



Economic Development

# BUSINESS PROGRAMS & INCENTIVES

**Economic Development**

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San Bernardino, CA 92415-0043

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F. 909.387.4415

[SelectSBCounty.com](http://SelectSBCounty.com)









**SAN BERNARDINO COUNTY** is the largest county in the United States—encompassing a total area of 20,160 square miles. Its vast borders stretch from the greater Los Angeles area to the Nevada border and the Colorado River.

The County is comprised of 24 cities and is home to more than two million residents. It is located at the heart of Southern California, an economy with access to 23 million people, benefit from immediate access to the coastal markets of Los Angeles, Orange and San Diego counties.

San Bernardino County has long been recognized as a location of growth and opportunity. Locating within the County provides businesses with an enviable climate, strategic infrastructure, quality lifestyle and innovative spirit. While the County remains among the largest, most dynamic and diverse in the nation, it is also an ideal work, live, and play environment thanks to its 24 unique cities and towns.

## **BUSINESS PROGRAMS & INCENTIVES**

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The San Bernardino County Economic Development Department (ED) is your partner in business success. ED offers a variety of resources and assistance to businesses, including:

- Site Selection Assistance
- Project Facilitation
- Regulatory and Tax Assistance
- Market Analysis Assistance
- Labor Market Assistance
- Permitting Assistance





Economic Development connects businesses to a variety of federal, state, and local incentives or assistance. In addition, the County may negotiate additional incentives on a case-by- case basis depending on sales and purchasing volume by the business. Key incentives include:

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## CALIFORNIA COMPETES TAX CREDIT

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- Income tax credit available to businesses that want to locate in California or stay and grow in California
- Tax credit agreements negotiated by GO-Biz and approved by a newly created “California Competes Tax Credit Committee,” consisting of the State Treasurer, the Director of the Department of Finance, the Director of Go-Biz, and one appointee each by the Speaker of the Assembly and Senate Committee on Rules
- Contact: **Matthew Mena**  
Senior Business Development Specialist – Los Angeles Region  
California Opportunity Zones & Promise Zones  
Governor’s Office of Business and Economic Development (GO-Biz)  
[Matthew.Mena@gobiz.ca.gov](mailto:Matthew.Mena@gobiz.ca.gov)  
Office: 916.447.8463  
Cell: 916.600.3006
- July 27, 2020, through August 17, 2020 (\$80 million available)
- January 4, 2021, through January 25, 2021 (\$80 million available)
- March 8, 2021, through March 29, 2021 (\$71.1 million-plus any remaining unallocated amounts from the previous application periods)
- All applications must be submitted on-line at [www.calcompetes.ca.gov](http://www.calcompetes.ca.gov)

## CALIFORNIA STATE HIRING CREDIT

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- Effective January 1, 2014 to January 1, 2026
- Available for eligible employees who are long-term unemployed, unemployed veterans, ex-felons, or recipients of public assistance in designated high unemployment and poverty census tracts
- Corporate income tax credit equal to 35% of wages (above \$15/hr and below \$35/hr) in the first five years of employment (up to \$56,000) per eligible employee
- Applications will be submitted online and must be requested within 50 days of employment start date
- Link: <https://www.ftb.ca.gov/file/business/credits/california-research.html>





## CALIFORNIA SALES AND USE TAX EXEMPTION

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- Applies to purchases made on or after July 1, 2014 until June 30, 2022
- Statewide sales tax exemption (3.93%) of the state sales tax up to \$200 million of certain manufacturing and research and development equipment including certain building improvements
- Available to manufacturers (NAICS Codes 3111-3399) and certain biotechnology, physical engineering, and life sciences companies conducting research and development (NAICS Codes 541711 and 541712)
- Link: <https://www.cdtfa.ca.gov/industry/manufacturing-exemptions.htm>
- Contacts: **Jennifer Racadio**  
Regional Liaison Manager, 1st District  
[jennifer.racadio@boe.ca.gov](mailto:jennifer.racadio@boe.ca.gov)  
Mobile: 909.493.8183

**Lance Christiansen**  
Information Officer  
[lance.christiansen@cdfaca.gov](mailto:lance.christiansen@cdfaca.gov)  
951.680.6733

