupants of Federally-funded rehabilitated, reconstructed or demolished property from the start to completion of the project to demonstrate compliance with section 104(d), URA and applicable program regulations. Appropriate advisory services will include reasonable advance written notice of (a) the date and approximate duration of the temporary relocation; (b) the address of the suitable, decent, safe, and sanitary dwelling to be made available for the temporary period; (c) the terms and conditions under which the tenant may lease and occupy a suitable, decent, safe, and sanitary dwelling. Notices shall be written in plain, understandable language. Persons who are unable to read and understand the notice (e.g., illiterate, foreign language, or impaired vision or other disability) will be provided with appropriate translation/communication. Each notice will indicate the name and telephone number of a person who may be contacted for answers to questions or other needed help.

The Advisory Notices to be provided are as follows:

1. General Information Notice: As soon as feasible when an owner-investor is applying for Federal financing for rehabilitation, reconstruction, or demolition, the tenant of a housing unit will be mailed or hand delivered a General Information Notice that the project has been proposed and that the tenant will be able to occupy his or her present house (or another owned by the owner-investor) upon completion of rehabilitation. The tenant will be informed that rent after rehabilitation will not exceed current or 30 percent of his or her average monthly gross household income. The tenant will be informed that if he or she is required to move temporarily so that rehabilitation can be completed, suitable housing will be made available and he or she will be reimbursed for all reasonable extra expenses. The tenant will be cautioned that he or she will not be provided relocation assistance if he or she decided to move for personal reasons.

2. Notice at Time of "Initiation of Negotiations": As soon as feasible when the rehabilitation application has been approved, the tenant of a housing unit scheduled for rehabilitation, reconstruction, or demolition will be informed of the Initiation of Negotiations and again informed of the above reasonable terms and conditions under which the person may lease and occupy the property upon completion of the project. Then tenant will also again be cautioned not to move for personal reasons during rehabilitation, or risk losing relocation assistance.

3. Notice for Persons to be Displaced: After a comparable replacement dwelling has been made available, the tenant will be given a 90-day advance written notice of the earliest date he or she may be required to move. If the tenant's continued occupancy of the property would constitute a substantial danger to health and safety, less than 90 days' advance notice may be provided. Justification of such an urgent need will be documented in the participant's job file. Another instance where the 90-day notice is not required is if the tenant makes an informed decision to relocate and vacates the property without prior notice.

ATTACHMENT C

FORECLOSURE POLICY

City As Junior Lien holder

It is the City's policy to prepare and record a "Request for Notice" on all junior liens (any lien after the first position) placed on properties financed by a loan or loans through publicly funded program(s).

This document requires any senior lien holder to notify the lender (City) of initiation (recordation of a "Notice of Default") of a foreclosure only. This is to alert the junior lien holder that they are to monitor the foreclosure with the senior lien holder. When the City is in a third position and receives notification of foreclosure from only one senior lien holder, it would be in their best interest to contact both senior lien holders regarding the status of their loans.

The junior lien holder may cancel the foreclosure proceedings by "reinstating" the senior lien holder. The reinstatement amount must be obtained by contacting the senior lien holder. This amount will include all delinquent payments, late charges, advances (fire insurance premiums, property taxes, property protection costs, etc.), and foreclosure costs (fees for legal counsel, recordings, certified mail, etc.)

Once the City has the information on the reinstatement amount, staff must then determine if it is cost effective to protect their position by reinstating the senior lien holder, keeping them current by submitting a monthly payment thereafter, foreclosing on the property possibly resulting in owning the property at the end of foreclosure, protecting the property against vandalism, and paying marketing costs (readying the home for marketing, paying for yard maintenance, paying a real estate broker a sales commission).

If the City decides to reinstate, the senior lien holder will accept the amount to reinstate the loan up until five (5) days prior to the set "foreclosure sale date." This "foreclosure sale date" usually occurs about four (4) to six (6) months from the date of recording of the "Notice of Default." If the City fails to reinstate the senior lien holder before five (5) days prior to the foreclosure sale date, the senior lien holder would then require a full pay off of the balance, plus costs, to cancel foreclosure. If the City determines the reinstatement and maintenance of the property not to be cost effective and allows the senior lien holder to complete foreclosure, the City's lien may be eliminated due to insufficient sales proceeds.

City As Senior Lien holder

When the City is in a first position, or the senior lien holder, active collection efforts will begin on any loan that is 31 or more days in arrears. Attempts will be made to assist the homeowner in bringing and keeping the loan current. These attempts will be conveyed in an increasingly urgent manner until loan payments have reached 90 days in arrears, at which time the City may consider foreclosure. City staff will consider the following factors before initiating foreclosure:

- Can the loan be cured (brought current or paid off) by the owner without foreclosure?

- Can the owner refinance with a commercial lender and pay off the City?

- Can the owner sell the property and pay off the City?

- Does the balance warrant foreclosure? (If the balance is under $5,000, the expense to foreclose may not be worth pursuing.)

- Will the sales price of home "as is" cover the principal balance owing, necessary advances, (maintain fire insurance, maintain or bring current delinquent property taxes, monthly yard maintenance, periodic inspections of property to prevent vandalism, etc.) foreclosure, and marketing costs?

If the balance is substantial and all of the above factors have been considered, the City may opt to initiate foreclosure. The owner must receive, by certified mail, a thirty-day notification of foreclosure initiation. This notification must include the exact amount of funds to be remitted to the City to prevent foreclosure (such as, funds to bring a delinquent BMIR current or pay off a DPL).

At the end of thirty days, the City should contact a reputable foreclosure service or local title company to prepare and record foreclosure documents and will make all necessary notifications to the owner and junior lien holders. The service will advise the City of all required documentation to initiate foreclosure (Note and Deed of Trust) and funds required from the owner to cancel foreclosure proceedings. The service will keep the City informed of the progress of the foreclosure proceedings.

When the process is completed, and the property has "reverted to the beneficiary" at the foreclosure sale, the City will then contact a real estate broker to market the home.

ATTACHMENT D

LOAN SERVICING POLICIES AND PROCEDURES FOR CITY OF RIVERBANK

The City of Riverbank, hereafter called "Lender," has adopted these policies and procedures in order to preserve its financial interest in properties, whose "Borrowers" have been assisted with public funds. The Lender will, to the greatest extent possible, follow these policies and procedures but each loan will be evaluated and handled on a case-by-case basis. The Lender has formulated this document to comply with state and federal regulations regarding the use of these public funds and any property restrictions which are associated with them.

The policies and procedures are broken down into the following areas: 1) making required monthly payments or voluntary payments on a loan's principal and interest; 2) required payment of property taxes and insurance; 3) required Request for Notice of Default on all second mortgages; 4) required Rent Limitation Agreement and monitoring of investor properties; 5) loans with annual occupancy restrictions and certifications 6) required noticing and limitations on any changes in title or use of property; 7) required noticing and process for requesting a subordination during a refinance; 8) processing of foreclosure in case of default on the loan.

1. <u>Loan Repayments:</u>

The Lender will collect monthly payments from those borrowers who are obligated to do so under an Installment Notes, which are amortized promissory notes (or Lender will use an outside loan collection company to collect payments). Late fees will be charged for payments received after the assigned monthly due date.

For Notes which are deferred payment loans, the Lender must accept voluntary payments on the loan. Loan payments will be credited to principal. The borrower may repay the loan balance at any time with no penalty.

2. <u>Payment of Property Taxes and Insurance:</u>

As part of keeping the loan from going into default, borrower must maintain property insurance coverage naming the Lender as loss payee in first position or additional insured if the loan is a second mortgage. If borrower fails to maintain the necessary insurance, the Lender may take out force-placed insurance to cover the property while the Borrower puts a new insurance policy in place. All costs for re-instating the necessary insurance will be added to the loan balance at time of instating of Borrower's new insurance.

When a property is located in a 100-year floodplain, the Borrower will be required to carry the necessary flood insurance. A certificate of insurance for flood and for standard property insurance with an endorsement naming the City of Riverbank as additional insured will be required at close of escrow. The lender will verify the insurance on an annual basis.

Property taxes must be kept current during the term of the loan. If the Borrower fails to maintain payment of property taxes then the lender may pay the taxes current and add the balance of the tax payment plus any penalties to the balance of the loan. Wherever possible, the Lender encourages Borrower to have an impound account set up with their first mortgagee wherein they pay their taxes and insurance as part of their monthly mortgage payment.

3. Required Request for Notice of Default:

When the Borrower's loan is in second position behind an existing first mortgage, it is the Lender's policy to prepare and record a "Request for Notice of Default" for each senior lien in front of Lender's loan. This document requires any senior lien holder listed in the notice to notify the lender of initiation of a foreclosure action. The Lender will then have time to contact the Borrower and assist them in bringing the first loan current, if possible. The Lender can also monitor the foreclosure process and go through the necessary analysis to determine if the loan can be made whole or preserved. When the Lender is in a third position and receives notification of foreclosure from only one senior lien holder, it is in their best interest to contact any other senior lien holders regarding the status of their loans.

4. Required Rent Limitation Agreement for Investor Properties:

All owner investor properties which receive loans from the Lender will be required to enter into a rent limitation agreement which restricts the tenants and the rents on the property for a fixed period of time, depending on the public funds used. The rent limitation agreement will be recorded on the title of the property and non compliance with this agreement can lead to foreclosure action by the Lender. The rent limitation agreement will be monitored annually to ensure that low or very low-income households occupy the assisted investor units and that the rents charged to those households is affordable. In some cases the units must be inspected annually to ensure that they are up to minimum health and safety standards. At the end of the designated affordability period, the Lender will release the Borrower from the rent limitation agreement.

5. Annual Occupancy Restrictions and Certifications:

On owner-occupant loans, the Lender will require that Borrowers submit utility bills and/or other documentation annually to prove occupancy during the term of the loan. Some loans may have income and housing cost evaluations, which require a household to document that they are not able to make amortized loan payments, typically every five years. These loan terms are incorporated in the original Note and Deed of Trust.

6. <u>Required Noticing and Restrictions on Any Changes of Title or Occupancy:</u>

In all cases where there is a change in title or occupancy or use, the Borrower must notify the Lender in writing of any change. Lender and borrower will work together to ensure the property is kept in compliance with the original Program terms and conditions such that it remains available as an affordable home for low-income families. These types of changes are typical when Borrowers do estate planning (adding a relative to title) or if a Borrower dies and property is transferred to heirs or when the property is sold or transferred as part of a business transaction. In some cases the Borrower may move and turn the property into a rental unit without notifying the Lender. Changes in title or occupancy must be in keeping with the objective of benefit to the benefit to the Targeted Income Group (TIG) families.

Changes from owner-occupant to owner-occupant may occur at a sale. When a new owner-occupant is not low-income, the loan is not assumable and the loan balance is immediately due and payable. If the new owner-occupant qualifies as low-income, the purchaser may either pay the loan in full or assume all loan repayment obligations of the original owner-occupant, subject to the approval of the Lender's Loan Committee (depends on the HCD program).

If a transfer of the property occurs through inheritance, the heir (as owner-occupant) may be provided the opportunity to assume the loan at an interest rate based on household size and household income, provided the heir is in the Target Income Group. . If the heir intends to occupy the property and is non-TIG, the balance of the loan is due and payable. If the heir intends to act as an owner-investor, the balance of the loan may be converted to an owner-investor interest rate and loan term and a rent limitation agreement is signed and recorded on title. All such changes are subject to the review and approval of the Lender's Loan Committee.

Change from owner-occupant to owner-investor occurs when an owner-occupant decides to move out and rent the assisted property, or if the property is sold to an investor. If the owner converts any assisted unit from owner-occupied to rental, the loan is due in full. If the Borrower or new owner investor requests that the existing loan be assumed and agrees to the current Lender rates and terms for owner investor properties and the rent limitation agreement, then the outstanding balance may be refinanced, subject to the review and approval of the Lender's Loan Committee.

Conversion to use other than residential use is not allowable where the full use of the property is changed from residential to commercial or other. In some cases, Borrowers may request that the Lender allow for a partial conversion where some of the residence is used for a business but the household still resides in the property. Partial conversions can be allowed if it is reviewed and approved by any and all agencies required by local statute. If the use of the property is converted to a fully non-residential use, the loan balance is due and payable.

7. Requests for Subordinations:

When a Borrower wishes to refinance the property, they must request a subordination request to the Lender. The Lender will subordinate their loan only when there is no “cash-out” as part of the refinance. No cash-out means that there are no additional charges on the transaction above loan and escrow closing fees. There can be no third-party debt payoffs or additional encumbrance on the property above traditional refinance transaction costs. Furthermore, the refinance should lower the housing cost of the household with a lower interest rate, and the total indebtedness on the property should not exceed the current market value.

Upon receiving the proper documentation from the refinance lender, the request will be considered by the loan committee for review and approval. Upon approval, the escrow company will provide the proper subordination document for execution and recordation by the Lender.

8. Process for Loan Foreclosure:

Upon any condition of loan default: 1) non-payment; 2) lack of insurance or property tax payment; 3) violation of rent limitation agreement 4) change in title or use without approval; 5) default on senior loans, the Lender will send out a letter to the Borrower notifying them of the default situation. If the default situation continues then the Lender may start a formal process of foreclosure.

When a senior lien holder starts a foreclosure process and the Lender is notified via a Request for Notice of Default, the Lender, who is the junior lien holder, may cancel the foreclosure proceedings by "reinstating" the senior lien holder. The reinstatement amount or payoff amount must be obtained by contacting the senior lien holder. This amount will include all delinquent payments, late charges and fees to date. Lender must confer with Borrower to determine if, upon paying the senior lien holder current, the Borrower can provide future payments. If this is the case then the Lender may cure the foreclosure and add the costs to the balance of the loan with a Notice of Additional Advance on the existing note.

If the Lender determines, based on information on the reinstatement amount and status of borrower, that bringing the loan current will not preserve the loan, then staff must determine if it is cost effective to protect their position by paying off the senior lien holder in total and restructure the debt such that the unit is made affordable to the Borrower. If the Lender does not have sufficient funds to pay the senior lien holder in full, then they may choose to cure the senior lien holder and foreclose on the property them selves. As long as there is sufficient value in the property, the Lender can afford to pay for the foreclosure process and pay off the senior lien holder and retain some or all of their investment.

If the Lender decides to reinstate, the senior lien holder will accept the amount to reinstate the loan up until five (5) days prior to the set "foreclosure sale date." This "foreclosure sale date" usually occurs about four (4) to six (6) months from the date of recording of the "Notice of Default." If the Lender fails to reinstate the senior lien holder before five (5) days prior to the foreclosure sale date, the senior lien holder would then require a full pay off of the balance, plus costs, to cancel foreclosure. If the Lender determines the reinstatement and maintenance of the property not to be cost effective and allows the senior lien holder to complete foreclosure, the Lender's lien may be eliminated due to insufficient sales proceeds.

Lender as Senior Lien holder

When the Lender is first position as a senior lien holder, active collection efforts will begin on any loan that is 31 or more days in arrears. Attempts will be made to assist the homeowner in bringing and keeping the loan current. These attempts will be conveyed in an increasingly urgent manner until loan payments have reached 90 days in arrears, at which time the Lender may consider foreclosure. Lender's staff will consider the following factors before initiating foreclosure:

1) Can the loan be cured and can the rates and terms be adjusted to allow for affordable payments such that foreclosure is not necessary?

2) Can the Borrower refinance with a private lender and pay off the Lender?

3) Can the Borrower sell the property and pay off the Lender?

4) Does the balance warrant foreclosure? (If the balance is under $5,000, the expense to foreclose may not be worth pursuing.)

5) Will the sales price of home "as is" cover the principal balance owing, necessary advances, (maintain fire insurance, maintain or bring current delinquent property taxes, monthly yard maintenance, periodic inspections of property to prevent vandalism, etc.) foreclosure, and marketing costs?

If the balance is substantial and all of the above factors have been considered, the Lender may opt to initiate foreclosure. The Borrower must receive, by certified mail, a thirty-day notification of foreclosure initiation. This notification must include the exact amount of funds to be remitted to the Lender to prevent foreclosure (such as, funds to bring a delinquent BMIR current or pay off a DPL).

At the end of thirty days, the Lender should contact a reputable foreclosure service or local title company to prepare and record foreclosure documents and make all necessary notifications to the owner and junior lien holders. The service will advise the Lender of all required documentation to initiate foreclosure (Note and Deed of Trust usually) and funds required from the owner to cancel foreclosure proceedings. The service will keep the Lender informed of the progress of the foreclosure proceedings.

When the process is completed, and the property has "reverted to the beneficiary" at the foreclosure sale, the Lender could sell the home themselves under a homebuyer program or use it for an affordable rental property managed by a local housing authority or use it for transitional housing facility or other eligible use. The Lender could contract with a local real estate broker to list and sell the home and use those funds for program income eligible uses.

Guidelines

For

Microenterprise Technical Assistance Services Program

Funded By

City of Riverbank

With

Community Development Block Grant

Adopted: ____ __,20___

TABLE OF CONTENTS

Adopted: __/__/__

ATTACHMENT C: DEPARTMENT'S CDBG INCOME SELF CERTIFICATION FORM

ATTACHMENT D: JURISDICTION'S CDBG MICROENTERPRISE TECHNICAL ASSISTANCE PROGRAM APPLICATION

ATTACHMENT E: DEPARTMENT'S TERMS AND DEFINITIONS FOR CDBG MICROENTERPRISE TECHNICAL ASSISTANCE PROGRAM

ATTACHMENT F: JURISDICTION'S PROGRAM PARTICIPANT TRACKING FORMS FOR TRACKING TECHNICAL ASSISTANCE SERVICES PROVIDED BY SERVICE PROVIDER

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)
MICROENTERPRISE TECHNICAL ASSISTANCE SERVICES
PROGRAM GUIDELINES

1.0 INTRODUCTION

The City of Riverbank here after called “Jurisdiction” has established a Microenterprise Technical Assistance (TA) services program, here after called “the TA Program”. The TA Program is designed to stimulate economic growth and create businesses and jobs that will improve the living conditions of residents in the Jurisdiction’s community. The TA Program provides technical assistance services to eligible businesses and persons for business start-up or expansion activities. The TA Program is useful for persons wishing to start a business or existing businesses that desire to build their capacity to grow and become more profitable. These TA Program guidelines have been formally adopted by the Jurisdiction and approved by the California Department of Housing and Community Development (HCD), here after called “the Department”. A copy of the Resolution adopting these guidelines is provided in **Attachment A** of these guidelines.

