

BUSINESS RESOURCE GUIDE



**CITY OF RIVERSIDE
DEVELOPMENT DEPARTMENT
3900 MAIN STREET
RIVERSIDE, CA 92522
(951) 826-5649
(877) 748-7433
www.riversideca.gov/devdept**

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Director's Message

The City of Riverside's Development Department is pleased to present the 2006 Business Resource Guide. The goal of the new resource guide is to provide you with access to the various programs, tools and services that will benefit your *bottom line* through technical assistance, financial capital, managerial training, increased productivity and access to the global marketplace.

Operating a successful business is not easy. This guide is specifically tailored toward business owners, and is designed to guide you through the hazards and roadblocks found in administrating a business. This guide provides you with many of the local resources and networks available to business owners and entrepreneurs and is intended to cover topics such as business development, permit processing, financial resources, international trade and managerial/technical support.

The growth of local businesses in Riverside is a high priority in the City's overall economic development strategy. This comprehensive guide represents a commitment to meeting the need for information, assistance and support for one of the fastest growing economies in the nation. We salute the demonstrated ingenuity, creativity, and perseverance necessary to become a successful business owner.

Sincerely,

Belinda J. Graham
Development Director

City of Riverside - Profile

Riverside is a rapidly growing city of 300,351, which currently ranks as the 12th largest city in California. The citizens of Riverside are represented by elected members of the City Council in a Charter City form of government. City Manager, Bradley J. Hudson, sets the City's policies, establishes City goals and oversees and recommends the annual budget with the approval of Riverside's seven City Council members and Mayor.

The City is home to four internationally-recognized colleges and universities, including the prestigious University of California, Riverside, with an expanding student population of over 17,700. Riverside is a large and diverse economy with the Inland Empire's largest number of businesses and total jobs. Incorporated in 1883, Riverside is a unique blend of historic charm and modern city features.

Population

Population.....	300,351
Population Growth, 2001-2005.....	45,185
Population Growth Percent, 2000-2005.....	15%
Population per Square Mile.....	3,826
Median Age.....	30

Income

Average Household Income, 2005.....	\$65,274
Median Household Income, 2005.....	\$48,578
Total Personal Income, 2003.....	\$5.3 Billion

Retail Sales

Taxable Sales, 2004.....	\$4.1 Billion
Taxable Sales Growth, 2003-2004.....	11%
Taxable Sales Per Capita, 2004.....	\$14,475

Labor Force

Employment.....	143,800
Unemployment Rate (May 2006).....	4.4%

Existing Home Sales

Home Sales, 2005.....	6,016
Median Home Price, 2005, 3 rd Quarter.....	\$393,641

New Home Sales

Home Sales, 2005.....	1,084
Median Home Price, 2005, 3 rd Quarter.....	\$565,329

Leading Employers	Total Employment
1. County of Riverside Industry: Government	7,000
2. University of California, Riverside Industry: Higher Education	6,294
3. Kaiser Permanente Industry: Healthcare	4,000
4. Riverside Community College Industry: Higher Education	3,350
5. Riverside Unified School District Industry: Education	2,924
6. City of Riverside Industry: Government	2,460
7. Fleetwood Enterprises Industry: Manufacturing – RV’s	2,386
8. Pacific Bell Industry: Telecommunications	1,800
9. Riverside County Office of Education Industry: Education	1,782
10. Riverside Community Hospital Industry: Healthcare	1,641