## CALIFORNIA STATE RESEARCH AND DEVELOPMENT TAX CREDIT

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- Companies may receive a 15% credit against their bank and corporation tax liability for qualified in-house research expenses, and a 24% credit for basic research payments to outside organizations
- Qualified research expenses generally include: wages, supplies, and contract research costs
- Research must be conducted within California and include basic or applied research of scientific inquiry, original investigation, or improved function of a business component
- Link: <https://www.ftb.ca.gov/file/business/credits/california-research.html>
- Contact: **Andrew Brown**  
Specialized Technical Services Section – TRSB  
California Franchise Tax Board  
[andrew.brown@ftb.ca.gov](mailto:andrew.brown@ftb.ca.gov)  
916.845.4280



## CALIFORNIA EMPLOYMENT TRAINING PANEL

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- Program provides funding to employers to assist in upgrading the skills of their workers through training that leads to good paying, long-term jobs
- Businesses determine their own training needs and how to provide training
- Employers must provide proof that training hours have been completed and trainees have been retrained in well-paying jobs for a specific period at a specified wage before ETP reimburses payment
- Link: <https://etp.ca.gov>
- Contact: **Robert Meyer**  
Director of Economic Development  
Employment Training Panel  
Office: 916.327.4391  
Cell: 916.769.5098

## CALIFORNIA SALES AND USE TAX EXCLUSION (STE)

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- Program is through the California Alternative Energy and Advanced Transportation Financing Authority (CAEATFA)
- Provides a sales and use tax exclusion for advanced manufacturers and manufacturers of alternative source and advanced transportation products, components or systems
- Link: <http://www.treasurer.ca.gov/caeatfa/ste/index.asp>
- For more information, please contact CAEATFA at 916.651.8157

## CALIFORNIA MANUFACTURING TECHNOLOGY CONSULTING

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- Mission is to create solutions for the improvement of customers' performance by fostering innovation and sharing knowledge
- CMTC offers manufacturing services and solutions for all types and sizes of industries
- Link: <http://www.cmtc.com>
- Contact: **Dennis Sonney**  
Manufacturing Client Advisor  
CMTC – Inland Empire Region; Riverside & San Bernardino Counties  
[dsonney@cmtc.com](mailto:dsonney@cmtc.com)  
951.892.5414



## GO-BIZ PERMIT ASSISTANCE

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- Provides comprehensive permit assistance and regulatory compliance statewide to all businesses in California by serving as the central source of permit guidance
- GO-Biz agency: <http://business.ca.gov>
- On-line permit assistance provides a listing of required federal, state and local permits, webpage links, addresses, application forms and phone numbers: [www.calgold.ca.gov](http://www.calgold.ca.gov)
- Contact: **Lillian Conroe,**  
Small Business & Permit Specialist  
213.280.2899  
[Lillian.Conroe@gov.ca.gov](mailto:Lillian.Conroe@gov.ca.gov)

## CALIFORNIA HYBRID AND ZERO-EMISSION TRUCK AND BUS VOUCHER INCENTIVE PROJECT

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- For the purchase of eligible new hybrid or electric trucks
- Vouchers ranging from \$8,000 to \$45,000 on a first-come, first-served basis
- Link: <http://californiahvip.org>
- Administration handled by: CALSTART <http://www.calstart.org>
- Contact: **Tarah Campi**  
HVIP Program Manage  
[info@californiahvip.org](mailto:info@californiahvip.org)  
626.744.5628

## FIGTREE PROPERTY ASSESSED CLEAN ENERGY (PACE) FINANCING

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- Provider for property owners including quoting, application processing, and funding
- Participating cities are Adelanto and Redlands
- Allows up to 20% of a property's value to be financed for energy efficiency, renewable energy, and water conservation upgrade
- All commercial property types are eligible including office, industrial, retail, hotel, agriculture, and multi-family residential
- Minimum allowable project size is \$5,000 with no maximum
- Eligible improvements include solar, HVAC, boilers & chillers, lighting, building controls, windows, cool roofing, water-efficiency plumbing, and hundreds of other improvement types
- Link: <http://pacenow.org/resources/all-programs>

## PROCUREMENT TECHNICAL ASSISTANCE CENTER (PTAC)

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- The PTAC is a non-profit procurement resource center funded by the Department of Defense and hosted by Riverside Community College District (RCCD). Serving San Bernardino county businesses since 1996 we offer entirely free services, helping businesses who are working to market their products and/or services to the government on a local, state, and federal level.