2.0 *PROGRAM OVERVIEW*

2.1 JURISDICTION AND PROGRAM SERVICE ADMINISTRATOR

The Jurisdiction will secure the services of a qualified service provider here after called “the Service Administrator”, who has experience in providing and coordinating microenterprise TA services and is familiar with CDBG state and federal requirements. In general, the Service Administrator will: 1) market the TA Program; 2) accept and process participant applications; 3) document participant CDBG income eligibility and proper number of employees; 4) ensure participant files are set up to document all participant TA services provided and documentation of all eligible costs. Jurisdiction will assign one or more staff to oversee Service Administrator’s work with Program Applicants and Participants to ensure CDBG compliance with these guidelines.

2.2 PROGRAM SERVICE AREA

Technical Assistance services are available to all eligible businesses/persons located within the Jurisdiction’s limits. These CDBG funds may not be used in urban areas that receive CDBG funds annually from the federal Department of Housing and Urban Development (HUD) entitlement program or in other non-entitlement jurisdictions. A map of the Jurisdiction’s Program service area limits is provided in **Attachment B.**

2.3 PROGRAM FUNDING SOURCE

The TA Program is paid for with CDBG funds provided by HUD to the Department. These funds have a number of federal requirements that must be met, as described below. These CDBG funds are awarded to the Jurisdiction from a Department grant which is administered under a formal grant contract.

2.4 CDBG MICROENTERPRISE DEFINITION

Program Applicants for this TA Program must meet the CDBG definition of a Microenterprise business. The CDBG definition of a microenterprise business is one that has five (5) or fewer employees, including the owner(s). All employees, part- or full-time, on the business payroll at the time of loan application will be counted. The term “employee” includes all owners of the business on the payroll, even if the owner’s “salary draws” are not done on a regular basis. The Jurisdiction will require all program Applicants to “certify” the number of employees at the time of application using the Department’s Microenterprise Income Self-Certification Form, **see Attachment C**.

2.5 ELIGIBLE MICROENTERPRISE BUSINESSES AND PERSONS

An eligible Applicant may be an existing microenterprise business that needs TA program services to build capacity or a person without a business that wants to create one. Most existing microenterprise business Applicants will be sole proprietorships. However, eligible Applicants may include private for profit corporations or partnerships that are legal, properly licensed and operating. Non-profits are not an eligible microenterprise business. An eligible Applicant must provide documentation that the physical location of the business is within the program service area, per Section 2.2. If the business’s physical address is outside of the program service area, then they are not an eligible Applicant. A business owner may have their personal residence outside the program service area as long as the business’s physical location is within the program service area.

Eligible Applicants can also be individual persons who do not have a business but wish to start a business. These persons may receive microenterprise TA services to help them take all the necessary steps to build capacity and set up a new business. The TA services provided to persons will typically be much more time consuming and require more work from the Applicant as they seek to start a for profit business. Applicants that are persons without an existing business must document that their primary residence is located in the program service area per Section 2.2.

Eligible Applicants documented as meeting the definition of microenterprise in Sections 2.4 and 2.5 and 2.6 are here after referred to as “Program Participants”.

2.6 CDBG NATIONAL OBJECTIVE REQUIREMENT

Under federal regulations, the use of CDBG funds for microenterprise activities must meet the national objective of low-income benefit. As such, all microenterprise owners must be documented as meeting HUD low-moderate income definition prior to receiving any TA services.

This is in addition to meeting the "definition" of a microenterprise, as described above in Section 2.4. To be income eligible, the Applicant must accurately complete the Department's current income self-certification form, **see Attachment C.** The information on the income self-certification form must then be verified and signed by Jurisdiction.

At initial loan application stage, the business owners will complete the Program's application and Department's income self-certification form, found on the Department's websitehttp://www.hcd.ca.gov/fa/cdbg/FormsReports.html. Additional income eligibility information/documentation will not be required for TA Program assistance and no other income documentation will be included in the participant file.

Additional income verification documentation is not required. However, the Jurisdiction may challenge the Income Self Certification. If challenged, Service Administrator must complete Part 5 income eligibility process per the Department's CDBG Income Determination Manual. Additional TA services will not be provided until participant income eligibility is approved by Jurisdiction. If the Participant is not eligible, then they will receive a formal letter of ineligibility from the Jurisdiction per Section 5.7 of these guidelines.

2.7 TIME LIMIT ON TA PROGRAM SERVICES

Under federal regulations, a Program Participant may receive TA Program Services for up to three (3) years, after being been verified as an eligible microenterprise (having five or few employees and being income eligible). It is expected that most Program Participants will complete all TA Program services well before the three year limit. Those Program Participants that repeat services shall have a justification in their file.

2.8 ELIGIBLE TA PROGRAM COSTS

Use of CDBG funds for TA program services is restricted to certain eligible costs. All costs associated with funding the TA services must be "indirect costs". Indirect means third party costs to Service Administrator and other consultants that provide TA services to Program Participants. Common CDBG TA service costs are: 1) costs to provide business development workshops or classes restricted to CDBG eligible Program Participants; 2) costs to provide "one-on-one" counseling using professional business development staff; 3) costs to provide opportunities for “structured peer networking”; 4) providing access to online business training courses. The Jurisdiction can choose one or more of these types of eligible TA program services based on needs of businesses in the Program Service Area. The Jurisdiction’s specific CDBG TA services are outlined in Sections 5.3 to 5.6.

2.9 INELIGIBLE TA PROGRAM COSTS

Microenterprise “direct financial assistance” costs will not be funded under this program. Direct financial assistance may be provided only under an approved CDBG microenterprise financial assistance program. Ineligible direct financial assistance costs are not limited to: 1) payment of costs to produce/purchase marketing materials (printing, language translations or professional design costs); 2) payment of marketing ads or distribution of marketing materials; 3) payment of website design, building or hosting; 4) payment of rents / lease payments, utilities or other business operating expenses; 5) payment of purchasing real property or furniture, fixtures or equipment for the business; 6) payment of any personal or business debt; 7) payment of any cash or wages; 8) paying for credit reports; and 9) paying for loan or grant underwriting services.

Microenterprise “support service” costs will not be funded under this program. Support services may be provided only under an approved CDBG microenterprise support services program. Ineligible support service program costs are: 1) payment of transportation costs; or 2) day care costs of eligible Program Participants required for them to participate in TA services.

In addition, no payment of drinks or food offered at the TA service classes or other instruction sessions are eligible microenterprise TA Program costs.

2.10 OTHER CDBG REQUIREMENTS

There are a number of federal laws and state requirements that are triggered by use of CDBG funding for a TA services program. The Jurisdiction and Service Administrator will take the lead and ensure compliance with these other CDBG regulations. The Jurisdiction and Administrator will consult with state CDBG staff regarding activities where questions arise regarding compliance with federal regulations.

Using CDBG Program Income (PI) first is required when the Jurisdiction has a local Program Income “Waiver” funding the TA services and also gets a grant contract award for the same TA services. The Jurisdiction must always use the local PI Waiver first, prior to drawing down funds from an open grant contract.

3.0 ***PROGRAM MARKETING FOR TA SERVICES***

3.1 PROGRAM MARKETING AND OUTREACH

Upon the Jurisdiction's receipt of a Department letter releasing TA Program funding, the Jurisdiction and Service Administrator will conduct outreach and marketing. Staff can arrange local media coverage with ads in local papers. Marketing brochures can be distributed to the local chamber of commerce and business networking organizations. Presentations should be scheduled for these groups as well as local commercial banks and lenders. The local employment training agencies and small business development corporations will be used as referral agencies.

3.2 EQUAL OPPORTUNITY COMPLIANCE

This program will be implemented in ways consistent with the Jurisdiction's commitment to state and federal equal opportunity laws. No person or business shall be excluded from participation in, denied the benefit of, or be subjected to discrimination under any program or activity funded in whole or in part with CDBG program funds on the basis of his or her religion or religious affiliation, age, race, color, ancestry, national origin, sex, marital status, familial status (number or ages of children), physical or mental disability, sexual orientation, or other arbitrary cause. The Jurisdiction and Service Administrator will ensure that program marketing materials and actual TA services are available to those with disabilities. Marketing materials will be translated into common languages of community members (i.e. Spanish, Russian, Chinese) based on information from current demographic / census data.

4.0 ***PROGRAM APPLICATION APPROVAL***

4.1 PROGRAM APPLICATION PROCESSING

Applications will be processed on a first-come first-served basis. See **Attachment D** for microenterprise TA services program application form. The Service Administrator will accept applications and review them and the income self-certification form for National Objective eligibility and number of employees definition of microenterprise eligibility. All Applicants will be required to provide CDBG income self-certification forms for review and signature by Jurisdiction staff.

All applications received will be logged and kept on file in accordance with federal records retention act. Applicants that do not meet eligibility requirements of the program will be sent a letter from the Service Administrator with a proper explanation. Eligible Program Participants will have a file set up by the Service Administrator to document all TA services provided to the Program Participant.

4.2 PROGRAM PARTICIPANT / APPLICANT CONFIDENTIALITY

All personal and business financial information will be kept confidential. The Jurisdiction and Service Administrator will not allow public access to any program application documents. Any Applicant or Program Participant information, including confidential income or demographic information, will only be disclosed to persons required to view the information as part of program monitoring or administration oversight. All Program Participant files with personal and business confidential information will be kept in a locked, secured storage facility and not be available to persons outside of the program. If the Jurisdiction, Administrator or Department receives a request for public records for an Applicant or Program Participant then only non-confidential information, as verified by legal council, will be provided.

4.3 PROGRAM DISPUTE RESOLUTION/APPEALS PROCEDURE

Any person applying for TA services through the CDBG program has the right to appeal if their application is denied. The appeal must be made in writing to the Service Administrator and the Jurisdiction. A written response to the appeal will be provided to the Applicant by the Jurisdiction within 30 days of receipt of the Applicant's appeal letter.

4.4 PROGRAM PROHIBITION ON CONFLICT OF INTEREST

In accordance with Title 24, Section 570.611 of the Code of Federal Regulations, no member of the governing body and no official, employee or agent of the local government, nor any other person who exercises policy or decision-making responsibilities (including members of the loan committee and officers, employees, and agents of the loan committee, the administrative agent, contractors and similar agencies) in connection with the planning and implementation of the CDBG program shall directly or indirectly be eligible for this program. Exceptions to this policy can be made only after public disclosure and formal approval by the Department upon review of a written request from the Jurisdiction.

4.5 PROGRAM EXCEPTIONS/SPECIAL CIRCUMSTANCES

Exceptions are defined as any action, which would depart from policy and procedures stated in the guidelines.

5.0 ***PROGRAM TECHNICAL ASSISTANCE SERVICE DELIVERY***

5.1 PARTICIPANT CAPACITY EVALUATION

Eligible Program Participants will meet with Service Administrator staff to receive a "capacity" evaluation. This evaluation process will be done via face-to-face interview and testing, when available. The current capacity of the business owner or person will be assessed with strengths and weaknesses identified.

5.2 PARTICIPANT CAPACITY DEVELOPMENT PLAN

Based on the capacity evaluation, the Service Administrator will work with the Program Participant to write up a “capacity development work plan”. The work plan will outline the TA services needed by the Program Participant and give a timeline for scheduling the services. The work plan will contain expected outcomes from the TA services and explain how those outcomes will address the capacity issues identified in the capacity evaluation. The work plan will clearly state the expectations for the Program Participant and the Service Administrator. The work plan will be signed by the Program Participant and the Service Administrator. The completed work plan will be provided to the Jurisdiction for review and signature as well. Copies of the signed work plan will be provided to all three parties and included in the Program Participant file.

Eligible Program Participants will receive detailed information on the TA services being provided under this program. Service Administrator staff will remain in contact with the Program Participant and track the TA services they receive along with the outcomes from those services.

5.3 TECHNICAL ASSISTANCE CLASSES

Business development classes will be offered on a regular basis, when sufficient demand for the classes is present. Only CDBG eligible microenterprise businesses may attend these classes. The topics of the classes may be: 1) business plan development or updating; 2) market analysis and marketing plan development; 3) managing employees and payroll services; 4) choosing the proper legal structure for a business; 4) financial management tools and cash flow projections; 5) controlling inventory and operating expenses; 6) collection of accounts payable; 7) use of the internet and other electronic resources for sales and efficiency; and 8) access to capital for growing the business. Other classes may be offered based on the needs of the Program Participants being served.

5.4 TECHNICAL ASSISTANCE VIA “ONE- ON-ONE” TA SERVICES

Business development classes will be offered on a regular basis, when sufficient demand for the classes is present. Business development “one-on-one” technical assistance services will be offered only after completion of any required business development classes. Persons without an existing business wishing to do a start-up will not receive “one-on-one” TA services until a business plan is completed along with market analysis and other components required for business startup.

One-on-one TA services will be scheduled with Program Participants a month at a time beginning at the start of each month. The one-on-one TA services will cover similar topics to what is offered in the classes, but this TA will be much more detailed and specific to the Program Participant. The one-on-one TA can be conducted in person or via video conference call. It will not take place on the phone as this is too limited a communication tool for one-on-one TA services. The one-on-one TA services can be conducted at the location of the Program Participant or at the Service Administrator's office. Notes on the TA services provided at these sessions, along with time and training materials used, will be kept by the Service Administrator in the Program Participant file.

5.5 TECHNICAL ASSISTANCE VIA "PEER-TO-PEER" COUNSELING

The Jurisdiction may choose to allow the Service Administrator to give organized Peer-to-Peer TA services. This will be done when sufficient Program Participants with similar types of businesses are enrolled in the TA service program. Peer-to-peer TA services will be provided in a formal meeting format similar to the classes in Section 5.3. The Peer-to-Peer meetings will be facilitated by the Service Administrator staff. The topics of discussion at the meetings will be provided by the members of the group. Small group exercises and projects may be conducted at the meetings to have Peers problem-solve together.

The Service Administrator will document the date and time for each meeting. There will be required sign in sheets for each meeting to document attendance. Notes on discussions and activities conducted at the meeting will be recorded and provided as documentation of TA services to the Jurisdiction. All Program Participants attending the Peer-to-Peer meetings will have their attendance and any specific results received documented in the Program Participant file.

5.6 TECHNICAL ASSISTANCE VIA ON-LINE TRAINING CLASSES

Program Participants may obtain approval from the Service Administrator and Jurisdiction to do business development classes on-line via a computer. The topics of the on-line classes being requested by the Program Participant must be in support of the capacity evaluation objectives. The Service Administrator will have a list of eligible on-line training classes available to Program Participants. Any on-line training or class not on the approved list must be reviewed by the Service Administrator and approved in writing by Jurisdiction.

On-line classes may be taken at the Program Participants home or in Service Administrator's office. Class will be paid for directly by the Service Administrator to the on-line vendor. Documentation of completion of the on-line class is required and will be filed in the Participant file.

5.7 REQUIRED PARTICIPATION AND COMPLETION OF TA SERVICES

Program Participants commit to completion of TA services as outlined in the capacity building evaluation and plan document. The Jurisdiction and Service Administrator commit to providing the TA services in the capacity building evaluation and plan. The Program Participant, Jurisdiction and Service Administrator understand that the CDBG microenterprise TA services are limited public resources that must, to the greatest degree possible be used for as many eligible Program Participants as possible. Therefore, if, during the course of receiving TA services, a Program Participant does not follow through on a consistent basis and attend the business development classes, one-on-one TA counseling sessions, peer-to-peer meetings or complete on-line classes in a timely fashion, then the Program Participant may be disqualified from receiving further CDBG microenterprise TA services. This will be fully documented in the Participant file and the final decision to not provide services will be in writing from the Jurisdiction.

6.0 ***PROGRAM OVERSITE BY JURISDICTION***

6.1 JURISDICTION OVERSITE OF SERVICE ADMINISTRATOR

The Jurisdiction's staff will serve as the primary contact with the Department CDBG program representative. Jurisdiction's staff will be responsible for securing services of a qualified Service Administrator for implementation of this TA Services Program prior to starting any activities under these guidelines. The scope of work for the Service Administrator will include all proper administration and documentation required for TA services in these guidelines and CDBG compliance.

6.2 TRACKING TA SERVICES PROVIDED TO PROGRAM PARTICIPANTS

The Jurisdiction's staff will oversee and monitor all work conducted by the Service Administrator. Monthly or quarterly meetings will be conducted to review the program status: 1) marketing efforts; 2) applications received; 3) eligible Program Participants being served; 4) successful Program Participant; 5) demand for different services and need for more resources or partners; 6) review of program tracking forms, **See Attachment F**; 7) review of Department reports and funds request for reimbursement of TA Services; and 8) preparation for Department monitoring of grant contract and TA Services. The Jurisdiction and Service Administrator shall keep all personal and financial information in program tracking forms and participant files confidential.

As per the executed agreement between the Jurisdiction and Service Administrator, all required reports under open grant contracts or PI will be reviewed and approved by the Jurisdiction's staff prior to any Jurisdiction's signature. For financial reporting and funds requests, the Jurisdictions CDBG grant contract administration staff will ask for the Jurisdiction's fiscal staff to review and approve each fiscal report and funds request.

ATTACHMENT A

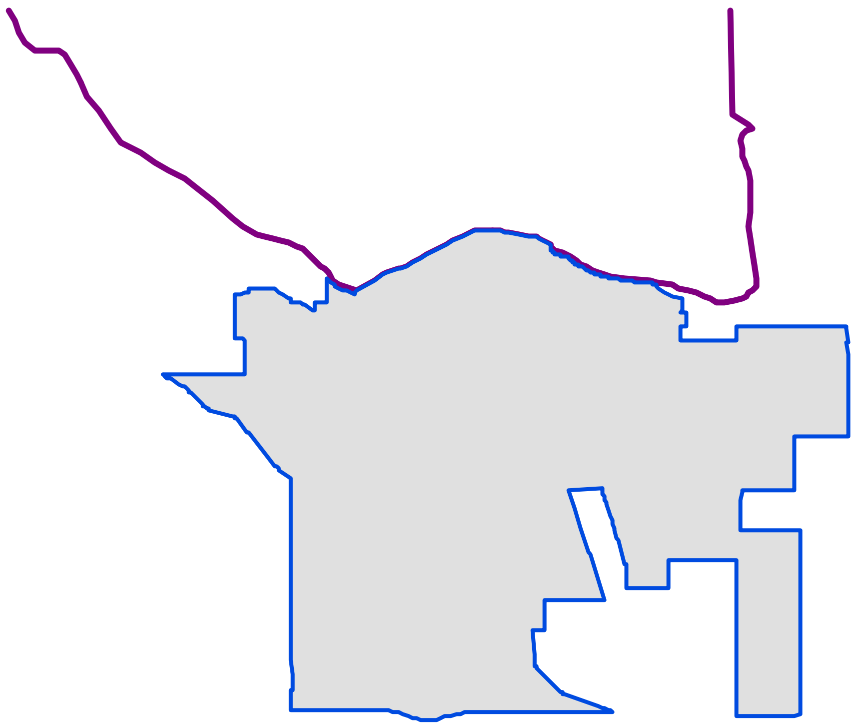
JURISDICTION'S EXECUTED RESOLUTION APPROVING GUIDELINES

TO BE INSERTED UPON APPROVAL

Adopted: __/__/__

ATTACHMENT B

JURISDICTION'S MAP OF CDBG MICROENTERPRISE TECHNICAL ASSISTANCE PROGRAM SERVICE AREA CITY WIDE



Adopted: __/__/__

ATTACHMENT C
DEPARTMENT'S CDBG INCOME SELF-CERTIFICATION FORM

STATE OF CALIFORNIA - BUSINESS, TRANSPORTATION AND HOUSING AGENCY Arnold Schwarzenegger, Governor

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT
DIVISION OF FINANCIAL ASSISTANCE
Community Development Block Grant Section (CDBG)

INCOME SELF-CERTIFICATION FOR MICRO-ENTERPRISE TECHNICAL ASSISTANCE & SUPPORT SERVICES

Activity: ☐ **Micro-Technical Assistance** ☐ **Micro-Support Services**

Grantee Name: ____________ **Program Operator:** ____________

State Grant Number: ____________ **Or Program Income** 2010 to 20____

Micro Type: ☐ Individual with No Existing Business

☐ Existing Business in Operation (if yes, give name of business and number of employee and owners below)

PART I: TO BE COMPLETED BY BENEFICIARY OF SERVICES

Household Name: ____________ **Number of Persons in Household:** ______

Enter all household member name(s), date(s) of birth, and member's estimated gross annual income below.