Important Contacts

City of Riverside

Airport

Administration..... (951) 351-6113

City Council

Public Information..... (951) 826-5991

City Manager

Administration..... (951) 826-5553

City Clerk

Administration..... (951) 826-5557

Community Development Department

Administration..... (951) 826-5371

Building Division..... (951) 826-5697

Code Enforcement..... (951) 826-5633

Planning..... (951) 826-5371

Development Department

Administration..... (951) 826-5649

Arts & Culture (951) 826-2434

Economic Development..... (951) 826-5649

Neighborhoods & Housing..... (951) 826-5195

Real Property Services..... (951) 826-5461

Redevelopment..... (951) 826-5649

Fire

Administration..... (951) 826-5321

Human Resources

Administration..... (951) 826-5808

Job Line (24 Hour)..... (951) 826-5492

Mayor's Office

Administration..... (951) 826-5551

Parks, Recreation & Community Services

Administration..... (951) 826-2000

Police

Administration..... (951) 826-5700

Public Utilities

Administration..... (951) 826-5781

Customer Billing..... (951) 826-5440

Programs & Services..... (951) 826-5485

Customer Service..... (951) 782-0330

Water Operations..... (951) 351-6370

Public Works

Administration..... (951) 826-5341

Engineering..... (951) 826-5341

Local Chambers of Commerce

African American Chamber of Commerce..... (909) 888-5223

1911 E. Commerce Center, Suite 212
San Bernardino, CA 92408

Asian Indian Chamber of Commerce..... (909) 608-1575

3985 University Ave.
Riverside, CA 92501

Greater Riverside Chambers of Commerce..... (951) 683-7100

3985 University Ave.
Riverside, CA 92501

Greater Riverside Hispanic Chamber of Commerce..... (951) 683-7100

3985 University Ave.
Riverside, CA 92501

School Districts

Alvord Unified School District..... (951) 509-5000

10365 Keller Ave
Riverside, CA 92505

Riverside County Office of Education..... (951) 826-6530

3939 13th St.
Riverside, CA 92501

Riverside Unified School District (951) 788-7134
3380 14th St.
Riverside, CA 92501

Local Colleges/Universities

California Baptist University (951) 343-5099
8432 Magnolia Ave.
Riverside, CA 92504

California State University – San Bernardino (909) 880-5000
5500 University Parkway
San Bernardino, CA 92407

La Sierra University (951) 785-2000
4500 Riverwalk Parkway.
Riverside, CA 92515

Riverside Community College (RCC) (951) 222-8000
4800 Magnolia Ave
Riverside, CA 92506

University of California – Riverside (UCR) (951) 827-1012
900 University Ave.
Riverside, CA 92521

County of Riverside

Assessors Office (951) 955-6210
4080 Lemon St.
Riverside, CA 92501

Board of Supervisors (951) 955-9500
4080 Lemon St.
Riverside, CA 92501

Economic Development Agency (951) 955-8916
1157 Spruce Street
Riverside, CA 92507

Treasurer/Tax Collector (951) 955-3900
4080 Lemon St.
Riverside, CA 92501

Local Business Resources

City of Riverside

Development Department

3900 Main St. 5th Floor

Riverside, CA 92522

(951) 826-5649

Contact: Conrad Guzkowski, Assistant Director

www.riversideca.gov/devdept

Services Provided:

The City of Riverside's Development Department administers several programs aimed at assisting local businesses and encouraging entrepreneurial investment. Such programs include:

- Business Retention and Expansion (BRE) Program

The goal of the BRE program is to identify the needs, wants and concerns of local businesses in order to enhance the viability of the business community and to create a business-friendly environment in which businesses prosper and expand to become increasingly productive and profitable.

The BRE program achieves this goal by meeting with local businesses to increase their knowledge of available programs and incentives and provide direct assistance to existing businesses for their growth and expansion plans.

For more information, contact Nathan R. Freeman, Business Development Coordinator at (951) 826-5374.

- Fast Track Program

The City has developed a Fast Track Permit Processing Team composed of department heads or representatives with decision-making authority to "fast track" the permitting process of commercial and industrial projects. In order to qualify for this timesaving permitting program, commercial and/or industrial projects must meet at least one (1) of the following criteria: 1) Create 100 new permanent full-time jobs; or 2) Invest \$25 million in land, building and equipment; or 3) Generate at least \$40 million in taxable retail sales annually.

For more information, contact Howard Fields, Economic Development Project Manager at (951) 826-5519.

- International Trade Assistance

The Development Department partners with several international trade organizations to provide international trade opportunities for local businesses. The Department can supply your organization with information on developing an international marketing plan, connecting with overseas buyers and sellers, and information on upcoming trade missions.