- Our free services include:
  - » Contracting Assistance
  - » One-on-One Counseling
  - » Workshops & Webinars
  - » Networking
- Offers access to several high-quality networking events where you can create connections with other local business owners and even meet with contracting officers face-to-face.
- For more information, or to schedule a procurement counseling appointment:  
Visit: [www.rccdptac.com](http://www.rccdptac.com)  
Call: 951.571.6459  
Email: [ptac@rccd.edu](mailto:ptac@rccd.edu)
- Contact: **Julie Ann Padilla**  
Director  
Procurement Technical Assistance  
Center; Riverside Community  
College District  
[Julie.Padilla@rccd.edu](mailto:Julie.Padilla@rccd.edu)  
951.571-6472

## QUALIFIED OPPORTUNITY ZONE (QOZ) PROGRAM

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- The Tax Cuts and Jobs Act (TCJA) created the Opportunity Zones program to increase investment in economically distressed communities
- The program provides preferential capital gains treatment for investments within designated low-income census tracts
- The first is temporary tax deferral on any capital gains reinvested in a QOF within 180 days of realization
- The second benefit is a 10 percent step-up in basis for capital gains reinvested in a QOF if the investment is held for five years
- The basis is increased an additional 5 percent for any investments held for seven years
- This step-up in basis means taxpayers can exclude up to 15 percent of the value of their reinvested capital gains from their taxable income
- Finally, QOF investors can permanently exclude from taxation any capital gains that accrue after their investment in a QOF, if the investment is held for at least 10 years
- San Bernardino County Opportunity Zone Contacts:

### **Richard Vaughn**

Interim Economic Development Manager  
Economic Development Department  
Phone: 909.387.4386 | Fax: 909.387.4415  
[richard.vaughn@eda.sbcounty.gov](mailto:richard.vaughn@eda.sbcounty.gov)

385 N Arrowhead Ave., San Bernardino, California, 92415

### **Rhonesia Perry**

Tourism Development & Marketing  
Economic Development Department  
Phone: 909.387.4328 | Fax: 909.387.4415  
[rhonesia.perry@eda.sbcounty.gov](mailto:rhonesia.perry@eda.sbcounty.gov)



# SBA PROGRAMS

## THE 7(A) LOAN

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- Largest SBA Financing Programs
- Offers reasonable rates and terms
- Use the loan to purchase real estate, equipment, working capital or inventory for your small business
- Loan proceeds may also be used to refinance business debt or purchase a small business
- Max loan amount: \$5 million
- Interest rate: generally prime + a reasonable rate capped at 2.75%
- Terms:
  - » Loan term varies according to the purpose of the loan, generally up to 25 years for real estate
  - » 10 years for other fixed assets and working capital
- Guarantee: 50 to 90%
- Link: <https://www.sba.gov/partners/lenders/7a-loan-program/types-7a-loans#section-header-4>

## SBA EXPRESS LOAN

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- Small Loan delivered by experienced lenders that are authorized to make the credit decision for SBA
- Max Loan Amount: \$350,000
- Interest Rate: for loans less than \$50,000 Prime +6.5%; for loans of \$50,000 and greater, prime +4.75%
- Terms: loan terms varies according to the purpose of the loan
- IESBDC: SBDC consulting services are offered at no cost to clients through partial funding from the U.S. Small Business Administration
- Link: <https://www.sba.gov/partners/lenders/7a-loan-program/types-7a-loans#section-header-4>





## COMMUNITY ADVANTAGE PROGRAMS

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- Community based financial institutions focused on financing for women, low-income borrowers and minority entrepreneurs
- Startups or in business for a few years
- Interest rate: prime + 6%
- Terms: up to 25 years for real estate, and 10 years for equipment and working capital
- Guarantee 75 to 90%
- Link: <https://www.sba.gov/document/support-community-advantage-participant-guide>