	Household Member Name	Date of Birth	Gross Annual Income
Head			$ -
2			$ -
3			$ -
4			$ -
5			$ -
		TOTAL INCOME:	$ -

Business Name: ____________ **Number of Employees and Owners:** ______

I certify that the information given on this form is true and accurate to the best of my knowledge. I certify that the amount of GROSS Income listed above includes the income (including income from assets) of all adults within the household. I am aware that there are penalties for willfully and knowingly giving false information on an application for Federal or State funds. Penalties for fasifying information may include immediate repayment of all Federal or State funds received and/or prosecuriton under the law. I understand that the information on this form is subject to verification.

______________________ ______________________ ______________________
Head of Household Signature Print Name Date

Adopted: __/__/__

PART II: HUD DEMOGRAPHIC AND PERFORMANCE DATA (To be completed by Program Operator)

COMPLETE WITH EACH BENEFICIARY

Head of Household: Race	Ethnicity: Not Hisp	Ethnicity: Hisp
White:		
Black/African American:		
Asian:		
American Indian/Alaskan Native:		
Nat. Hawaiian/Other Pacific Isl:		
Am. Indian/Alaskan Nat. & White:		
Asian & White:		
Black/African American & White:		
Am. Indian/Alaskan & Blck/Afrcn:		
Other Multi-Racial:		

	Yes	No
Head of Household is Female		

COMPLETE FOR MICRO JOB CREATION

	Yes	No	
Will Micro Enterprise Create New Jobs?			Number___
Will Micro Business Provide Health Benefits?			
Was Micro new hire previously on unemployment?			

IF JOBS CREATED, IINDICATE TYPES OF POSITION

Officials & Managers		Craft Workers (skilled)	
Professionals		Operative (semi-skilled)	
Technicians		Laborers (unskilled)	
Sales		Service Workers	
Office and Clerical			

PART III: ELIGIBILITY CERTIFICATION (To be completed and Signed by Program Operator)

Current HCD Income Limits*	Number of Persons in Household							
	1	2	3	4	5	6	7	8
Extremely Low (30%)	$11,850	$13,550	$15,250	$16,900	$18,300	$19,650	$21,000	$ 22,350
Very Low (50%)	$19,750	$22,550	$23,250	$28,150	$30,450	$32,700	$34,950	$ 37,200
Low (80%)	$31,550	$36,050	$40,550	$45,050	$48,700	$52,300	$55,900	$ 59,500

Responsible agency staff must circle the income level of the Person's family based on family size and income certified on page one. *Current income levels must be obtained at HCD's website NOT HUD's website.

Name: ______________________________

Position: ______________________________

Participant Meets HUD definition of low income based on being below current income limits adjusted for family size.: **Yes___ No____**

Signature: ______________________________ **Date:** ____________

Above client meets the CDBG Income limits under the program's Low/Mod Income Limits (80% Median Income) as of the date noted above (certification good for three years).

Note: The completed certification must be maintained in the grant file for review at time of monitoring.

Adopted: __/__/__

ATTACHMENT D

City of Riverbank
Microenterprise Program
Application form

Business Information:

Name: ______________________________

Service Type.. ______________________________

Address: ______________________________

Contact Phone______________________________

Fax______________________________

Email______________________________

Owner information

Name: ______________________________

Address: ______________________________

Contact (Phone)________________(cell)________________

Email______________________________

Type of Microenterprise Service Needs

Weakness:______________________________

Adopted: __/__/__

Strength:____

Problems:____

I, ______________________ business owner of ______________________ have received the Microenterprise Financial Assistance Program Guidelines. I will read and will comply with the guidelines requirements. The pre-application will be use to initiate evaluation and eligibility tool. I understand that if the City of Riverbank may/ or may not be able to assist my business, they will refer me to local agency as an alternative.

I/we here by authorize the City of Riverbank to review the above and/or attached information provide regarding the participation of the Microenterprise Financial Assistance Program.

Applicant Signature　　　　　　　　　　Date

Print Name

ATTACHMENT E

DEPARTMENT'S TERMS AND DEFINITIONS FOR MICROENTERPRISE TECHNIAL ASSISTANCE SERVICE PROGRAM

Acronyms

CDBG	**Community Development Block Grant**
EDBG	**Economic Development Block Grant**
HUD	**Housing & Urban Development**
HCD	**Housing & Community Development**
RLA	**Revolving Loan Account**
RLF	**Revolving Loan Fund**
SBDC	**Small Business Development Center**

Vocabulary

Business Cycle: A period of macroeconomic expansion, or growth, followed by one of contraction, or decline.

Cash Transfers: Direct payments of money by the government to poor, disabled, or retired people.

Copyright: A government license that grants an author exclusive rights to publish and sell creative works.

Eminent Domain: The right of a government to take private property to public use.

Externality: An economic side effect of a good or service that generates benefits or cost to someone other than the person deciding how much to produce or consume.

Free Contract: The principal that people may decide what agreement they want to enter into.

Grant: A financial award given by a government agency to a private individual or group on order to carry out a specific task.

In-Kind Benefits: Goods and services provided for free or at greatly reduced prices.

Infrastructure: The basic facilities that is necessary for society to function and grow.

Interest Group: a private organization that tires to persuade public officials to act in ways that benefits it members.

Low Income: grow annual income which does not exceed 30 percent of the median-income for the area, as determined by , HUD and HCD, with adjustments for smaller and larger families.

Macroeconomics: The study of economic behavior and decision making in a nations whole economy.

Market Failure: A situation in which the free market, operating on its own, does not distribute resource efficiently.

Microeconomics: The study of the economic behavior and decision making in small units, such as household and firms.

Patent: A government license that gives the inventor of a new product the exclusive right to produce and sell it.

Private Sector: the part of the economy that involves transactions of individuals and businesses.

Profit Motive: The incentive that drives individuals and businesses owners to improve their material well-being.

Public Disclosure Act: Laws requirement companies to provide information about their products or services.

Public Sector: The part of the economy that involves the transactions of the government.

Revolving Loan Fund (RLF): a loan program in which loan repayment are "revolved" or "recycled" to be loaned again in the same program.

Work Ethic: A commitment to the value of work.

ATTACHMENT F
JURISDICTION'S PROGRAM PARTICIPANT TRACKING FORMS FOR TRACKING TECHNICAL ASSISTANCE SERVICES PROVIDED BY SERVICE ADMINISTRATOR

Microenterprise Service Sheet

Participants Name: ____________________

Business Name: ____________________

Address: ____________________
____

Contact #: ____________________
Email: ____________________

Training Categories (check the type of workshop)

☐ Technical ☐ Human Resource ☐ Market

☐ Financial ☐ Business Start Up ☐ Business Expansion

☐ Location ☐ Suppliers ☐ Advertizing

Comments: ____________________
____
____
____

Name of course: ____________________
Date: ____________________
Units Earned ____________ Certificate Earned ☐ YES ☐ NO

Starting time: ____________ Ending time: ____________

To obtain credit for your participation signature from the course instructor must be obtained.

____________ ____________ ____________
Name of Instructor Instructor Signature Date

____________ ____________
Participant signature Date

Adopted: __/__/__

MICROENTERPRISE
Client Tracking Sheet

Participants Name: ____________________

Address: ____________________

Contact #: ____________________ Email: ____________________

Training Requested (check the type of workshop)

□ Technical □ Human Resource □ Market □ Financial □ Business Start Up
□ Location □ Suppliers □ Advertizing □ Business Expansion

Comments: ____________________

Training records:

DATE	COURSE NAME	COURSE TIME	UNITS EARNED/ CERTIFICATE

For staff records only

Adopted: __/__/__

RIVERBANK CITY COUNCIL AGENDA ITEM NO. 5.2

SECTION 5: PUBLIC HEARINGS

Meeting Date:	April 8, 2013
Subject:	**Ordinance** adding definitions of Sanitary Sewer Main and Service Lateral to Section 51.01 and adding a new Section 51.09, Service Laterals Private Property.
From:	Jill Anderson, City Manager
Submitted by:	J.D. Hightower, Development Services Director

RECOMMENDATION

It is recommended that the City Council amend the Riverbank Municipal Code of Ordinances by adopting an ordinance adding a definition of a Service Lateral to Section 51.01 and adding a new Section 51.09, titled Laterals Private Property.

SUMMARY

The proposed amendments have been prepared for your consideration in response the City Council's acceptance of t a Budget Advisory Committee recommendation to clarify that maintenance of sewer laterals are the responsibility of the private property owner that the lateral serves. This action was taken on February 11, 2013 as an effort to reduce costs and use staff resources more effectively. For reference, over the past six months, the City has spent approximately $19,277, primarily in staff time, in lateral maintenance activities.

In order to clarify what the City is and is not responsible for in regards to sewer maintenance, there are two (2) sections of Riverbank Code of Ordinances that need to be amended. The first amendment is to Section 51.01 of the Municipal Code by adding two definitions: 1) Sanitary Sewer Main; and 2) Service Lateral. It is recommended that the Code be amended to reflect the following:

Sanitary Sewer Main. An underground pipe owned and maintained by the City of Riverbank which transports from more than one residence, parcel or property to eventually be treated at the City of Riverbank Wastewater Treatment Plant.

Service Lateral: The sewer pipes that lead from a home or business to the Sanitary main line or regional trunk line in the public right of way.

The second proposed amendment to the Municipal Code would be to add Section 51.09 to the Municipal Code. Section 51.09 would read as follows:

51.09 Service Lateral Private Property.

A service lateral is a private facility. The property owner shall be responsible for constructing, repairing, and maintaining the entire sewer lateral between the building and the public sewer (including the lateral and building sewers, and the tap, saddle or wye connection fitting at the sanitary sewer main). The City shall not be financially responsible for any sewer lateral construction, operation, maintenance, repair, abandonment, or other cost whatsoever, except where the City itself or its contractor reconstructs or realigns the sanitary sewer main, thereby necessitating the reconnection of sewer laterals to the sanitary sewer main.

BACKGROUND

The sewer service lateral is to the sanitary sewer main as a driveway is to the street. Driveways are privately maintained while streets are publicly maintained. The proposed amendments to the municipal code would make it clear that same driveway/street relationship is maintained for sewer service. This contrasts to current practice that the City maintains the lateral from the right of way line/property line. If a lateral is clogged or otherwise damaged, it matters little what side of the line but rather who is responsible. Since a service lateral services only one property, the user of the lateral is the property owner or has permission from the property owner to use that lateral.

For the FY 12/13 budget the Budget Advisory Committee recommended that the City reduce the cost of operating the sewer system by making the maintenance of service laterals the responsibility of the property owner.

FINANCIAL IMPACT

In the last six (6) months City crews have checked laterals eight (8) times, cleared laterals nineteen (19) times, and repaired two (2) laterals. Attachment "A" has a listing of the total cost for the staff time, equipment used and parts used to repair. The City has spent $19,277 during the past six months on checking, repairing or clearing service laterals. This rate of funds spent on service laterals projects to an annual cost of $38,554.00, primarily in salary costs, to the sewer enterprise account.

If the proposed amendment is adopted, it would clarify who is responsible for the sewer laterals and focus efforts of the staff on the maintenance of the broader wastewater sewer infrastructure.

ATTACHMENTS

The following items are attached to this report:

1. Service lateral Maintenance and Repair Cost Summary
2. Draft Ordinance

CITY OF RIVERBANK

ORDINANCE

AN ORDINANCE OF THE CITY COUNCIL OF THE CITY OF RIVERBANK SUPPLEMENTING TITLE V: PUBLIC WORKS; CHAPTER 51: SEWERS, SECTION 51.01, DEFINITIONS BY ADDING DEFINITIONS OF SANITARY SEWER MAIN AND SERVICE LATERAL AND ADDIING SECTION 51.09, SERVICE LATERAL PRIVATE PROPERTY, TO THE CITY OF RIVERBANK CODE OF ORDINANCES.

The City Council of the City of Riverbank does hereby ordain as follows:

Title V: PUBLIC WORKS, Chapter 51 SEWERS, Section 51.01 DEFINITIONS of the Riverbank Code of Ordinances shall be amended to add definitions to read as follows:

SANITARY SEWER MAIN. An underground pipe owned and maintained by the City of Riverbank which transports from more than one residence, parcel or property to eventually be treated at the City of Riverbank Wastewater Treatment Plant.

SERVICE LATERAL. The sewer pipes that lead from a home or business to the Sanitary main line or regional trunk line in the public right of way.

The City Council of the City of Riverbank does hereby further ordain as follows:

Title V: PUBLIC WORKS, Chapter 51 SEWERS, of the Riverbank Code of Ordinances shall be amended to add SECTION 51.09 SERVICE LATERAL PRIVATE PROPERTY to read as follows:

§ 51.09 SERVICE LATERAL PRIVATE PROPERTY.

A service lateral is a private facility. The property owner shall be responsible for constructing, repairing, and maintaining the entire sewer lateral between the building and the sanitary sewer main (including the lateral and building sewers, and the tap, saddle or wye connection fitting at the sanitary sewer main). The City shall not be financially responsible for any sewer lateral construction, operation, maintenance, repair, abandonment, or other cost whatsoever, except where the City itself or its contractor reconstructs or realigns the sanitary sewer main, thereby necessitating the reconnection of sewer laterals to the sanitary sewer main.

This Ordinance shall become effective thirty (30) days from and after its final passage and adoption, provided it is published in a newspaper of general circulation at least fifteen (15) days prior to its effective date.

The foregoing ordinance was introduced at a regular meeting of the City Council of the City of Riverbank held on April 8, 2013. Said ordinance was given a second reading at a regular meeting of said Council on _______, and Councilmember __________ seconded by Councilmember ____________, moved the adoption of said ordinance, and upon roll call was carried by the following _____ vote:

AYES:
NAYS:
ABSENT
ABSTAIN:

ATTEST:	**APPROVED:**
___________________________	_________________________
Annabelle Aguilar, CMC	**Richard D. O'Brien**
City Clerk	**Mayor**

Attachment 1

Service Lateral Maintenance and Repair Cost

Average cost

In the last six (6) months city crews have checked laterals eight (8) times, cleared laterals nineteen (19) times, and repaired two (2) laterals. Listed below is the break down of the total cost for the staff time, equipment used and parts used to repair.

Checking laterals both during and after business hours:

Number of Laterals	Labor	Number of Employees	Employee Salary/Hr	Total
8	1 hour	1	$58.20	**$466.00**

Repairing laterals both during and after business hours:

Number of Employees	Labor (per lateral)	Hours (per lateral)	Staff Salary/Hr (per lateral)	Total Salary (per lateral)	Laterals Repaired	Total Employee Cost
3	12 hours	36	$124.00	$4,464.00	2	$8,928.00

Equipment Cost	$250.00 x 2 =	$500.00
Parts Cost	$122.00 x 2 =	$244.00

Total Cost to Repair 2 laterals:	**$9,672.00**

Clearing stoppage in laterals both during and after business hours:

Number of Employees	Labor (per lateral)	Hours (per lateral)	Staff Salary/Hr (per lateral)	Total Salary (per lateral)	Laterals Cleared	Total Employee Cost
2	2 hours	4	$109.00	$436.00	19	$8,284.00

Total Cost to Clear stoppage in 2 laterals:	**$9,139.00**

Total average cost to maintain sewer laterals for the last six (6) months: **$ 19,277.00**

RIVERBANK CITY COUNCIL AGENDA ITEM NO. 6.1

SECTION 6: NEW BUSINESS

Meeting Date:	April 8, 2013
Subject:	Consider Moving the Regular City Council Meeting Time of the First Meeting of each Quarter (January, April, July, & October) to 6:00 p.m.
From:	Jill Anderson, City Manager
Submitted by:	Norma Torres-Manriquez, Administrative Analyst

RECOMMENDATION

It is recommended that the City Council consider changing the meeting time of the first City Council Meeting of each quarter from Noon (12:00 p.m.) to 6:00 p.m. to be consistent with the other regularly scheduled meetings of the City Council.

SUMMARY

In 1988, Council set the time for regularly scheduled meetings at 7:00 p.m.; this time was then amended to 6:00 p.m. by Resolution No. 2011-020 during the March 14, 2011 meeting. Resolution No. 2011-020 also changed the time of the first regularly scheduled meeting of each quarter to 12:00 p.m.

The quarterly 12:00 p.m. meetings were set with the intention of providing both residents and business owners a more convenient lunch hour time to attend meetings. The goal was to provide the community an earlier time where they would be able to express their comments, concerns, and community announcements. The community has not embraced these 12:00 p.m. quarterly meetings and attendance has been generally low. As a result, Mayor O'Brien has requested that the City Council consider moving the meeting time back to 6:00 p.m.

If the City Council decides to adjust the meeting schedule, a resolution to move the meeting time will be presented for adoption by the City Council at a future meeting.

FINANCIAL IMPACT

There is no financial impact to this report.

ATTACHMENT There are no attachments with this Item.