For more information, contact Nathan R. Freeman, Business Development Coordinator at (951) 826-5374.

- Site Location Assistance

The Development Department can assist local businesses identify property for expansion purposes, evaluate relocation requirements, work with local brokers, and coordinate with city staff regarding zoning, planning and building issues.

For more information, contact Gregory Lee, Business Development Coordinator at (951) 826-5145.

- Commercial Improvement Program

The Commercial Improvement Program provides up to 90% of the funding for businesses to improve the façade of their commercial buildings. Eligible improvements include exterior painting, window replacement, installation of new signs, landscaping, demolition and architectural fees up to \$3,000.

For more information, contact Kaitlyn Nguyen, Project Assistant at (951) 826-2430.

Business License Division

3900 Main St.

Riverside, CA 92522

(951) 826-5465

Contact: Tom Gehrken, Business Tax/Collections Supervisor

www.riversideca.gov/finance/license.asp

Services Provided:

A business license is required to conduct business within the City of Riverside. They are issued by the City to ensure compliance with appropriate local business regulations, and to collect business taxes. The City's Business License Division is responsible for issuing business licenses and collecting business license fees.

Planning Division

3900 Main St.
Riverside, CA 92522
(951) 826-5371
Contact: Dirk Jenkins, Senior Planner
www.riversideca.gov/planning

Services Provided:

The City of Riverside's Planning Division is responsible for sustaining and upholding the City's general plan which defines the purposes, policies and programs for the development of Riverside. The Department also regulates the use of privately-owned property through zoning regulation, specific plan ordinances and state laws, and through the approval of proposed subdivisions.

Building & Safety Division

3900 Main St.
Riverside, CA 92522
(951) 826-5697
Contact: Dan Chudy, Building Official
www.riversideca.gov/planning/building

Services Provided:

Building & Safety is a division of the City of Riverside's Planning Department. The division's main objective is to ensure that new and remodel construction adheres to state and local laws for building, electrical, housing and plumbing codes. The Division also issues permits and conducts field inspections of construction work for compliance with codes.

Code Enforcement Division

3900 Main St.
Riverside, CA 92522
(951) 826-5633
Contact: Mark Salazar, Code Enforcement Manager
www.riversideca.gov/pworks/codecomp

Services Provided:

The Code Enforcement Division is responsible for protecting the safety of Riverside residents' well-being and property value through enforcement of City municipal codes and State & Federal laws relating to land use, zoning, housing, public nuisances, vehicle abatement, and vegetation/fire hazard abatement.

Public Works Department

3900 Main St.

Riverside, CA 92522

(951) 826-5341

Contact: Tom Boyd, Deputy Public Works Director

www.riversideca.gov/pworks

Services Provided:

The Public Works Department is responsible for directing the planning, designing, constructing and maintenance of all streets, sewers, storm drains and traffic signals. The department is also responsible for solid waste collection and disposal, wastewater treatment, enforcement of the municipal codes and advance planning for public works-related Capital Projects.

Public Utilities Department

3900 Main St.

Riverside, CA 92522

(951) 826-5781

Contact: Gerald Buydos, Economic Development Manager

www.riversideca.gov/utilities

Services Provided:

Riverside Public Utilities (RPU) has a wide array of programs that serve the needs of your company. In addition to competitive rates and reliable power, RPU offers a multi-year, reduced-rate tariff to qualified businesses within the City of Riverside. Open to new and expanding customers, the Economic Development Rate provides 40% electric rate reductions in year one and 20% in year two of a multi-year agreement. In some cases, the total combined savings over the term of the agreement could be enough to cover the costs of moving.

Local Chambers

Greater Riverside Chambers of Commerce

3985 University Ave.

Riverside, CA 92506

(951) 683-7100

Contact: Cindy Roth, CEO

www.riverside-chamber.com

Services Provided:

The Greater Riverside Chambers of Commerce has been providing comprehensive business seminars and programs for more than 100 years to the local business community. Chamber members enjoy a wide variety of services and networking opportunities. There are six chamber divisions serving the greater Riverside area. Specialized programs include: International Trade Assistance, Government Procurement Assistance, access to customized training programs, extensive health and worker's compensation benefits, free notary service, business statistics, demographic and population information, discounted liability and property insurance, discounted medical/dental/vision insurance and discounted credit union membership.