## SBA MICRO LENDERS

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- Entrepreneurs can borrow from \$500 to \$50,000 and access free business counseling from SBA Micro lenders
- Interest rate: Loan less than \$10,000, lenders cost +8.5%; loans \$10,000 and greater, lender cost +7.75%
- Terms: Lender negotiated, no early payoff
- Link: <https://www.sba.gov/partners/lenders/microloan-program/list-lenders>

## 504 CERTIFIED DEVELOPMENT COMPANY LOAN PROGRAM

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- If you do not qualify for traditional financing, but you would like to purchase land or heavy equipment, or buy/renovation real estate for your business, ask about the 504 Certified Development Company Loan Program
- Max Loan Amount (up to 40% of the total project): up to \$5 million; \$5.5 million for manufacturing or energy public policy projects
- Interest rate below market fixed rates for 10 or 20 year terms
- Terms: 20 years for real estate or long term equipment; 10 years for general machinery and equipment
- Guarantee: the SBA lender provides a senior loan for 50% of the project cost
- Special condition: a minimum borrower contribution or down payment is required; amounts vary by project but are usually 10%
- Contact: **Paul Smith,**  
Economic Development Specialist & District International Trade Officer  
714.560.7448  
[paul.smith@sba.gov](mailto:paul.smith@sba.gov)  
[www.sba.gov](http://www.sba.gov)



## EXIM EXPORT-IMPORT BANK OF THE UNITED STATES – FINANCIAL SUPPORT FOR U.S. SMALL BUSINESS

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- Nonpayment Protection

- EXIM export credit insurance provides payment coverage for both commercial and political risks (up to 95 percent). Local businesses can count on EXIM to protect their export sales to a single buyer or its entire foreign portfolio.

### Extend Credit

- The insurance also empowers exporters to offer competitive “open account” terms to its buyers instead of requiring them to pay cash-in-advance, use credit cards, or secure letters of credit.

- Working Capital

- An EXIM guaranteed credit line provides the vital funds local businesses need to fulfill their new sales orders. These funds can be used to purchase finished products, raw materials, and equipment as well as cover labor and overhead costs. This credit line may even cover standby letters of credit used as performance or bid bonds.

- Term Financing

- EXIM’s 100 percent loan guarantees give lenders the assurance to provide loans to foreign buyers. With this support, the buyer can typically obtain lower interest rates and longer repayment terms to buy U.S. capital goods and services.

- Contact: **Sandra Donzella,**  
Deputy Managing Director–Western Regional Office  
858.467.7035  
[sandra.donzella@exim.gov](mailto:sandra.donzella@exim.gov)
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## WORKFORCE DEVELOPMENT PROGRAMS

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- The most robust incentives offered to businesses in the county. Recruiting, retaining, and investing in a high-quality workforce is often the most costly factor of doing business. The County of San Bernardino Workforce Development Department offers the following:
- Recruitment Services to advertise positions, pre-screen applicant pool using web-based Job Match System, host job fairs, coordinate recruitment needs with community colleges, and assist with ongoing recruitment need
- Federal Work Opportunity Tax Credit (WOTC) certification of eligibility and processing assistance at no cost. \$2,400-9,600 for each qualified employee
- Federal Welfare-to-Work Tax Credit certification of eligibility and processing assistance at no cost. \$8,500 per qualified employee spread over two years
- On-the-Job Training (OJT) reimburses employer 50% of first 3-months of wages for eligible employees undergoing training
- Free Human Resource Hotline with unlimited consulting for employers with HR-related questions and free Layoff Prevention Services
- Contact: [info@wdd.sbcounty.gov](mailto:info@wdd.sbcounty.gov)  
(800) 451-JOBS (5627)

## FOREIGN TRADE ZONES (FTZS)

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- Secured areas legally outside of U.S. customs territory usually located in or near a customs point of entry
- FTZs allow entry of foreign or domestic merchandise without formal customs entry or government excise taxes
- Merchandise entering a zone may be stored, tested, sampled, relabeled, repackaged, displayed, repaired, manipulated, mixed, cleaned, assembled, manufactured, salvaged, destroyed or processed duty free until transferred from the zone
- The majority of the San Bernardino County falls within a FTZ area or sub-area
- Link: <http://www.trade.gov/enforcement>
- Contact: Port of Long Beach (Grantee)  
**Gilberto Contreras**  
562.283.7776  
[Gilberto.contreras@polb.com](mailto:Gilberto.contreras@polb.com)
- Port of Long Angeles (Grantee)  
**Masa Morimoto**  
310.732.3843  
[mmorimoto@portla.org](mailto:mmorimoto@portla.org)