RIVERBANK CITY COUNCIL AGENDA ITEM NO. 6.2

SECTION 6: NEW BUSINESS

Meeting Date:	April 8, 2013
Subject:	Resolution to Approve Establishing the Stipends to be Paid to Precinct Officers for the Conduct of the June 4, 2013, Stand-Alone Special Municipal Election
From:	Jill Anderson, City Manager
Submitted by:	Annabelle Aguilar, CMC, City Clerk

RECOMMENDATION

It is recommended that the City Council consider approval of the resolution establishing the amount that will be paid to precinct officers in support of recruiting the most experienced, high-caliber registered voters that are committed to the role and responsibilities of a poll worker.

SUMMARY

The City Council called for the holding of a Special Municipal Election on Tuesday, June 4, 2013, to fill one Councilmember seat for a short-term ending December 2014. Resolution 2013-004-A adopted by the City Council authorizes, instructs, and directs the City Clerk as the City's Elections Official to procure election services in order to properly and lawfully conduct the stand-alone special election.

Registered voters of the City of Riverbank will cast their vote by mail or at a polling place. As a result, a precinct board with a minimum of one inspector and two clerks must be appointed to each polling location. Although this is the minimum requirement by law, it will be necessary to appoint additional clerks for relief of others and also appoint alternates as deemed necessary for emergency purposes.

California Election Code Section 12310 requires the compensation for the services of appointed precinct officers be fixed by the City Council of the City of Riverbank. To strive in obtaining interest from the most experienced, high-caliber registered voters in the County of Stanislaus, who are dedicated to the role and responsibilities of a poll worker, it is believed that a stipend in the amount of $150.00 for each inspector and $110.00 for each clerk will support a successful recruitment.

In addition, to ensure that the precinct officers carrying out the important tasks critical to our democracy on Election Day, these poll workers are required by law to undergo training. A fixed stipend of $30.00 will be paid to each precinct officer to attend a mandatory poll worker training class.

FINANCIAL IMPACT

Potential cost, depending on the final number of polling places determined, but no more than a maximum of four (4) polling places will cost approximately:

Inspectors: $720.00 – four Inspectors with training certification, one at each location;
Clerks: $2,240.00 – four (4) Clerks per location with training certification; and
Alternates: $240.00 – for the training of two (4) Inspectors and four (4) clerks

An estimated total cost of $3,200.00.

ATTACHMENT

1. Resolution

CITY OF RIVERBANK

RESOLUTION

A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF RIVERBANK, CALIFORNIA, ESTABLISHING THE STIPENDS TO BE PAID TO PRECINCT OFFICERS FOR THE CONDUCT OF A TUESDAY, JUNE 4, 2013, STAND ALONE, SPECIAL MUNICIPAL ELECTION AS REQUIRED BY THE PROVISIONS OF THE LAWS OF THE STATE OF CALIFORNIA RELATING TO GENERAL LAW CITIES

WHEREAS, Resolutions 2013-004 and 2013-004-A, called and gave notice of the holding of a Special Municipal Election to be held on June 4, 2013, to fill one Councilmember seat for an unexpired short-term; and

WHEREAS, Resolution 2013-004-A authorized, instructed, and directed the City Clerk to procure election services in order to properly and lawfully conduct the election; and

WHEREAS, the City Clerk as the City's Elections Official of the City of Riverbank will conduct a stand-alone special municipal election requiring the composition of precinct boards to officially manage the designated polling places.

NOW, THEREFORE, BE IT RESOLVED THAT THE CITY COUNCIL OF THE CITY OF RIVERBANK, CALIFORNIA, DOES HEREBY DECLARE, DETERMINE, AND ORDER AS FOLLOWS:

SECTION 1. That pursuant to California Election Code § 12304, the composition of the precinct board shall be determined by the elections official (City Clerk) based on the precinct size. The precinct shall consist of a minimum of one inspector and two clerks.

SECTION 2. That pursuant to California Elections Code § 12310, each member of the precinct board shall receive a stipend for services fixed by the governing body of the jurisdiction.

SECTION 3. That pursuant to Elections Code § 12310, a stipend for services for the persons named as precinct board members is fixed at the sum of $150.00 for each Inspector and $110.00 for each Clerk. In addition, the sum of $30.00 will be given to each precinct board member to attend a mandatory poll worker training class.

SECTION 4. That the City Clerk shall certify to the passage and adoption of this Resolution and enter it into the book of original Resolutions.

PASSED AND ADOPTED by the City Council of the City of Riverbank at a regular meeting held on the 8th day of April, 2013; motioned by Councilmember ______, seconded by Councilmember ______, and upon roll call was carried by the following vote of ___:

AYES:
NAYS:
ABSENT:
ABSTAIN:

ATTEST:	**APPROVED:**
___________________________	___________________________
Annabelle Aguilar, CMC	**Richard D. O'Brien**
City Clerk	**Mayor**

RIVERBANK CITY COUNCIL AGENDA ITEM NO. 10.1

SECTION 10: INFORMATIONAL ITEMS

Meeting Date:	April 8, 2013
Subject/ Title:	Warrant Register for 03/21/2013 and Credit Card Statements for 02/22/2013.
From:	Jill Anderson, City Manager
Submitted by:	Marisela Hernandez, Director of Finance/City Treasurer

RECOMMENDATION

It is recommended that the City Council review the warrant registers for 03/21/2013 and Credit Card Statements for 02/22/2013 as an informational item.

SUMMARY

The warrant register presented to the City Council is a listing of all expenditures paid. Major expenditures presented on the warrant registers include the following:

03/21/2013 Warrant

Check No.	Vendor	Funding Source	Amount
39369	Action Plumbing, LLC: Annual Backflow Testing	Water Fund	$4,635.00
39377	Central San Joaquin Valley Risk Management: Quarterly Workers Comp/Liability Fees	Risk Management	$68,313.00
39398	San Joaquin County: Share of Costs for Repairs to 1st Street Bridge	Prop 1B	$41,061.87

FINANCIAL IMPACT:

Reductions in various funds for payment of expenses.

ATTACHMENTS: (List attachments in order of placement)

1. Warrant Registers: 03/21/2013
2. Credit Card Statement: 02/22/2013

CORPORATE ACCOUNT SUMMARY

CITY OF RIVERBANK 054	Previous Balance	+ Purchases And Other Charges	+ Cash Advances	+ Cash Advance Fees	+ Late Payment Charges	- Credits	- Payments	= New Balance
Company Total	$2,662.48	$2,290.02	$0.00	$.00	$0.00	$0.00	$2,662.48	$2,290.02

CORPORATE ACCOUNT ACTIVITY

CITY OF RIVERBANK
-0054

TOTAL CORPORATE ACTIVITY
$2,662.48 CR

Post Date	Tran Date	Reference Number	Transaction Description	Amount
02-04	02-04	74798263035000000001382	PAYMENT - THANK YOU 00000 C	1,549.76 PY
02-18	02-18	74798263049000000000800	PAYMENT - THANK YOU 00000 C	1,112.72 PY

NEW ACTIVITY

JEFFREY D HIGHTOWER	CREDITS	PURCHASES	CASH ADV	TOTAL ACTIVITY
-0555	$0.00	$1,096.90	$0.00	$1,096.90

Post Date	Tran Date	Reference Number	Transaction Description	Amount
01-28	01-27	24692163027000741965592	CLEAR 888-253-2794 WA	44.39
01-29	01-28	24692163028000068849139	CLEAR 888-253-2794 WA	45.00
02-07	02-06	24055243038206904800132	CSU SACRAMENTO CCEWEB 916-278-6559 CA	360.00
02-13	02-12	24055233043083311143073	WALMART.COM 8009666546 8009666546 AR	358.57
02-13	02-12	24492153043849728967820	PAYPAL *LAWTECHPUBL 402-935-7733 CA	63.94

CUSTOMER SERVICE CALL

800-344-5696

ACCOUNT NUMBER

-0054

STATEMENT DATE	DISPUTED AMOUNT
02/22/13	.00

SEND BILLING INQUIRIES TO:

U.S. Bank National Association ND
C/O U.S. Bancorp Purchasing Card Program
P.O. Box 6335
Fargo, ND 58125-6335

AMOUNT DUE

2,290.02

ACCOUNT SUMMARY	
PREVIOUS BALANCE	2,662.48
PURCHASES & OTHER CHARGES	2,290.02
CASH ADVANCES	.00
CASH ADVANCE FEES	.00
LATE PAYMENT CHARGES	.00
CREDITS	.00
PAYMENTS	2,662.48
ACCOUNT BALANCE	**2,290.02**

Company Name: CITY OF RIVERBANK	
Corporate Account Number:	0054
Statement Date: 02-22-2013	

NEW ACTIVITY

Post Date	Tran Date	Reference Number	Transaction Description	Amount
02-14	02-12	24559303044400008110028	CA OF CODE ENFORC00 OF 00 800-3502254 CA	75.00
02-14	02-12	24559303044400008110036	CA OF CODE ENFORC00 OF 00 800-3502254 CA	150.00

SUE FITZPATRICK	CREDITS	PURCHASES	CASH ADV	TOTAL ACTIVITY
4280	$0.00	$113.44	$0.00	$113.44

Post Date	Tran Date	Reference Number	Transaction Description	Amount
01-25	01-24	24164073024929080017495	SMARTNFINAL40211104023 MODESTO CA	113.44

MARISELA HERNANDEZ	CREDITS	PURCHASES	CASH ADV	TOTAL ACTIVITY
-4298	$0.00	$519.01	$0.00	$519.01

Post Date	Tran Date	Reference Number	Transaction Description	Amount
01-29	01-29	24692163029000107476042	GROUPON INC 877-788-7858 IL	175.00
02-11	02-08	24717053040730406308426	VISTAPR*VISTAPRINT.COM 866-6148002 CA	179.78
02-20	02-19	24717053051730511648589	VISTAPR*VISTAPRINT.COM 866-6148002 CA	106.62
02-22	02-20	24717053052160528538483	KINCAIDS OAKLAND CA	57.61

TRACIE J ANDERSON	CREDITS	PURCHASES	CASH ADV	TOTAL ACTIVITY
-6343	$0.00	$337.64	$0.00	$337.64

Post Date	Tran Date	Reference Number	Transaction Description	Amount
02-08	02-07	24801633039200000063438	AXZO PRESS LLC 585-742-7515 NY	136.64
02-11	02-07	24789303040040240119308	CITY OF MODESTO NINTH ST MODESTO CA	2.00
02-18	02-14	24610433046004063090057	ADOBE SYSTEMS, INC. 800-833-6687 WA	199.00

DEBORAH OLSON	CREDITS	PURCHASES	CASH ADV	TOTAL ACTIVITY
-5712	$0.00	$223.03	$0.00	$223.03

Post Date	Tran Date	Reference Number	Transaction Description	Amount
02-13	02-12	24231683044207000000177	GRAND CHINA RIVERBANK CA	112.25
02-14	02-12	24427333044710022090429	SAVE MART #105 RIVE RIVERBANK CA	84.83
02-18	02-15	24427333047710027200764	SAVE MART #105 RIVE RIVERBANK CA	12.99
02-18	02-15	24492153046849894465150	ACCUCONFERENCE 800-977-4607 NV	12.96

Department: 00000 Total:	$2,290.02
Division: 00000 Total:	$2,290.02

usbank

CITY OF RIVERBANK

U.S BANCORP SERVICE CENTER
P. O. Box 6343
Fargo, ND 58125-6343

ACCOUNT NUMBER	0555
STATEMENT DATE	02-22-13
TOTAL ACTIVITY	$ 1,096.90

"MEMO STATEMENT ONLY"
DO NOT REMIT PAYMENT

000012538 1 AT 0.384 106481027089136 P
JEFFREY D HIGHTOWER
CITY OF RIVERBANK
6707 THIRD STREET
RIVERBANK CA 95367-2305

1. 114-433.000-702.031 (E.Tackett / water dep.)
2. 119-442.000-704.022 (Curtis / Motor Pool)
3. 101-406.000-706.038 (P. Loloni's)
4. 101-412.000-709.001 (Recycle Grant)

We certify that all purchases listed on this statement, unless annotated to the contrary, are true, correct and for official business only. Payment is authorized.

Cardholder ____ Date 3/12/13 Approver ____ Date

NEW ACCOUNT ACTIVITY

POST DATE	TRAN DATE	TRANSACTION DESCRIPTION	REFERENCE NUMBER	MCC	AMOUNT
01-28	01-27	1 CLEAR 888-253-2794 WA PUR ID: vayw0h5 00341030 TAX: 0.00	24692163027000741965592	4816	44.39
01-29	01-28	2 CLEAR 888-253-2794 WA PUR ID: p4o8ycm 01250481 TAX: 0.00	24692163028000068849139	4816	45.00
02-07	02-06	3 CSU SACRAMENTO CCEWEB 916-278-6559 CA PUR ID: VRCA8A40FA0B TAX: 0.00	24055243038206904800132	8220	360.00
02-13	02-12	4 WALMART.COM 8009666546 8009666546 AR PUR ID: 31114307 TAX: 0.00	24055233043083311143073	5310	358.57
02-13	02-12	5 PAYPAL *LAWTECHPUBL 402-935-7733 CA PUR ID: 8472896697 TAX: 4.00	24492153043849728967820	5099	63.94
02-14	02-12	6 CA OF CODE ENFORC00 OF 00 800-3502254 CA PUR ID: 3021219522708234 TAX: 0.00	24559303044400008110028	8398	75.00
02-14	02-12	7 CA OF CODE ENFORC00 OF 00 800-3502254 CA PUR ID: 3021220004023612 TAX: 0.00	24559303044400008110036	8398	150.00

5. 117-411.000-706.036 (M. Garcia)
6. 117-411.000-706.036 (M. Garcia)
7. 117-411.000-706.036 (M. Garcia)

Default Accounting Code:

CUSTOMER SERVICE CALL
800-344-5696

ACCOUNT NUMBER
-0555

STATEMENT DATE	DISPUTED AMOUNT
02-22-13	$ .00

SEND BILLING INQUIRIES TO:

C/O U.S. BANCORP SERVICE CENTER, INC
U.S. BANK NATIONAL ASSOCIATION ND
P.O. BOX 6335
FARGO, ND 58125-6335

AMOUNT DUE
$ 0.00
DO NOT REMIT

ACCOUNT SUMMARY

PREVIOUS BALANCE	$.00
PURCHASES & OTHER CHARGES	$1,096.90
CASH ADVANCES	$.00
CASH ADVANCE FEE	$.00
CREDITS	$.00
TOTAL ACTIVITY	$1,096.90

clearwire
wireless broadband

How to reach us...
Online Live Chat 24x7 www.clearwire.com
Or call 888.253.2794

Invoice Date:	02/27/2013
Invoice Number:	4-130226-411
Customer ID:	341030
Amount Due:	$44.39
Due Date:	02/27/2013
Amount Enclosed:	

1

Water system Eric Tackett
city of riverbank city of riverbank
6707 3RD ST
RIVERBANK, CA 95367-2396

Clearwire
Clear: Dept CH 14365
Palatine, IL 60055-4365

114-433.000-702.031 (E.Tackett/water dep.)

clearwire
wireless broadband

Previous Balance	$44.39
Payments, Thank You	$-44.39
Adjustments	$0.00
Finance Charges	$0.00
Current Charges	$43.98
Amount Due	$44.39

Invoice Date	Inv. Number	Customer ID	Amount Due	Due Date	Page
02/27/2013	4-130226-411	341030	$44.39	02/27/2013	1 of 2

Summary Of Current Charges

Charge Description	Amount
WiMAX Wireless Access	$43.98
Other Charges	$0.00
Taxes	$0.41

Invoice Detail

Payments

Description		Amount
01/27/2013	Credit/Debit Card Payment 42**********0555	$44.39
	Total Payments	**$44.39**

Service Charges For Account #345871

WiMAX Wireless Access

Service		Amount
02/26/2013	cityofriverbank XX_Upgrade Home 5.0/500 $36.9	$36.99
02/26/2013	cityofriverbank Device Protection Program $2.	$1.99
02/26/2013	cityofriverbank Modem Lease	$5.00
	Total WiMAX Wireless Access	**$43.98**

Misc Charges

Service		Amount
	Total Misc Charges	**$0.00**

Taxes

Taxes for Account #345871

Description		Amount
02/26/2013	STATE SALES TAX	$0.31
02/26/2013	COUNTY SALES TAX	$0.06

(2)

clearwire
wireless broadband

How to reach us...
Online Live Chat 24x7 www.clearwire.com
Or call 888.253.2794

Invoice Date:	02/28/2013
Invoice Number:	4-130227-6172
Customer ID:	1250481
Amount Due:	$45.00
Due Date:	02/28/2013
Amount Enclosed:	

City of Riverbank
Linda Cummings
6707 3rd St
Riverbank, CA 95367

Clearwire
Clear: Dept CH 14365
Palatine, IL 60055-4365

119-442.000-704.022 (Curtis/Motor Pool)

clearwire
wireless broadband

Previous Balance	$45.00
Payments, Thank You	$-45.00
Adjustments	$0.00
Finance Charges	$0.00
Current Charges	$45.00
Amount Due	$45.00

Invoice Date	Inv. Number	Customer ID	Amount Due	Due Date	Page
02/28/2013	4-130227-6172	1250481	$45.00	02/28/2013	1 of 1

Summary Of Current Charges

Charge Description	Amount
WiMAX Wireless Access	$45.00
Other Charges	$0.00
Taxes	$0.00

Invoice Detail

Payments

Description		Amount
01/28/2013	Credit/Debit Card Payment 42**********0555	$45.00
	Total Payments	**$45.00**

Service Charges For Account #1550317

WiMAX Wireless Access

Service		Amount
02/27/2013	kqualle XX_4G Home Internet - No Contract Ser	$45.00
	Total WiMAX Wireless Access	**$45.00**

Misc Charges

Service		Amount
	Total Misc Charges	**$0.00**

Taxes

(3)

Cheryl Stefani

From: Peter Lolonis
Sent: Tuesday, February 05, 2013 2:20 PM
To: Cheryl Stefani
Subject: FW: [POSSIBLE SPAM] Caltrans Local Assistance Training Registration Confirmation

Importance: Low

From: Caltrans Local Assistance Training Program [mailto:cts_registration@rcemail.rce.csus.edu]
Sent: Tuesday, February 05, 2013 12:21 PM
To: Peter Lolonis
Subject: [POSSIBLE SPAM] Caltrans Local Assistance Training Registration Confirmation
Importance: Low

On behalf of the California Department of Transportation, we are pleased to confirm your registration for the following training(s):

Training:	**Resident Engineers Academy**
Date(s):	February 11-14, 2013
Time:	8:00 AM-5:00 PM (includes a one-hour lunch on your own)
Location:	CSUS College of Continuing Education 3000 State University Drive East Modoc Hall, Suite 3 Sacramento, CA 95819
Fee:	$360.00

Change or Cancel Registration
Space is limited so we ask that you please contact our registrar immediately if you need to change or cancel your registration. If you are unable to attend the Resident Engineers Academy, you must notify us at least five (5) working days before the training is scheduled to begin. CCE will refund any registration fee paid less a $25 processing fee. If the cancellation occurs within five (5) working days of the training, no refund will be issued. However, you may either send a substitute in your place or transfer your payment to another scheduled training. Please contact our registrar at (800) 858-7743 or send an email to cceinfo@csus.edu.

Parking and Directions
We will email you the parking instructions and driving directions one week prior to the training.

101·406·000.706.038
KC

(3)

Cheryl Stefani

From: Peter Lolonis
Sent: Thursday, January 24, 2013 2:49 PM
To: Cheryl Stefani
Subject: FW: ANNOUNCEMENT: Federal Aid Series

Cheryl ,

Can you sign me up for the Resident Engineers Academy class in Sacramento? JD gave me approval to go on February 11-14th.

Thanks
Peter

From: Jaylene Hess [mailto:jaylene.hess@dot.ca.gov]
Sent: Thursday, January 24, 2013 1:25 PM
To: Cities@dot.ca.gov; Counties@dot.ca.gov
Cc: Baldev Mann; Benjamin Tam; Jesus Serrano; John Gedney; Ken Baxter; Mazhar Alam; Nabil Hasan; Nancy Enfante; Nestor Gavino; Parminder Singh; Shreya Shah; Tom Dumas; Yousef Yousef; Jackie Smith; Amanda Gonzalez
Subject: ANNOUNCEMENT: Federal Aid Series

Good Afternoon,

Caltrans Local Assistance and CSU Sacramento are proud to announce the February - June, 2013 Federal Aid Series. We will be holding the following sessions:

February 25 - March 1, 2013	California State University, Sacramento
March 11 - 15, 2013	DoubleTree by Hilton in San Diego
April 8 - 12, 2013	Courtyard by Marriott in Richmond
April 29 - May 3, 2013	Ayres Hotel in Moreno Valley
June 3 - 7, 2013	Red Lion Hotel in Redding

Approved
JD/A
1/25/13

Further information and registration is available on the CSUS / Caltrans Webpage located at: http://www.cce.csus.edu/conferences/caltrans/localAssistance/training_upcTraining.cfm

If you have any questions, please feel free to contact me. Thank you!

JAYLENE HESS
Department of Transportation
Caltrans District 10 - Local Assistance
Staff Services Analyst
Phone: (209) 948-3616
Email: jaylene_hess@dot.ca.gov

3

Local Assistance Training

Caltrans ◊ Sacramento State

THE RESIDENT ENGINEERS ACADEMY

Core training in state and federal regulations for Local Agency Resident Engineers

The Resident Engineers Academy provides core training in state and federal regulations for Local Agency Resident Engineers. The Academy, partially subsidized by Caltrans, is ideal for both seasoned and newly-hired Resident Engineers.

This four-day course provides practical, hands-on training for Resident Engineers. The subject matter experts and instructors use a real-life approach to deliver information utilizing examples, problem-solving activities, and exercises. The Resident Engineers Academy also provides a unique learning environment designed to promote networking.

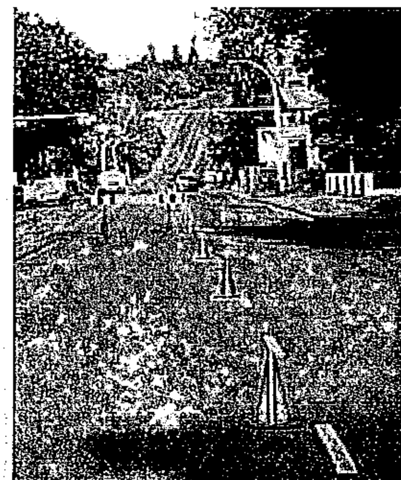
Specifically, participants will learn how to efficiently manage a project from beginning to completion in compliance with state and federal regulations. Topics will include:

- Resident Engineer's Roles and Responsibilities
- Staffing/Consultants and Supervision
- Pre-Construction Preparation – Documents, Checklists and Files
- Process Reviews and Oversight
- Environmental and SWPPP/WPC
- Public Relations
- Control of Work
- Scope of Work, Safety/Traffic Control
- Contract Change Order
- Labor Compliance
- Control of Materials
- Project Completion and Invoicing
- Claims and Claims Avoidance
- Local Agency/RE Liability

Fees:

$360 State and Local Participants

$560 Other



Upcoming Trainings

February 11-14, 2013	8:00 AM-5:00 PM	CSUS College of Continuing Education	Sacramento
March 4-7, 2013	8:00 AM-5:00 PM	Courtyard by Marriott	Oxnard
March 25-28, 2013	8:00 AM-5:00 PM	Courtyard by Marriott	Richmond
April 15-18, 2013	8:00 AM-5:00 PM	Hilton Garden Inn	San Bernardino
May 13-16, 2013	8:00 AM-5:00 PM	Red Lion Hotel	Redding
May 20-23, 2013	8:00 AM-5:00 PM	Hampton Inn and Suites	Fresno
June 10-13, 2013	8:00 AM-5:00 PM	Hilton Hotel	Stockton
June 24-27, 2013	8:00 AM-5:00 PM	Wyndham Hotel	Costa Mesa

Due to limited seating in the Resident Engineers Academy, you must request admittance by sending an email to the Caltrans District Training Coordinator or DLAE in your area at *http://www.dot.ca.gov/hq/LocalPrograms/training/DTCs.htm*

Once the priority registration list has been compiled and approved by Caltrans, you will receive an email from our registrar with instructions on how to register online. For more information, visit *www.cce.csus.edu/LocalAssistance*.

(4)

Print This Page

Thank you! Your order has been placed.

An email confirmation will be sent to you. We'll process the order as soon as your payment method is approved.

Order Number: **2677141-013289**

Ship

Jeffrey Hightower, 6617 3rd St Riverbank, CA 95367-2303

Ships Standard / Arrives by Thu., Feb. 14		Qty	Price
	Lifetime 80-Gallon Compost Tumbler, Black	1	**$179.00**

Ships Standard / Arrives by Fri., Feb. 15		Qty	Price
	Eco Kitchen Compost Pail with Carbon Filter, Green	1	**$18.97**

Ships Standard / Arrives by Fri., Feb. 15		Qty	Price
	Step N' Sort 16-Gallon 3-Compartment Stainless Steel Trash and Recycling Bin	1	**$99.97**

Order Summary

Subtotal (3 items)	$297.94
Shipping	$37.91
Tax	$22.72
Order Total	**$358.57**

Payment Method

Ending in 0555
Expires 01/14

Jeffrey D Hightower
6707 Third Street, Riverbank, CA 95367
(209) 863-7155

Recycle Grant
101-412.000-709.001

4

Shipment Summary

Walmart
Save money. Live better.

THANK YOU FOR YOUR ORDER!
DIDN'T GET YOUR ENTIRE ORDER?
YOU MAY RECEIVE YOUR ORDER IN
SEPARATE SHIPMENTS. TO TRACK YOUR
ORDER STATUS, PLEASE GO ONLINE TO:
WWW.WALMART.COM/ORDERTRACK

Ordered By:
Jeffrey Hightower
6707 Third Street
Riverbank CA 95367

Received By:
JEFFREY HIGHTOWER
6617 3RD ST
TEL:2098637155
RIVERBANK CA 95367-2303

Ship Date	Ship Via	Order #	Purchase Order #
02/08/2013	FEDEX GROUND	2677141013289	351659089

		Qty Order	Qty Ship		Description	Unit Price	Amount
		1	1		16STEELTRASHANDRCL BIN ACCS CPU: IM-FEE UPC: 0894570001013 MFG PART: 0089457000101 ALT SKU: LW6141 CARTON #s: 00001	99.97	99.97

Trk Nbrs: 005794599932969

Want to Return or Exchange an Item?
If you're not satisfied with your order for any reason please go online to:
www.walmart.com/returns

Questions About Your Order?
Please go online to:
www.walmart.com/ordertrack
or contact us at:
www.walmart.com/contact

101-412000-709.001

TC Number: 266222814469719755029

Total Quantity Shipped: 1

Sub Total:	99.97
Shipping Fee:	3.97
Tax Amount:	7.62
TOTAL:	111.56

Page: 1 Dest: USMRB2FC03L SID: 50-L6YC7-11 PC: 1

(4)

Walmart

Save money. Live better.

ORDER NUMBER: 2677141013289
SHIPPED VIA: FEDEX GROUND

Ordered by:	Shipped to:	
Jeffrey Hightower 6707 Third Street Riverbank, CA 95367	Jeffrey Hightower 6617 3RD ST Riverbank, CA 953672303	PO Number 351659087

Thank You for Your Order

Didn't Get Your Entire Order?
You may receive your order in separate shipments.
To track your status, please go online to:
www.walmart.com/ordertrack

Items in this shipment

QTY	ITEM NUMBER	DESCRIPTION	UNIT PRICE	TOTAL PRICE
1	0084110100343	Lifetime 80 Gallon Compost Tumbler Black	$179.00	$179.00

SUBTOTAL:	$179.00
SHIPPING & HANDLING:	$29.97
SALES TAX:	$13.65
SHIPMENT TOTAL:	$222.62

Want to Return or Exchange An Item?
If you're not satisfied with your order for any reason please go online to:
www.walmart.com/returns

Questions About Your Order?
Please go online to:
www.walmart.com/ordertrack
or contact us at:
www.walmart.com/contact

TC# 921695073314279246994

(4)

Walmart
Save money. Live better.

Order Number: 2677141013289
Shipped Via: FedEx Ground

Ordered By:	Shipped To:	PO Number
Jeffrey Hightower 6707 Third Street Riverbank, CA 95367 USA	Jeffrey Hightower (209) 863-7155 6617 3rd St Riverbank, CA 95367-2303 USA	351659088

Thank you for your order.

Didn't Get Your Entire Order?
You may receive your order in separate shipments.
To track your order status, please go online to:
www.walmart.com/ordertrack

Items in this shipment

QTY	ITEM NUMBER	DESCRIPTION	UNIT PRICE	TOTAL PRICE
1	0073827250313	Eco Kitchen Compost Pail with Carbon Filter Green	$18.97	$18.97

SUBTOTAL	$18.97
SHIPPING & HANDLING	$3.97
SALES TAX	$1.45
SHIPMENT TOTAL	$24.39

Want to Return or Exchange An Item?
If you're not satisfied with your order for any reason please go online to:
www.walmart.com/returns

Questions About Your Order?
Please go online to:
www.walmart.com/ordertrack
or contact us at:
www.walmart.com/contact

TC# 42341450028652657398

(5)

LawTech Publishing Co., Ltd
1060 Calle Cordillera
Suite 105
San Clemente, CA 92673-6241

PHONE: (949) 498-4815 • FAX: (949) 498-4858

Invoice

Customer No.: STEFANI6707
Invoice No.: 55603

Bill To: **CHERYL STEFANI**
CITY OF RIVERBANK
6707 THIRD STREET
Riverbank, CA 95367

Ship To: **CHERYL STEFANI**
CITY OF RIVERBANK
6707 THIRD STREET
Riverbank, CA 95367

Date	Ship Via	F.O.B.	Terms
02/14/13		Origin	

Purchase Order Number	Order Date	Sales Person	Our Order Number
	02/14/13		

Quantity Required	Quantity Shipped	B.O.	Item Number	Description	Unit Price	Amount
1	1		CCE11	CALIFORNIA CODE ENFORCEMENT SOURCEGUIDE	49.99	49.99

Invoice subtotal	49.99
Freight charges	9.95
Sales tax @ 8.000%	4.00
Invoice total	63.94
Less payments received	63.94
Net balance due	0.00

117-411.000-706.036

Thank You

5

Cheryl Stefani

From: sales@lawtechpublishing.com
Sent: Tuesday, February 12, 2013 10:54 AM
To: Cheryl Stefani
Subject: Your Receipt Order Number: 16930

Thank you for your business! Here is your receipt:

Order Number: 16930 117-411.000-706.0316

Billing Address:

Cheryl Stefani
City of Riverbank
6707 Third Street
Riverbank, CA 95367
United States
(209)863-7127
cstefani@riverbank.org

Shipping Address:

Cheryl Stefani
City of Riverbank
6707 Third Street
Riverbank, CA 95367
United States
(209)863-7127

Comments / More Information

Ordering Instructions

Qty	Name	Category	Each	Sub Total
1	CALIFORNIA CODE ENFORCEMENT SOURCEGUIDE	CCE09	$49.99	$49.99

Sub Total $49.99
Shipping: U.S. only. Call for shipping costs outside the U.S. $9.95
Tax Total $4.00

5

Grand Total $63.94

Payment type: PayPal

Please come again!

Store URL: http://www.lawtechpublishing.com/webstore/index.html

This store is powered by ShopSite web catalog software.

5

LawTech Publishing

QWIK-CODE

"Excellence in Criminal Justice Publishing Since 1980"

Home | About Us | Contact Us | 1-800-498-0911

ORDER YOUR 2013 CODES TODAY!

- HOME
- VIEW ALL ITEMS
- AUTHOR RESOURCES
- SEMINARS
- DEALERS
- LAW UPDATES
- VIEW CART

117-706-036

SEARCH ALL

GO

Questions? Call **1-800-498-0911**

PUBLICATIONS & PRODUCTS

- QWIK-CODES
- ACADEMY TEXTS & PRODUCTS
- CA CODE ENFORCEMENT SOURCEGUIDE
- CRIMINAL & TRAFFIC LAWS
- DANGEROUS & DEADLY WEAPONS
- DIRECTORY OF JUSTICE AGENCIES
- DRUGS
- DUI
- FISH & GAME CODE
- FORENSICS
- GANGS
- INTERVIEW & INTERROGATION
- MIRANDA & OTHER ADVISEMENTS
- NOTEPADS
- PHARMACY LAW (CA)
- PROFESSIONAL DEVELOPMENT
- PROMOTION
- REPORT WRITING
- SPANISH
- TEMPLATES
- TEXTBOOKS
- TRAFFIC
- ALL TITLES

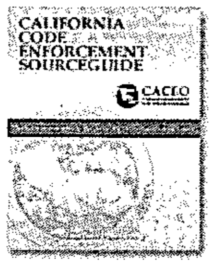
RECEIVE OUR NEWSLETTER

- JOIN OUR MAILING LIST

LAWTECH CUSTOM PUBLISHING

LawTech Custom Publishing

PUBLICATION DETAILS



ADD TO CART

CALIFORNIA CODE ENFORCEMENT SOURCEGUIDE

©2009 - 2011 Softcover (8-1/2" x 11")
IBSN: 978-1-56325-145-0

$49.99 U.S.

This book is the essential handbook for code enforcement officers throughout the state. It is also the official reference and study guide for CACEO's Certification Exams.

Approved
2/12/13

(6)

411.000
117-706-~~035~~ 036

Receipt

California Association of
Code Enforcement Officers
1215 K Street, Suite 940
Sacramento, CA 95814
916.492.2223 | 916.231.2141 fax

Date	Receipt Number
2/12/2013	5392436

To
Michele Garcia 6707 3rd Street Riverbank, CA 95367 United States

Approved
2/12/13

PO Number

Payment Details

Payment Date	Description	Amount
2/12/2013	Dues: Renewal	$75.00
	Total Amount	$75.00

Payment Method
Visa Jeffrey D Hightower 6707 3rd Street Riverbank, CA 95367 US

Paid-for Details

Date	ID	Type	Description	Amount
2/12/2013	5392379	Invoice	Member Renewal: Regular Dues	$75.00
			Total Amount	$75.00

(7)

Receipt

California Association of
Code Enforcement Officers
1215 K Street, Suite 940
Sacramento, CA 95814
916.492.2223 | 916.231.2141 fax

Date	Receipt Number
2/12/2013	5392551

To
Michele Garcia 6707 3rd Street Riverbank, CA 95367 United States

411.000
117-706-037
Approved
2/12/13

PO Number
/

Payment Details

Payment Date	Description	Amount
2/12/2013	Conference: CACEO Certification Exam	$150.00
	Total Amount	$150.00

Payment Method
Visa Jeffery D Hightower 6707 3rd Street Riverbank, CA 95367 US

Paid-for Details

Date	ID	Type	Description	Amount
2/12/2013	5392552	Invoice	CACEO Certification Exam: Registration: Intermediate Module Certification Exam	$150.00
			Total Amount	$150.00

usbank

U.S BANCORP SERVICE CENTER
P. O. Box 6343
Fargo, ND 58125-6343

CITY OF RIVERBANK

ACCOUNT NUMBER	-4280
STATEMENT DATE	02-22-13
TOTAL ACTIVITY	$ 113.44

"MEMO STATEMENT ONLY"
DO NOT REMIT PAYMENT

000012539 1 AT 0.384 106481027089137 P
SUE FITZPATRICK
CITY OF RIVERBANK
6707 THIRD STREET
RIVERBANK CA 95367-2305

We certify that all purchases listed on this statement, unless annotated to the contrary, are true, correct and for official business only. Payment is authorized.

Sue Fitzpatrick 3-12-13 W. Demarday 3/12/13
Cardholder Date Approver Date

NEW ACCOUNT ACTIVITY

POST DATE	TRAN DATE	TRANSACTION DESCRIPTION	REFERENCE NUMBER	MCC	AMOUNT
01-25	01-24	SMARTNFINAL40211104023 MODESTO CA PUR ID: 083024589849299 TAX: 0.00	24164073024929080017495	5411	113.44

Teen Concession Supplies
118.441.706.026

Default Accounting Code:

CUSTOMER SERVICE CALL	ACCOUNT NUMBER	ACCOUNT SUMMARY	
800-344-5696	-4280	PREVIOUS BALANCE	$.00
	STATEMENT DATE: 02-22-13 / DISPUTED AMOUNT: $ .00	PURCHASES & OTHER CHARGES	$113.44
SEND BILLING INQUIRIES TO: C/O U.S. BANCORP SERVICE CENTER, INC U.S. BANK NATIONAL ASSOCIATION ND P.O. BOX 6335 FARGO, ND 58125-6335	AMOUNT DUE $ 0.00 DO NOT REMIT	CASH ADVANCES	$.00
		CASH ADVANCE FEE	$.00
		CREDITS	$.00
		TOTAL ACTIVITY	$113.44

118.441.706.026
Teen Concessions

Smart&Final.