## U.S. DEPARTMENT OF COMMERCE INTERNATIONAL SALES AND EXPORT ASSISTANCE

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The U.S. Commercial Service is the trade promotion arm of the U.S. Department of Commerce's International Trade Administration. The mission of the U.S. Commercial Service is to increase U.S. exports, enhance job creation, strengthen national security, promote and protect U.S. commercial interests abroad, and deliver customized solutions to ensure that U.S. businesses compete and win in the global marketplace. Export assistance provided to U.S. companies that manufacture goods and/or provide services of at least 51% U.S. content.

- **International Trade Counseling** to help U.S. exporters develop effective market entry and sales strategies, understand export documentation requirements and foreign import regulations, and navigate through export controls, compliance, and trade financing options
- **Business Matchmaking** to connect U.S. exporters with pre-screened potential international business partners (e.g. distributors, importers, etc.) Programs and services available to promote your product or

service to prospective buyers at trade events worldwide and connect you with industry and government decision makers

- **Market Intelligence** to support U.S. exporters with analysis of international market potential, competitors, distribution channels, regulations, and other important factors to consider when identifying target markets. Ability to also conduct background checks on potential buyers and distributors
- **Customized Services** to meet the unique needs of U.S. exporters as they develop their international sales and pursue doing business in foreign markets
- **Trade Finance** options to provide you with solutions to your export financing and non-payment risk mitigation needs

For more information on how we can help your company develop international sales and export strategies, please call our Inland Empire office at (909) 390-8283 or visit:

<https://www.export.gov/california/ie>

## EB-5 IMMIGRANT INVESTOR PROGRAM

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- Foreign nationals are eligible to receive permanent resident status for qualifying investments of at least \$1 million into a new commercial enterprise or real estate
- Qualified investment is reduced to \$500,000 in Targeted Employment Areas (TEA)
- Although a federal program, EDA can assist businesses identify or certify TEAs and connect with certified regional centers to streamline financing and visa processing

- EB-5 should be considered as an alternative source of capital for businesses

Contact: **Richard Vaughn**  
Interim Economic  
Development Manager  
Economic Development Department  
385 N. Arrowhead Ave.  
San Bernardino, California 92415  
Phone: 909.387.4386  
[richard.vaughn@eda.sbcounty.gov](mailto:richard.vaughn@eda.sbcounty.gov)





## RECYCLING MARKET DEVELOPMENT ZONES (RMDZS)

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- RMDZs combine recycling with economic development to support businesses that manufacture goods using recycled materials and divert waste from landfills
- San Bernardino County has four (4) RMDZs that include most industrial and commercial land uses in the county
- The program provides attractive loans, technical assistance, and free product marketing to businesses that manufacture their products in a zone
- Link: <https://www.calrecycle.ca.gov/Funding>
- Contact: **Jenny De La Mora**  
Economic Development Coordinator  
Economic Development Department  
385 N. Arrowhead Ave.  
San Bernardino, California 92415  
[jennifer.delamora@eda.sbcounty.gov](mailto:jennifer.delamora@eda.sbcounty.gov)  
909.387.4339

## SOUTHERN CALIFORNIA EDISON

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- Economic Development Services Project Managers provide one-on-one, specialized consulting services
- Incentive programs such as demand response, energy efficiency, on-bill financing available to reduce operational costs
- Economic Development Rate (EDR) – 12% discount
- EDR program is accessible up until either the 200 MW is met or the day before SCE's 2018 GRC Phase 2 rates are applied
- Link: [www.sce.com](http://www.sce.com)
- Contact: **Michael Curley**  
Economic Development Consultant  
626.633.4856  
[Michael.Curley@sce.com](mailto:Michael.Curley@sce.com)



## CALIFORNIA VETERANS – CALVET

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- Returning veterans present a strategic hiring advantage
- Coupled with various federal incentive programs (VOW to Hire Heroes Act), firms that hire veterans may be eligible for various tax credits
- Link: <http://www.benefits.va.gov/VOW/for-employers.asp>
- Link: <https://www.calvet.ca.gov/veteran-services-benefits/advocacy-assistance>

## FILM & TV TAX CREDIT PROGRAM 2.0

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### The Basics 2.0

The California Film Commission administers the Film & Television Tax Credit Program 2.0 which provides tax credits based on qualified expenditures for eligible productions that are produced in California. The \$1.55 billion program runs for 5 years, with a sunset date of June 30, 2020. Each fiscal year – July 1 to June 30 – the \$330-million funding is categorized in: TV Projects, Relocating TV, Indie Features, and Non-Indie Features.

- Link: <https://film.ca.gov/tax-credit/>

## NEW MARKET TAX CREDITS (NMTC)

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- Eligible businesses may receive a tax credit against federal income tax in exchange for making equity investments in Community Development Entities (CDEs)
- The credit totals 39% of the original investment amount and is claimed over a period of seven years
- To locate a CDE in California and submit project for consideration, please click on this link: <https://www.cdfifund.gov/awards/nmtc/Pages/default.aspx?state=CA&Name=California>
- Link to NMTC Fact Sheet: [https://www.cdfifund.gov/Documents/NMTC%20Fact%20Sheet\\_Jan2016v2.pdf](https://www.cdfifund.gov/Documents/NMTC%20Fact%20Sheet_Jan2016v2.pdf)





## U.S. DEPARTMENT OF AGRICULTURE (USDA) RURAL DEVELOPMENT BUSINESS PROGRAMS

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USDA Rural Development Business Programs provide financial backing and technical assistance to stimulate business creation and growth. The programs work through partnerships with public and private community based organizations and financial institutions to provide financial assistance, business development, and technical assistance to rural businesses. These programs help to provide capital, equipment, space, job training, and entrepreneurial skills that can help to start and/or grow a business. Business Programs also support the creation and preservation of quality jobs in rural areas:

- Business and Industry Loan Guarantees (B&I)
- Intermediary Relending Program (IRP)
- Rural Business Development Grants (RBDG)
- Rural Business Investment Program (RBIP)
- Rural Economic Development Loan and Grant (REDLG)
- Rural Microentrepreneur Assistance Program (RMAP)
- Link to Business Programs:  
<http://www.rd.usda.gov/programs-services/all-programs/business-programs>
- Contact: **Matthew Koch**  
Business and Cooperative Program Specialist  
760.347.3675 x 115  
[matthew.koch@ca.usda.gov](mailto:matthew.koch@ca.usda.gov)



## FOOD PRODUCTION INVESTMENT PROGRAM GUIDELINES

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- **Eligibility Requirements:** Applicants to the FPIP are limited to food processing facilities located in California. The applicant must own or operate one or more food processing facilities that are the site for the proposed equipment retrofit project.
- For the purpose of the FPIP, food processing facilities are those defined by the North American Industry Classification System (NAICS) codes 311 (Food Manufacturing) and 3121 (Beverage manufacturing)

### Eligibility Guidelines

- Proposed project must be located at a food processing facility in California;
- Proposed project will increase the energy efficiency of, or provide renewable energy to, the food processing activities;
- Proposed project must be designed to achieve significant GHG emission reductions as defined in the grant solicitation;
- Applicant must meet all eligibility and other criteria specified in the grant solicitation.

### Restriction

- Eligibility to provide heavier emphasis on food processor facilities that are subject to Cap-and-Trade emissions limits such as those that emit more than 25,000 metric tons annually and/or to food processor facilities that provide direct benefits to disadvantaged communities as identified in AB 1550
- Link: <https://www.energy.ca.gov/programs-and-topics/programs/food-production-program>
- Contact: **Cyrus Ghandi**  
California Energy Commission  
916.327.1506  
[Cyrus.Ghandi@energy.ca.gov](mailto:Cyrus.Ghandi@energy.ca.gov)









### **Economic Development**

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## **BOARD OF SUPERVISORS**



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**FIFTH DISTRICT**

---

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**CHIEF EXECUTIVE OFFICER**

**Soua Vang**  
**INTERIM ECONOMIC DEVELOPMENT DIRECTOR**