The Smaller Faster Warehouse Store

*** Welcome To Our Modesto Store ***
Store # 402
****
See Us On The WEB www.smartandfinal.com

Cashier: Crystalin

DATE 01/24/13 TIME 08:21:07

50Ct Orig Flavor V	11.99 F
✓Sour Punch Variety	10.99 F
✓Sour Punch Variety	10.99 F
✓Airheads Vrty Club	8.59 F
✓Airheads Vrty Club	8.59 F
✓Mars Choc Bar Vrty	17.49 F
✓Starburst Skittles	18.99 F
Mixed Fruit	5.99 F
Mixed Fruit	5.99 F
3.75 lb @ $ .49 / lb ***	
Bananas	1.84 F
Was $ .63/lb/YOU SAVED -> $ .52	
✓Hot Cheetos Crunch	11.99 F

SUBTOTAL	113.44
SALES TAX	.00
TOTAL	113.44

Visa TENDF 11 .4
Acct # ***************4280
APPRVL CODE 091704
Cas Ref# 7
CASH CHANGE .00

TOTAL NUMBER OF ITEMS THIS VISIT -> 11
****
Smart & Final Store # 402
801 9th Street
Modesto, CA 95354

DATE 01/24/13 TIME 08:15:00
Account # *********************4280
Tender Type Credit
Reference # 183937
APPRVL CODE 091704
Reason Code RM00 Total 113.44
Trans # 42 Cash back .00
****

usbank.

U.S BANCORP SERVICE CENTER
P. O. Box 6343
Fargo, ND 58125-6343

CITY OF RIVERBANK

ACCOUNT NUMBER	2-4298
STATEMENT DATE	02-22-13
TOTAL ACTIVITY	$ 519.01

"MEMO STATEMENT ONLY"
DO NOT REMIT PAYMENT

000012540 1 AT 0.384 106481027089138 P

MARISELA HERNANDEZ
CITY OF RIVERBANK
6707 THIRD STREET
RIVERBANK CA 95367-2305

We certify that all purchases listed on this statement, unless annotated to the contrary, are true, correct and for official business only. Payment is authorized.

Marisela Hernandez 03/01/13

Cardholder Date Approver Date

NEW ACCOUNT ACTIVITY

POST DATE	TRAN DATE	TRANSACTION DESCRIPTION	REFERENCE NUMBER	MCC	AMOUNT
01-29	01-29	(1) GROUPON INC 877-788-7858 IL PUR ID: 50339419LCBGWPPX TAX: 0.00	24692163029000107476042	7299	175.00
02-11	02-08	(2) VISTAPR*VISTAPRINT.COM 866-6148002 CA PUR ID: 20457658 TAX: 0.00	24717053040730406308426	2741	179.78 ✓
02-20	02-19	(3) VISTAPR*VISTAPRINT.COM 866-6148002 CA PUR ID: 21083080 TAX: 0.00	24717053051730511648589	2741	106.62 ✓
02-22	02-20	(4) KINCAIDS OAKLAND CA	24717053052160528538483	5812	57.61 ✓

AL

(1) Online Excel Training for 9 Employees: 101-412.000-706.036 $58.32
213-597.040-702.053 $19.44
101-403.000-703.025 $97.24

(2) & (3) Employee Informational Magnets 101-408.000-703.025

(4) Dinner for M. Hernandez & D. Morrell @ CSMFO Conference 101-403.000-706.037

Default Accounting Code:

CUSTOMER SERVICE CALL

800-344-5696

ACCOUNT NUMBER	
4298	
STATEMENT DATE	DISPUTED AMOUNT
02-22-13	$ .00

ACCOUNT SUMMARY

PREVIOUS BALANCE	$.00
PURCHASES & OTHER CHARGES	$519.01
CASH ADVANCES	$.00
CASH ADVANCE FEE	$.00
CREDITS	$.00
TOTAL ACTIVITY	$519.01

SEND BILLING INQUIRIES TO:

C/O U.S. BANCORP SERVICE CENTER, INC
U.S. BANK NATIONAL ASSOCIATION ND
P.O. BOX 6335
FARGO, ND 58125-6335

AMOUNT DUE

$ 0.00

DO NOT REMIT

Dawndi Morrell

To: Dawndi Morrell
Subject: RE: [POSSIBLE SPAM] Fwd: Purchase Confirmed: Thank you for your purchase!

Begin forwarded message:

> **From:** Groupon <noreply@r.groupon.com>
> **Date:** January 28, 2013, 1:20:45 PM PST
> **To:** djnmorrell@yahoo.com
> **Subject: Purchase Confirmed: Thank you for your purchase!**

GROUPON

Your Groupon is Ready!

Hi Dawndi,

Your Groupon is already in your pocket. Just tap the Mobile App to redeem on the go, or print it from My Groupons anytime. It's easier than a one-piece jigsaw puzzle.

Order summary:

Your order placed on January 28, 2013

One online Microsoft Excel training course and test in English for 10 people

Subtotal	$175.00
Total	**$175.00**

Billed to:

Visa ending in ****-4298

KINCAID'S RESTAURANT
1 FRANKLIN ST
OAKLAND, CA 94607
510-835-8600
www.kincaids.com

449 Karim B

Tbl 51/1	Chk 526	Gst 1

Feb20'13 06:24PM

1 CALAMARI CF K	12.95
1 BF SLOW RSTD	20.95
1 MUSL CIOP D	18.95
SUBTOTAL	52.85
TAX	4.76
TOTAL DUE	57.61

A Celebration
of Surf & Turf Innovation
American Fare with Gourmet Flair

Make your reservations today!

JOIN OUR EAT DRINK & EARN
Start earning your dining credit

101-403.000.706.037

Vistaprint Make an impression.

Account # 7207-8559-3741

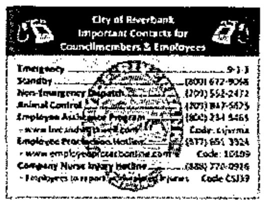
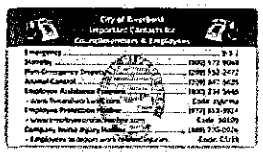
Search

Order Details

Order Date:	2/8/2013 7:43 PM
Order Number:	DVJ4H-22A17-2H5
Payment Type:	Visa
Order Status:	Processing
Delivery Option:	3 Business Days
Estimated Date of Arrival:	2/13/2013

Ship To:
Alvaro Zamora
City of Riverbank
6707 3rd St.
Riverbank, CA 95367
United States of America
Phone: 2098637125
azamora@riverbank.org

Bill To:
Alvaro Zamora
City of Riverbank
6707 3rd St.
Riverbank, CA 95367
United States of America
Phone: 2098637125
azamora@riverbank.org

Status Information	My Products		Quantity	Price	Subtotal
Item Status: Processing		**Large Magnet**	100	$99.99	
		Uploaded logo/photo/design		$4.99	**$104.98***
Item Status: Processing		**Small Sticker - Rectangle**	5 sheets of 10	$19.99	
		Uploaded logo/photo/design		$4.99	
		Glossy Sticker Stock		$4.99	**$29.97***

	You Pay
Product Total:	**$134.95**
Shipping & Processing (Rush 3 Business Days):	**$33.18**
Sales Tax:	**$11.65**
Total:	**$179.78**

* State sales tax is required on this item.

Vistaprint Make an impression.

Account # 7207-8559-3741

Search

Order Details

Order Date: 2/19/2013 3:11 PM
Order Number: B2622-32A53-8U0

Payment Type: Visa

Order Status: Shipped
Delivery Option: 3 Business Days
Estimated Date of Arrival: 2/22/2013

Ship To:
Alvaro Zamora
City of Riverbank
6707 3rd St.
Riverbank, CA 95367
United States of America
Phone: 2098637125
azamora@riverbank.org

Bill To:
Alvaro Zamora
City of Riverbank
6707 3rd St.
Riverbank, CA 95367
United States of America
Phone: 2098637125
azamora@riverbank.org

Status Information	My Products		Quantity	Price	Subtotal
Item Status: Shipped 2/20/2013 **Carrier:** UPS 2 Day Air **Tracking #:** 1Z16V5840209393182		**Large Magnet** Uploaded logo/photo/design	50	$43.99 $3.99	**$47.98***
Item Status: Shipped 2/20/2013 **Carrier:** UPS 2 Day Air **Tracking #:** 1Z16V5840209393182		**Small Sticker - Rectangle** Uploaded logo/photo/design Glossy Sticker Stock	5 sheets of 10	$15.99 $3.99 $3.99	**$23.97***

	Original Price	You Pay
Product Total:	~~$89.95~~	**$71.95**
Shipping & Processing (Rush 3 Business Days):		**$27.90**
Sales Tax:		**$6.77**
Total:	~~$124.62~~	**$106.62**
		You Saved $18.00!

* State sales tax is required on this item.

usbank

U.S BANCORP SERVICE CENTER
P. O. Box 6343
Fargo, ND 58125-6343

CITY OF RIVERBANK

ACCOUNT NUMBER	-6343
STATEMENT DATE	02-22-13
TOTAL ACTIVITY	$ 337.64

"MEMO STATEMENT ONLY"
DO NOT REMIT PAYMENT

000012541 1 AT 0.384 106481027089139 P
TRACIE J ANDERSON
CITY OF RIVERBANK
6707 3RD ST
RIVERBANK CA 95367-2305

We certify that all purchases listed on this statement, unless annotated to the contrary, are true, correct and for official business only. Payment is authorized.

Cardholder ______ Date ______ Approver ______ Date 3/7/2013

NEW ACCOUNT ACTIVITY

POST DATE	TRAN DATE	TRANSACTION DESCRIPTION	REFERENCE NUMBER	MCC	AMOUNT
02-08	02-07	AXZO PRESS LLC 585-742-7515 NY PUR ID: CCVISA6343 TAX: 0.00	24801633039200000063438	2741	136.64
02-11	02-07	CITY OF MODESTO NINTH ST MODESTO CA	24789303040040240119308	7523	2.00
02-18	02-14	ADOBE SYSTEMS, INC. 800-833-6687 WA PUR ID: 0000000000000000 TAX: 0.00	24610433046004063090057	5969	199.00

① BOOKS FOR DIRECTORS & SUPERVISORS "HANDLING THE DIFFICULT EMPLOYEE"
② PARKING FEE ASSOCIATED WITH STAN COG MGMT & FINANCE MTG
③ SOFTWARE PURCHASE FOR CITY CLERK

① & ② 101-402-000-706.037
③ 101-408.000-703.025

Default Accounting Code:

CUSTOMER SERVICE CALL	ACCOUNT NUMBER		ACCOUNT SUMMARY	
800-344-5696	-6343		PREVIOUS BALANCE	$.00
	STATEMENT DATE	DISPUTED AMOUNT	PURCHASES & OTHER CHARGES	$337.64
	02-22-13	$ .00	CASH ADVANCES	$.00
SEND BILLING INQUIRIES TO: C/O U.S. BANCORP SERVICE CENTER, INC U.S. BANK NATIONAL ASSOCIATION ND P.O. BOX 6335 FARGO, ND 58125-6335	AMOUNT DUE $ 0.00 DO NOT REMIT		CASH ADVANCE FEE	$.00
			CREDITS	$.00
			TOTAL ACTIVITY	$337.64

Axzo Press Order Confirmation

*** PLEASE PRINT AND RETAIN FOR FUTURE REFERENCE ***

NOTE: Customers ordering from our UK warehouse will be contacted by phone to confirm credit card information prior to the order being processed.

Order number: 677105
Account number: 67394
E-mail address: janderson@riverbank.org
Date of purchase: 2/5/2013 2:25:09 PM
Payment Method: CREDIT CARD
Name On Card: Tracie J Anderson
Card Type: VISA
Card Number: ****6343
Card Expiration: 05-2015

Billing Address	**Shipping Address**
Tracie Jill Anderson	Tracie Jill Anderson
City of Riverbank	City of Riverbank
6707 Third Street	6707 Third Street
Riverbank, CA 95367	Riverbank, CA 95367
United States	United States
209-863-7115	209-863-7115
janderson@riverbank.org	janderson@riverbank.org

Item #	Product	Price	Qty	Amount
978-1-56052-179-2	Handling the Difficult Employee	$13.95 USD	9	$125.55 USD

Merchandise Sub Total: $125.55 USD

Merchandise Tax:	$0.00 USD
Shipping & Handling (UPS Ground):	$11.09 USD
Shipping & Handling Tax:	$0.00 USD
Order Total:	**$136.64 USD**

IMPORTANT: Our Returns Policy has changed. To review the updated policy, click here.

This is not an invoice. Your invoice will be sent to you after your products have been shipped. Thank you.

Pay Station Number:	5
Entered:	02/07/2013 2:56 PM
Exited:	02/07/2013 3:59 PM
Ticket Number:	16426
Transaction Number:	13957
Rate:	A
Parking Fee:	$2.00
Total Tax:	$0.00

Total Fee:	$2.00
Fee Paid:	$2.00
Visa	
XXXXXXXXXXXX6343	
Approval Number:	031756

Thank you for your visit
Please come again!

STANDG MGMT + FINANCE
COMMITTEE MEETING

- For personal and professional use
- For students, educators, and staff
- For small and medium businesses
- Volume Licensing
- Special offers
- Adobe Marketing Cloud sales [opens in a new window]

Search [Search]
Welcome, Norma Torres-Manriquez
My cart
PrivacyMy Adobe
Adobe
ProductsSectionsBuy Search
Sign inPrivacyMy Adobe

Your Account

- Order History
- Your Downloads
- Your Subscriptions
- Return History

[Printable receipt] [Return an item]

Note: Already have a trial version of this product on your computer?
Convert your trial to a full version without having to reinstall by entering the product serial number you'll receive shortly via email.

Order number:	AD006989542	**Order date:**	Thursday, February 14, 2013	**Status:** Shipped

Electronic Download(s) / Subscription(s): Shipped On Thursday, February 14, 2013

PRODUCT	STATUS	QTY	ITEM PRICE	TOTAL PRICE
Adobe Acrobat XI Pro Windows, English 65196167	Download	1	US $199.00	US $199.00

Package discount:	(US $0.00)
Package subtotal:	US $199.00
Tax:	US $0.00
Order discount:	(US $0.00)
Order subtotal:	US $199.00
Shipping:	US $0.00
Tax:	US $0.00
Grand total:	US $199.00

Billing Address

Norma Torres-Manriquez
City Riverbank
6707 3rd St
Riverbank, California 95367-2305
United States
nmanriquez@riverbank.org

Your Cart
0

International Stores
[More Stores]
[Go]

SIGN UP FOR SPECIAL OFFERS
Please email me Adobe Store special offers and new product announcements.
Enter email address
[Go]

Customer Service

Products

Acrobat
Creative Cloud
Creative Suite
Digital Publishing Suite
Elements
Adobe Marketing Cloud
Mobile Apps
Photoshop
Touch Apps
Student and Teacher Editions

usbank.

U.S BANCORP SERVICE CENTER
P. O. Box 6343
Fargo, ND 58125-6343

CITY OF RIVERBANK

ACCOUNT NUMBER	7-5712
STATEMENT DATE	02-22-13
TOTAL ACTIVITY	$ 223.03

"MEMO STATEMENT ONLY"
DO NOT REMIT PAYMENT

000012542 1 AT 0.384 106481027089140 P
DEBORAH OLSON
CITY OF RIVERBANK LRA
6707 THIRD STREET
RIVERBANK CA 95367-2305

We certify that all purchases listed on this statement, unless annotated to the contrary, are true, correct and for official business only. Payment is authorized.

D. Olson 3/14/13 H. Hernandez

Cardholder Date Approver Date

NEW ACCOUNT ACTIVITY

POST DATE	TRAN DATE	TRANSACTION DESCRIPTION	REFERENCE NUMBER	MCC	AMOUNT
02-13	02-12	GRAND CHINA RIVERBANK CA	24231683044207000000177	5812	112.25
02-14	02-12	SAVE MART #105 RIVE RIVERBANK CA PUR ID: 06175510105VPRY7002210469 TAX: 0.00	24427333044710022090429	5411	84.83
02-18	02-15	SAVE MART #105 RIVE RIVERBANK CA PUR ID: 06175510105VPRY7002721404 TAX: 0.00	24427333047710027200764	5411	12.99
02-18	02-15	ACCUCONFERENCE 800-977-4607 NV PUR ID: 8489446430 TAX: 0.00	24492153046849894465150	4814	12.96

197-432-000-702-032 – $112.25
197-432-000-706-037 – $97.82
198-439-502-702-053 – $12.96

RECEIVED MAR 01 2013

Default Accounting Code:

CUSTOMER SERVICE CALL 800-344-5696	ACCOUNT NUMBER -5712		ACCOUNT SUMMARY PREVIOUS BALANCE $.00
	STATEMENT DATE 02-22-13	DISPUTED AMOUNT $ .00	PURCHASES & OTHER CHARGES $223.03
SEND BILLING INQUIRIES TO: C/O U.S. BANCORP SERVICE CENTER, INC U.S. BANK NATIONAL ASSOCIATION ND P.O. BOX 6335 FARGO, ND 58125-6335	AMOUNT DUE $ 0.00 DO NOT REMIT		CASH ADVANCES $.00 CASH ADVANCE FEE $.00 CREDITS $.00 TOTAL ACTIVITY $223.03

GUEST CHECK

Date	Table	Guests	Server	0544244

APPT-SOUP/SAL-ENTREE-VEG POT-DESSERT-BEV

Grand China
Chinese Cuisine
6333 Oakdale Rd #H
Riverbank, CA 95367
(209) 863-1328

Tax

Total

Thank You-Please Come Again

J6000

2/12/13 5:30 星期二

GRAND CHINA
6333 OAKDALE RD STE# H
RIVERBANK, CA 95367

02/12/2013	15:07:43
Merchant ID	000000001281004
Terminal	01882556
334225506887	

CREDIT CARD
VISA SALE

CARD #	XXXXXXXXXXXX5712
INVOICE	0017
Batch #:	001151
Approval Code:	[illegible]437
Entry Method:	[illegible]
Mode:	[illegible]
PRE-TIP AMT	$102.25
TIP	10.00
TOTAL AMOUNT	112.25

CUSTOMER COPY

SAVE MART SUPERMARKETS

2237 Claribel Rd.
Riverbank Ca
Try Our Pharmacy at (209) 863-1483
Save Mart (209) 863-1480

Cashier: Wanda W   Clerk# 1324

02/15/13   09:59:42

MEAT		
HORML SLM&CHZ TRAY		12.99 F
Regular Price	14.99	
SUBTOTAL		12.99
TOTAL TAX		.00
TOTAL		12.99
CREDIT CARDS TENDER		12.99
Acct:***********5712		
APPRVL CODE 009198		
CASH CHANGE		.00
NUMBER OF ITEMS		1
Total Savings on Sale Items		2.00
YOU SAVED A TOTAL OF		2.00
THAT IS A SAVINGS OF		13%

Save Mart Rewards XXXXXXXXXXXXXXX5859

In this sale your
Rewards-eligible purchases were
$ 12.99

Some Restrictions Apply - Visit
www.savemart.com
for complete details and to
Keep track of all of your
FUEL REWARDS
****

Mayor / Tenant Mtg
2/15/13

Trx:26 Term:6 Store:105 10:00:22

Our Customer Support Team looks
forward to hearing from you
8-7 Mon-Fri and 8-4 Sat-Sun
(800) 692-5710

TalkPath LLC Federal Tax ID: 59-3775035

AccuConference
"Making Conferencing Simple & Affordable"

Customer Service #
1.800.989.9239

Statement Date: 1/15/2013 - 2/14/2013

Your Customer Number is: **2509982**

City of Riverbank - LRA
Deborah Olson
6707 3rd ST
Riverbank, CA 95367

Previous Balance:	$4.25 USD
Payments:	-$4.25 USD
Amount Overdue:	$0.00 USD
February Current Charges:	$11.34 USD
USF Recovery:	$1.40 USD
Cost Recovery Fee:	$0.22 USD
Total February Charge:	$12.96 USD
Charged to Credit Card Ending *5712:	-$12.96 USD

Total Amount Due: $0.00 USD

Polling * Chat * PowerPoint * 100% Secure * No Download Required

** **Access your account via the web: www.accuconference.com**

	Attendees	Minutes	Cost
Conference Calls	6	290	**$11.34**
Conference Lite Calls	0		**<no usage>**
Billing Fees			**<no usage>**

AccuConference
"Making Conferencing Simple & Affordable"

Customer Service #
1.800.989.9239

Conference Call Detail

Date of Call	Moderator	Conference Name	Acct Code	Callers	Total Mins	Rate	Charge for Call
2/14/2013 9:59 AM	LRA - Moderator	LRA		6	290	0.0390	$11.34
	Subtotal for LRA			**6**	**290**		**$11.34**

Thank you for using AccuConference by TalkPath LLC!

The FCC now mandates all conference calls placed on or after October 1st 2008 are subject to the Universal Service fee collected by the USAC.
FCC Site: http://hraunfoss.fcc.gov/edocs_public/attachmatch/DA-08-1689A1.pdf
AccuConference USF FAQ: http://www.accuconference.com/USF.aspx

February Current Charges:	$11.34 USD
USF Recovery:	$1.40 USD
Cost Recovery Fee:	$0.22 USD
Total February Charge:	$12.96 USD
Charged to Credit Card Ending *5712:	-$12.96 USD

Do not pay

SAVE MART SUPERMARKETS

2237 Claribel Rd.
Riverbank Ca
Try Our Pharmacy at (209) 863-1483
Save Mart (209) 863-1480

Cashier: CHRISTINE BAKERY Clerk# 29577
02/12/13 2/14/13 tenant appreciation day 13:39:36

BAKERY

WHITE DECO CUPCAKE	4.99 F
WHITE DECO CUPCAKE	4.99 F
WHITE DECO CUPCAKE	4.99 F
WHITE DECO CUPCAKE	4.99 F
WHITE DECO CUPCAKE	4.99 F
WHITE DECO CUPCAKE	4.99 F
WHITE DECO CUPCAKE	4.99 F
WHITE DECO CUPCAKE	4.99 F
WHITE DECO CUPCAKE	4.99 F
WHITE DECO CUPCAKE	4.99 F
WHITE DECO CUPCAKE	4.99 F
WHITE DECO CUPCAKE	4.99 F
WHITE DECO CUPCAKE	4.99 F
WHITE DECO CUPCAKE	4.99 F
WHITE DECO CUPCAKE	4.99 F
WHITE DECO CUPCAKE	4.99 F
WHITE DECO CUPCAKE	4.99 F
SUBTOTAL	84.83
TOTAL TAX	.00

TOTAL 84.83

CREDIT CARDS TENDER 84.83
Acct:************5712
APPRVL CODE 009885
CASH CHANGE .00

NUMBER OF ITEMS 17

Save Mart Rewards XXXXXXXXXXXXXXX5859
****

AccuConference
"Making Conferencing Simple & Affordable"

VENDOR APPROVAL SUMMARY REPORT

Date: 3/21/2013
9:54:49AM

CHECK #	GL NUMBER	VENDOR #	VENDOR NAME	DESCRIPTION	Time:	AMOUNT
39367	119-442.000-705.040	100500	5 POINTS SMOG & TUNE-UP N	VEHICLE MAINTENANCE		31.75
39367	119-442.000-705.040	100500	5 POINTS SMOG & TUNE-UP N	VEHICLE MAINTENANCE		51.75
						83.50
39368	197-439.000-704.021	88025	A & A PORTABLES INC.	PORTABLE RESTROOM		49.76
						49.76
39369	114-433.000-702.032	103129	ACTION PLUMBING, LLC	BACKFLOW TESTING		450.00
39369	114-433.000-702.032	103129	ACTION PLUMBING, LLC	BACKFLOW TESTING		540.00
39369	114-433.000-702.032	103129	ACTION PLUMBING, LLC	BACKFLOW TESTING		630.00
39369	114-433.000-702.032	103129	ACTION PLUMBING, LLC	BACKFLOW TESTING		540.00
39369	114-433.000-702.032	103129	ACTION PLUMBING, LLC	BACKFLOW TESTING		585.00
39369	114-433.000-702.032	103129	ACTION PLUMBING, LLC	BACKFLOW TESTING		675.00
39369	114-433.000-702.032	103129	ACTION PLUMBING, LLC	BACKFLOW TESTING		540.00
39369	114-433.000-702.032	103129	ACTION PLUMBING, LLC	BACKFLOW TESTING		675.00
						4,635.00
39370	138-461.000-707.003	103135	AGUILAR/ANNABELLE//	REIMBURSEMENT		162.74
39370	101-408.000-703.025	103135	AGUILAR/ANNABELLE//	REIMBURSEMENT		16.26
						179.00
39371	197-439.000-706.029	104510	AMERICAN SYSTEM CONTRO	BUILDING MAINTENANCE		85.00
						85.00
39372	114-433.000-702.032	10026	AMERICAN WATER WORKS A	TRAINING MATERIAL		504.50
						504.50
39373	197-439.000-704.021	99450	ARROWHEAD	BOTTLED WATER		96.20
39373	101-412.000-706.026	99450	ARROWHEAD	BOTTLED WATER		39.44
39373	106-424.000-706.026	99450	ARROWHEAD	BOTTLED WATER		66.05
						201.69
39374	101-405.000-704.022	99815	AT&T-CALNET 2	COMMUNICATIONS		90.89
39374	101-406.000-704.022	99815	AT&T-CALNET 2	COMMUNICATIONS		30.30
39374	101-407.000-704.022	99815	AT&T-CALNET 2	COMMUNICATIONS		242.37
39374	101-409.000-704.022	99815	AT&T-CALNET 2	COMMUNICATIONS		212.08
39374	101-412.000-704.022	99815	AT&T-CALNET 2	COMMUNICATIONS		60.59

CHECK #	GL NUMBER	VENDOR #	VENDOR NAME	DESCRIPTION	Time:	AMOUNT
39374	101-414.000-704.022	99815	AT&T-CALNET 2	COMMUNICATIONS		30.30
39374	134-459.000-704.022	99815	AT&T-CALNET 2	COMMUNICATIONS		60.59
39374	106-423.000-704.022	99815	AT&T-CALNET 2	COMMUNICATIONS		60.59
39374	119-442.000-704.022	99815	AT&T-CALNET 2	COMMUNICATIONS		30.30
39374	198-439.502-702.053	99815	AT&T-CALNET 2	COMMUNICATIONS - LRA		349.67
						1,167.68
39375	114-433.000-703.064	103295	BACKFLOW APPARATUS & V	BACKFLOW TEST KIT		94.20
						94.20
39376	220-590.000-707.003	10232	BRAVADO OUTDOOR PRODU	TENNIS TABLES		3,550.00
						3,550.00
39377	137-460.000-706.035	05700	CENTRAL SAN JOAQUIN VAL	WOKERS COMP/LIABILITY		45,416.00
39377	138-461.000-706.035	05700	CENTRAL SAN JOAQUIN VAL	WOKERS COMP/LIABILITY		22,897.00
						68,313.00
39378	101-409.000-702.034	102990	CHARTER COMMUNICATION	COMMUNICATIONS - POLICE		6.14
						6.14
39379	101-403.000-702.032	102990	CHARTER COMMUNICATION	COMMUNICATIONS		49.73
39379	101-408.000-706.026	102990	CHARTER COMMUNICATION	COMMUNICATIONS		49.73
39379	101-402.000-703.025	102990	CHARTER COMMUNICATION	COMMUNICATIONS		49.72
						149.18
39380	197-439.000-702.032	104609	CHURCHWELL WHITE	LEGAL SERVICES - LRA		1,104.63
						1,104.63
39381	119-442.000-705.041	104435	E.R. VINE & SONS, INC.	VEHICLE FUEL		1,953.98
39381	101-414.000-706.029	104435	E.R. VINE & SONS, INC.	VEHICLE FUEL		258.30
						2,212.28
39382	114-433.000-702.032	13010	FAR WEST	WATER SAMPLES		800.00
39382	197-439.000-706.029	13010	FAR WEST	WATER SAMPLES		150.00
						950.00
39383	114-433.000-703.024	13300	FEDEX	POSTAGE		59.29
39383	114-433.000-703.024	13300	FEDEX	POSTAGE		66.56
39383	101-000.000-600.090	13300	FEDEX	POSTAGE		24.48

CHECK #	GL NUMBER	VENDOR #	VENDOR NAME	DESCRIPTION	AMOUNT
					150.33
39384	197-439.000-702.063	104543	GEIL ENTERPRISES, INC.	SECURITY SERVICES - FEB 2	11,190.24
					11,190.24
39385	106-424.000-706.026	100164	GRAINGER	SMALL TOOLS/SUPPLIES	168.02
					168.02
39386	114-433.000-702.030	17950	GROENIGER #1423	EQUIPMENT MAINTENANCE	256.15
39386	114-433.000-706.029	17950	GROENIGER #1423	BUILDING MAINTENANCE	824.05
					1,080.20
39387	132-457.000-702.032	99588	GROVER LANDSCAPE SERV	LANDSCAPE MAINTENANCE	375.00
					375.00
39388	134-459.000-703.027	100312	HOME DEPOT CREDIT SERVI	BUILDING MAINTENANCE	38.71
39388	117-411.000-706.028	100312	HOME DEPOT CREDIT SERVI	BUILDING MAINTENANCE	29.73
39388	101-414.000-706.081	100312	HOME DEPOT CREDIT SERVI	BUILDING MAINTENANCE	103.09
39388	101-407.000-703.028	100312	HOME DEPOT CREDIT SERVI	BUILDING MAINTENANCE	43.35
39388	114-433.000-702.030	100312	HOME DEPOT CREDIT SERVI	BUILDING MAINTENANCE	71.62
39388	118-441.000-706.029	100312	HOME DEPOT CREDIT SERVI	BUILDING MAINTENANCE	114.12
39388	101-414.000-706.029	100312	HOME DEPOT CREDIT SERVI	BUILDING MAINTENANCE	963.20
39388	101-414.000-703.050	100312	HOME DEPOT CREDIT SERVI	BUILDING MAINTENANCE	261.11
39388	101-407.000-706.029	100312	HOME DEPOT CREDIT SERVI	BUILDING MAINTENANCE	54.95
					1,679.88
39389	114-433.000-702.030	19690	HOWK SYSTEMS	EQUIPMENT MAINTENANCE	170.00
39389	114-433.000-702.030	19690	HOWK SYSTEMS	EQUIPMENT MAINTENANCE	127.50
39389	114-433.000-706.029	19690	HOWK SYSTEMS	BUILDING MAINTENANCE	1,022.90
39389	116-436.000-707.002	19690	HOWK SYSTEMS	BUILDING MAINTENANCE	10,235.33
39389	116-436.000-707.002	19690	HOWK SYSTEMS	BUILDING MAINTENANCE	297.50
					11,853.23
39390	114-433.000-702.032	100634	INTERNATIONAL CODE COUN	MEMBERSHIP DUES	125.00
					125.00
39391	101-412.000-706.037	105158	JONES & MAYER	EDUCATION & TRAINING	50.00
39391	117-411.000-706.036	105158	JONES & MAYER	EDUCATION & TRAINING	50.00

Time:

CHECK #	GL NUMBER	VENDOR #	VENDOR NAME	DESCRIPTION	Time: AMOUNT
					100.00
39392	114-433.000-706.029	90073	KELLY MOORE PAINTS CO. I	BUILDING MAINTENANCE	14.41
					14.41
39393	173-590.000-704.021	32627	MID	UTILITIES	104.52
39393	114-433.000-704.021	32627	MID	UTILITIES	195.42
39393	114-433.000-704.021	32627	MID	UTILITIES	3,273.94
39393	101-413.000-704.021	32627	MID	UTILITIES	302.22
39393	173-590.000-704.021	32627	MID	UTILITIES	12.50
39393	220-590.000-704.021	32627	MID	UTILITIES	43.04
39393	220-590.000-704.021	32627	MID	UTILITIES	31.72
39393	114-433.000-704.021	32627	MID	UTILITIES	1,540.97
39393	220-590.000-704.021	32627	MID	UTILITIES	158.32
					5,662.65
39394	101-407.000-702.032	88042	NORQUIST	HEATING & AIR MAINTENANC	1,285.00
39394	101-407.000-702.032	88042	NORQUIST	HEATING & AIR MAINTENANC	70.00
					1,355.00
39395	198-439.502-706.037	103187	OLSON/DEBBIE//	TRAVEL ALLOWANCE	69.00
					69.00
39396	114-433.000-704.021	39021	PACIFIC GAS & ELECTRIC	UTILITIES	3,564.47
39396	175-590.000-704.021	39021	PACIFIC GAS & ELECTRIC	UTILITIES	161.75
39396	101-414.000-704.021	39021	PACIFIC GAS & ELECTRIC	UTILITIES	1,215.85
39396	101-409.000-704.021	39021	PACIFIC GAS & ELECTRIC	UTILITIES	1,983.60
39396	106-423.000-704.021	39021	PACIFIC GAS & ELECTRIC	UTILITIES	1,644.23
39396	106-424.000-704.021	39021	PACIFIC GAS & ELECTRIC	UTILITIES	194.88
39396	102-418.000-704.021	39021	PACIFIC GAS & ELECTRIC	UTILITIES	6,414.14
39396	101-407.000-704.021	39021	PACIFIC GAS & ELECTRIC	UTILITIES	1,579.46
39396	118-441.000-704.021	39021	PACIFIC GAS & ELECTRIC	UTILITIES	1,195.90
39396	118-441.000-704.021	39021	PACIFIC GAS & ELECTRIC	UTILITIES	494.82
39396	106-424.000-704.021	39021	PACIFIC GAS & ELECTRIC	UTILITIES	204.34
39396	101-414.000-704.021	39021	PACIFIC GAS & ELECTRIC	UTILITIES	187.76
39396	102-418.000-704.021	39021	PACIFIC GAS & ELECTRIC	UTILITIES	349.84

CHECK #	GL NUMBER	VENDOR #	VENDOR NAME	DESCRIPTION	AMOUNT
					19,191.04
39397	101-403.000-703.025	11009	PRINTING SYSTEMS, INC.	DELINQUENT NOTICES	180.63
39397	114-433.000-703.025	11009	PRINTING SYSTEMS, INC.	DELINQUENT NOTICES	180.63
39397	106-423.000-703.025	11009	PRINTING SYSTEMS, INC.	DELINQUENT NOTICES	180.64
39397	101-403.000-703.025	11009	PRINTING SYSTEMS, INC.	ENVELOPES FOR LATE NOTI	261.21
39397	114-433.000-703.025	11009	PRINTING SYSTEMS, INC.	ENVELOPES FOR LATE NOTI	261.21
39397	106-423.000-703.025	11009	PRINTING SYSTEMS, INC.	ENVELOPES FOR LATE NOTI	261.20
					1,325.52
39398	104-420.000-707.003	100802	SAN JOAQUIN COUNTY	SANTA FE BRIDGE	41,061.87
					41,061.87
39399	201-000.000-200.080	105083	SEECHANGE HEALTH INSUR	HEALTH INSURANCE - APRIL	29,871.00
					29,871.00
39400	114-433.000-702.032	102932	SJVAPCD	PERMITS TO OPERATE	240.00
					240.00
39401	101-406.000-703.025	103349	STAPLES ADVANTAGE	OFFICE SUPPLIES	68.36
39401	101-412.000-703.025	103349	STAPLES ADVANTAGE	OFFICE SUPPLIES	68.36
39401	101-406.000-703.025	103349	STAPLES ADVANTAGE	OFFICE SUPPLIES	14.52
39401	101-412.000-703.025	103349	STAPLES ADVANTAGE	OFFICE SUPPLIES	14.53
39401	106-424.000-703.025	103349	STAPLES ADVANTAGE	OFFICE SUPPLIES	110.82
39401	101-406.000-703.025	103349	STAPLES ADVANTAGE	OFFICE SUPPLIES	122.26
39401	101-412.000-703.025	103349	STAPLES ADVANTAGE	OFFICE SUPPLIES	122.26
39401	101-412.000-703.025	103349	STAPLES ADVANTAGE	OFFICE SUPPLIES	95.50
39401	101-406.000-703.025	103349	STAPLES ADVANTAGE	OFFICE SUPPLIES	95.50
39401	101-405.000-703.025	103349	STAPLES ADVANTAGE	OFFICE SUPPLIES	95.49
39401	101-403.000-703.025	103349	STAPLES ADVANTAGE	OFFICE SUPPLIES	95.49
39401	117-411.000-703.025	103349	STAPLES ADVANTAGE	OFFICE SUPPLIES	95.49
39401	101-408.000-703.025	103349	STAPLES ADVANTAGE	OFFICE SUPPLIES	-680.16
39401	101-401.000-703.025	103349	STAPLES ADVANTAGE	OFFICE SUPPLIES	105.10
39401	101-402.000-703.025	103349	STAPLES ADVANTAGE	OFFICE SUPPLIES	53.05
39401	101-408.000-703.025	103349	STAPLES ADVANTAGE	OFFICE SUPPLIES	53.05
39401	101-402.000-703.025	103349	STAPLES ADVANTAGE	OFFICE SUPPLIES	14.41

Time:

CHECK #	GL NUMBER	VENDOR #	VENDOR NAME	DESCRIPTION	Time: AMOUNT
					544.03
39402	101-439.000-702.043	103004	THE PLANNING CENTER - DC	SPECIFIC PLAN	1,327.50
					1,327.50
39403	114-433.000-702.031	103158	U.S. BANK CORPORATE PAYME	CREDIT CARD CHARGES	44.39
39403	119-442.000-704.022	103158	U.S. BANK CORPORATE PAYME	CREDIT CARD CHARGES	45.00
39403	101-406.000-706.038	103158	U.S. BANK CORPORATE PAYME	CREDIT CARD CHARGES	360.00
39403	101-412.000-709.001	103158	U.S. BANK CORPORATE PAYME	CREDIT CARD CHARGES	358.57
39403	117-411.000-706.036	103158	U.S. BANK CORPORATE PAYME	CREDIT CARD CHARGES	63.94
39403	117-411.000-706.036	103158	U.S. BANK CORPORATE PAYME	CREDIT CARD CHARGES	75.00
39403	117-411.000-706.036	103158	U.S. BANK CORPORATE PAYME	CREDIT CARD CHARGES	150.00
39403	118-441.000-706.026	103158	U.S. BANK CORPORATE PAYME	CREDIT CARD CHARGES	113.44
39403	101-412.000-706.036	103158	U.S. BANK CORPORATE PAYME	CREDIT CARD CHARGES	58.32
39403	213-597.040-702.053	103158	U.S. BANK CORPORATE PAYME	CREDIT CARD CHARGES	19.44
39403	101-403.000-703.025	103158	U.S. BANK CORPORATE PAYME	CREDIT CARD CHARGES	97.24
39403	101-408.000-703.025	103158	U.S. BANK CORPORATE PAYME	CREDIT CARD CHARGES	286.40
39403	101-403.000-706.037	103158	U.S. BANK CORPORATE PAYME	CREDIT CARD CHARGES	57.61
39403	101-402.000-706.037	103158	U.S. BANK CORPORATE PAYME	CREDIT CARD CHARGES	138.64
39403	101-408.000-703.025	103158	U.S. BANK CORPORATE PAYME	CREDIT CARD CHARGES	199.00
39403	197-439.000-702.032	103158	U.S. BANK CORPORATE PAYME	CREDIT CARD CHARGES	112.25
39403	197-439.000-706.037	103158	U.S. BANK CORPORATE PAYME	CREDIT CARD CHARGES	97.82
39403	198-439.502-702.053	103158	U.S. BANK CORPORATE PAYME	CREDIT CARD CHARGES	12.96
					2,290.02
39404	106-424.000-706.026	99833	USA BLUE BOOK	EQUIPMENT MAINTENANCE	19.55
					19.55
39405	114-433.000-702.032	1000259	WONDERWARE	RENEWAL	2,568.40
					2,568.40
39406	101-403.000-703.025	99195	ZEE MEDICAL SERVICE CO.	SAFETY SUPPLIES	13.59
39406	101-412.000-703.025	99195	ZEE MEDICAL SERVICE CO.	SAFETY SUPPLIES	13.59
39406	101-406.000-703.025	99195	ZEE MEDICAL SERVICE CO.	SAFETY SUPPLIES	13.59
39406	101-405.000-703.025	99195	ZEE MEDICAL SERVICE CO.	SAFETY SUPPLIES	13.58
					54.35

VENDOR APPROVAL SUMMARY REPORT

Date: 3/21/2013
9:54:49AM

CHECK #	GL NUMBER	VENDOR #	VENDOR NAME	DESCRIPTION	Time:	AMOUNT
				CHECK RUN TOTAL		**215,601.80**

RIVERBANK CITY COUNCIL AGENDA ITEM NO. 10.2

SECTION 10: INFORMATIONAL ITEMS

Meeting Date:	April 8, 2013
Subject/ Title:	Minutes of the Budget Advisory Committee held 03/27/2013.
From:	Jill Anderson, City Manager
Submitted by:	Marisela Hernandez, Director of Finance/City Treasurer

RECOMMENDATION

It is recommended that the City Council review the minutes of the Budget Advisory Committee Meeting held on 03/27/2013, as an informational item.

ATTACHMENTS: **(List attachments in order of placement)**

1. BAC Minutes: 03/27/2013

BUDGET ADVISORY COMMITTEE
RIVERBANK CITY HALL NORTH
COUNCIL CHAMBER
6707 THIRD STREET
RIVERBANK CA 95367-2305

MINUTES
WEDNESDAY, FEBRUARY 27, 2013

CALL TO ORDER: **Meeting was called to order by Chair Donna King at 6:00 pm.**

ROLL CALL: **Present: Committee Members Suzanne Dean, Evelyn Halbert, Joan Stewart, Vice Chair Dan Roman, Chair Donna King.**
2 Chairs Currently Vacant
Absent: Council Liason Mayor O'Brien

CONFLICT OF INTEREST DECLARATION BY COMMITTEE MEMBERS

No conflicts declared.

1. PUBLIC BUSINESS FROM THE FLOOR (No action can be taken.)

No comments from the public.

2. ACTION & DISCUSSION ITEMS

Item 2.1: Report of Posting. The agenda for the regular February 27, 2013 Budget Advisory Committee meeting was posted on the City bulletin board on February 22, 2013.

Motion to Approve Report of Posting was made by Committee Member Stewart and 2nd by Committee Member Dean.

Vote: Ayes: 4 Nays: 0 Abstentions: 0

Item 2.2: Approval of the January 23, 2013 Budget Advisory Committee Meeting Minutes.

Motion to Approve Minutes as is was made by Committee Member Stewart and 2nd by Committee Member Dean.

Vote: **Ayes: 3** **Nays: 0** **Abstentions: 1**
(Abstention by Committee Member Halbert)

Vice Chair Dan Roman joined the meeting at 6:04 PM.

Item 2.3: Top 25 Sales Tax Generators

Marisela Hernandez, Director of Finance presented the Top 25 Sales Tax Generators in the City as per the request of the Committee at the January 23, 2013 meeting.

Item 2.4: FY 2013-14 General Fund Revenue Projections.

Marisela Hernandez, Director of Finance presented the Fiscal Year 2013-14 General Fund Revenue Projections.

Vice Chair Roman questioned what the City will do in order to adjust for the continuing decline in revenues.

Comments from the public (Mr. John Gasper and Mr. Erick Winchester) were received with respect to Property Tax Revenues, Animal Control Fees, Plan Check Fees, Franchise Fees.

3. COMMENTS (Informational Only – No action to be taken)

Item 3.1: Staff Comments. **No Comments.**
Item 3.2: Council Liaison Comments. **No Comments.**
Item 3.3: Committee Member Comments.

Chair King requested a follow-up of the recommendations made by the Committee to the City Council for the FY 2012-13 Budget Projection.

ADJOURNMENT: Chair King Adjourned the meeting at 6:59 PM.

RIVERBANK CITY COUNCIL AGENDA ITEM NO. 10.3

SECTION 10: INFORMATIONAL ITEMS

Meeting Date:	April 8, 2013
Subject/ Title:	Minutes of the Oversight Board for the Former Riverbank Redevelopment Agency Meetings held 01/07/2013 and 01-15-2013.
From:	Jill Anderson, City Manager
Submitted by:	Marisela Hernandez, Director of Finance/City Treasurer

RECOMMENDATION

It is recommended that the City Council review the minutes of the Oversight Board for the Former Riverbank Redevelopment Agency Meetings held 01/07/2013 and 01-15-2013., as an informational item.

ATTACHMENTS: **(List attachments in order of placement)**

1. Oversight Board Minutes: 01/07/2013
2. Oversight Board Minutes: 01/15/2013

AGENDA

OVERSIGHT BOARD FOR THE FORMER RIVERBANK REDEVELOPMENT AGENCY

SPECIAL MEETING MINUTES
January 7, 2013

CALL MEETING TO ORDER:

The Oversight Board met on January 7, 2013 at 11:00 a.m. in the Riverbank City Hall South Conference Room located at 6617 Third Street, Riverbank, California with Chairman William O'Brien presiding. Board Member Lana Coleman was absent.

ROLL CALL:

OVERSIGHT BOARD

Chair:	William O'Brien
Vice Chair:	Curtis Lineberger
Board Members:	Becky Meredith; Teresa Scott; Stephen Mayotte, Marisela Hernandez

OTHERS:

Jill Anderson (City of Riverbank-City Manager's Office), Paul Baxter (Riverbank Designated Local Authority), Mark Loeser (Stanislaus County- Chief Executive Office)

CONFLICT OF INTEREST DECLARATION:

No Conflicts Declared:

1. **OVERSIGHT BOARD**

1a: Approval of minutes from the meeting of October 22, 2012

Motion to approve minutes by Board Member Mayotte, seconded by Vice Chair Lineberger; passed 6-0.

1b: Approval of the Designated Local Authority Due Diligence Review Public Notice/ Hearing

Board Member Hernandez indicated the Oversight Board was required to solicit public comments on the Phase II Due Diligence Review of the Non-Housing Segment prepared by Clendenin Bird and Company, PC and reconvene on January 15, 2013 to take formal action.

Motion to approve the Designated Local Authority Due Diligence Review Public Notice/Hearing was approved by Board Member Meredith, seconded by Board Member Scott; passed 6-0.

1c: Current Financial Status of the Designated Local Authority (Information Item Only)

The Oversight Board accepted a Financial Status Report from Board Member Hernandez who indicated the Riverbank Designated Local Authority (DLA) will default on its scheduled February 2013 payment to the Trustee US Bank for the Debt Service Series A. She indicated the DLA has continued to inform the Trustee on its intent to continue to make partial payments and to demonstrate its commitment to servicing the debt until its retired.

1d: Continuing Steps in the Dissolution Process

Paul Baxter discussed the Riverbank Designated Local Authority (DLA) has worked with Kosmont Co. to outline the continuing steps in the dissolution process which includes proper disposition of any Riverbank DLA assets that may occur in the upcoming year.

2. COMMUNICATIONS FROM THE AUDIENCE

No communication from the audience was provided.

3. STAFF/BOARD COMMENTS

3a: Oversight Board Comments

Oversight Board members thanked Paul Baxter from the Riverbank Designated Local Authority (DLA) for his work with the Kosmont Company.

Chairman O'Brien recognized City of Riverbank staff for their work on supporting the DLA over the past four months, and recommended that City of Riverbank staff and County staff explore transitioning full support of the DLA to the City of Riverbank.

ADJOURNMENT

There being no further business, Chairman O'Brien adjourned the meeting at 11.23 a.m.

OVERSIGHT BOARD FOR THE FORMER RIVERBANK REDEVELOPMENT AGENCY

REGULAR MEETING MINUTES
January 15, 2013

CALL MEETING TO ORDER:

The Oversight Board met on January 15, 2013 at 11:00 a.m. in the Riverbank City Hall South Conference Room located at 6617 Third Street, Riverbank, California with Chairman William O'Brien presiding. Vice Chair Curtis Lineberger and Board Member Lana Coleman were absent.

ROLL CALL:

OVERSIGHT BOARD

Chair:	William O'Brien
Board Members:	Becky Meredith; Teresa Scott; Stephen Mayotte, Marisela Hernandez

OTHERS:

Jill Anderson (City of Riverbank-City Manager's Office), Paul Baxter (Riverbank Designated Local Authority), Mark Loeser (Stanislaus County- Chief Executive Office)

CONFLICT OF INTEREST DECLARATION:

No Conflicts Declared:

1. OVERSIGHT BOARD

1a: Approval of minutes from the meeting of January 7, 2013

Motion to approve minutes by Board Member Hernandez, seconded by Board Member Scott; passed 5-0. The approval of the minutes included a correction to the minutes to reflect January 7, 2013 and not January 7, 2012 as submitted.

1b: Current Financial Status of the Designated Local Authority (Information Item Only)

The Oversight Board accepted a Financial Status Report from Board Member Hernandez provided a financial status update. Based on actual revenue collected through January 1, 2013, the Oversight Board will make its scheduled February 2013 debt service payments for the Series A and Series B obligations. The primary factors for revenue materializing over original budget estimates include the following:

- **Original revenue estimate did not include any pass-through from subordinate taxing agencies;**
- **Revenue was estimated at the Agency wide level while actuals are calculated at the Tax Rate Area (TRA) level; and**
- **Revenue estimate was for the 12-13 tax year. There is a timing related issue because distribution of redevelopment funds was required on June 1, 2012. This left an additional five percent of the 11-12 revenue apportioned to the Successor Agency before the 2011-2012 Fiscal Year end close on June 30, 2013 to be distributed on Jan 1, 2013.**

1c: Resolution for Approval of the Due Diligence Review of All Other Funds, Excluding the Low and Moderate Income Housing Fund

Board Member Hernandez indicated the Oversight Board was required to approve a resolution on the Phase II Due Diligence Review of the Non-Housing Segment. The

Oversight Board opened the Public Comment period on January 7, 2013. There were no public comments and no questions related to this matter.

Motion to approve the Resolution of the Due Diligence Review of All Other Funds, Excluding the Low and Moderate Income Housing Fund was Board Member Meredith, seconded by Board Member Scott; passed 5-0.

2. COMMUNICATIONS FROM THE AUDIENCE

No communication from the audience was provided.

3. STAFF/BOARD COMMENTS

3a: Oversight Board Comments

The Oversight Board discussed the date of their next meeting to approve ROPS IV. The tentative date approved by the Board Members was February 19, 2013. Staff would poll all members to confirm participation.

ADJOURNMENT

There being no further business, Chairman O'Brien adjourned the meeting at 11.30 a.m.

RIVERBANK CITY COUNCIL AGENDA ITEM NO. 10.4

SECTION 10: INFORMATIONAL ITEMS

Meeting Date:	April 8, 2013
Subject/ Title:	Draft Minutes of the Riverbank Designated Local Authority Meeting held 02/04/2013.
From:	Jill Anderson, City Manager
Submitted by:	Luanne Bain, Administrative Assistant

RECOMMENDATION

It is recommended that the City Council review the minutes of the Riverbank Designated Local Authority Meeting held 02/04/13, as an informational item.

ATTACHMENTS: **(List attachments in order of placement)**

1. RDLA Minutes: 02/04/2013

RIVERBANK DESIGNATED LOCAL AUTHORITY
SUCCESSOR AGENCY TO THE RIVERBANK REDEVELOPMENT AUTHORITY

SPECIAL MEETING MINUTES
MONDAY, FEBRUARY 4, 2013

CALL TO ORDER:

The Riverbank Designated Local Authority (RDLA) met this date at 9:05am, in the Riverbank City Council Chamber, 6707 Third Street, Riverbank, California, and was call to order by Vice Chair Walter Schmidt.

ROLL CALL - Present: Vice Chair Walter Schmidt
Treasurer Paul Baxter
Chair Wendell Naraghi (arrived at 9:10am)

Also in attendance: Mark Persico, Kosmont Companies
Christopher Jicha, Kosmont Companies
Marisela Hernandez, Riverbank Finance Director
Richard O'Brien, Riverbank Mayor
Jill Anderson, Riverbank City Manager
Luanne Bain, Administrative Assistant

CONFLICT OF INTEREST

Declaration by Board Members who would have a direct Conflict of Interest on any scheduled item to be considered should be stated at this time.

No conflict was declared.

1. PUBLIC BUSINESS FROM THE FLOOR (No action can be taken.)

No public business from the floor.

2. ACTION ITEMS

Item 2.1: Report of Posting. The agenda for the February 4, 2013, Designated Local Authority meeting was posted on the City bulletin board on February 1, 2013.

Motion by Treasurer Baxter, second by Vice Chair Schmidt, to approve Report of Posting; passed by 2-0.

Absent: ***Chair Naraghi***

Item 2.2: Approval of the October 9, 2012 Designated Local Authority Meeting Minutes.

Request by Consultant Mark Persico to amend his comment in Item 3.1, to reflect that "as of this date (October 9, 2012), Kosmont's contract has not been extended past January 1, 2013."

Motion by Treasurer Baxter, second by Vice Chair Schmidt, to approve minutes of the October 9, 2012 RDLA Meeting as amended; passed 2-0.

Absent: ***Chair Naraghi***

Item 2.3: Approval of the December 11, 2012 Designated Local Authority Meeting Minutes.

Motion by Treasurer Baxter, second by Vice Chair Schmidt, to approve minutes of the December 11, 2012 RDLA Meeting; passed 2-0.

Absent: ***Chair Naraghi***

Chair Wendell Naraghi arrived; 9:10am.

Item 2.4: Approval of the Recognized Obligation Payment Schedule (ROPS IV) for July-December 2013.

Riverbank Finance Director Marisela Hernandez provided a revised draft of the July 1, 2013 – December 31, 2013 Recognized Obligation Payment Schedule (ROPS IV) with all items accurately reflected as of February 4, 2013. Should an updated schedule arrive before the next Oversight Meeting, numbers can be amended.

Motion by Treasurer Baxter, second by Chair Naraghi, to approve the revised draft of the July 1, 2013 – December 31, 2013 ROPS IV; passed 3-0.

DRAFT

Item 2.5: Authorize Payment from Cash Reserves of the FY 2012-13 (April Installment) Stanislaus Consolidated Fire Protection District Assessments.

Motion by Treasurer Baxter, second by Chair Naraghi, to authorize payment in the amount of $394.82 for the second installment for Stanislaus Consolidated Fire Protection District assessments; passed 3-0.

Item 2.6: Current Financial Status of the Designated Local Authority.

Discussion Item Only.

Item 2.7: Update Regarding Future Actions of the Designated Local Authority.

Discussion Item Only.

3. COMMENTS (Informational Only – No action to be taken)

Item 3.1: Consultant Comments.

Mark Persico, Kosmont Companies, stated contract has been extended to June 30, 2013.

(Prior to the start of the meeting, Mark Persico introduced Christopher Jicha, who will be taking over the consulting duties as Mark is leaving Kosmont Companies to take the Community Development Director position with the City of Temple City.)

Item 3.2: Board Comments.

Chair Naraghi inquired as to what the Board's roles would be should all the property be sold. Christopher Jicha stated the bondholders would be paid and the Board would no longer need to meet. Mark said the eventual plan is for there to be one Oversight Board per County (Riverbank is the only DLA in Stanislaus); currently each DLA has an Oversight Board, meaning some Counties have several Oversight Boards as well as DLAs.

ADJOURNMENT

There being no further business, Vice Chair Schmidt asked for a motion to adjourn. Motion by Treasurer Baxter, second by Chair Naraghi to adjourn the meeting; passed 3-0.

Meeting adjourned at 9:58am.

Respectfully Submitted,

____
Luanne Bain
Administrative Assistant
City of Riverbank