Greater Riverside Hispanic Chamber of Commerce

3985 University Ave.

Riverside, CA 92501

(951) 683-7100

Contact: Erlan Gonzalez, President

www.grhcc.org

Services Provided:

The Greater Riverside Hispanic Chamber of Commerce fosters economic development by cultivating business relationships of mutual benefit, advocating for laws and regulations that benefit Hispanic-owned businesses and the Hispanic community, and seeking opportunities that stress the importance of education. Membership benefits include event sponsorship opportunities, website exposure, business resources, networking opportunities and participation on various boards.

Inland Empire African American Chamber of Commerce

1911 E. Commerce Center, Suite 212
San Bernardino, CA 92408
(909) 888-5223
Contact: Troy Adams, Executive Board Member
www.ieaacc.com

Services Provided:

The mission of the Inland Empire African American Chamber of Commerce is to promote the economic and professional development of African American-owned businesses. Membership benefits include networking opportunities, newsletter advertising, promotional opportunities, individual business consulting, access to corporate contracts and various special events.

Business Assistance Organizations

Inland Empire Small Business Development Center (SBDC)

1201 Research Park Dr., Ste. 100
Riverside, CA 92507
(951) 781-2345
Contact: Vincent McCoy, Executive Director
www.iesbdc.org

Services Provided:

The SBDC offers comprehensive programs to assist business owners in Riverside. The Center offers: programs in business consulting, business workshops and seminars, and a small business library/computer lab. Additional specialized programs include: International Trade Assistance, Small Business Incubator Program, Government Procurement Assistance, Environmental Issues and Consulting Food Service Establishment Assistance.

Inland Empire Minority Business Development Center (MBDC)

1533 Spruce Street, Ste 215
Riverside, Ca 92507
(951) 320-7020
Contact: Elizabeth Rios, Vice President
www.inlandempire-mbdc.com

Services Provided:

The Inland Empire MBDC serves as an economic catalyst, providing quality technical assistance, training and loan packaging services to high growth minority business owners in the Inland Empire, Orange County and San Diego areas.

All services are provided in a bilingual/bicultural environment. The Inland Empire MBDC is located in Riverside and is committed to enhancing the local economy through job creation, financial growth and access to capital.

Inland Empire Economic Partnership (IEEP)

1201 Research Park Dr., Ste. 100
Riverside, CA 92507
(951) 779-6700
Contact: Karin Weddig-Durant, Vice President
www.ieep.com

Services Provided:

The Inland Empire Economic Partnership (IEEP) is the private, non-profit regional economic development organization for the Inland Empire (which includes both Riverside and San Bernardino Counties). IEEP's core mission is the expansion and relocation of businesses to the Inland Empire.

IEEP offers site location assistance, tax and incentives information, regional site tours, labor market analysis, custom research, demographic information and permitting process assistance.

Inland Empire Center for Entrepreneurship (IECE)

5500 University Parkway
San Bernardino, CA 92407-2397
(909) 537-5708
Contact: Michael Stull, Director
www.iece.csusb.edu

Services Provided:

In the local community, IECE meets the needs of small business owners and entrepreneurs by offering specialized assistance programs that provide advisory, mentoring and consulting services, entrepreneurial training programs, and student internship resources that will help them achieve greater levels of success in their business ventures.

In order to better serve the community, IECE offers these programs at full and part-time office locations in several key areas of the Inland Empire region. The IECE Business Resource Center, based in San Bernardino and established in partnership with Arrowhead Credit Union, serves as the hub for IECE's off-campus business assistance programs. In addition, IECE maintains part-time offices in Corona and Riverside, and a full-time office in Coachella.

Inland Empire Women's Business Center (IEWBC)

202 E. Airport Drive, Suite 155
San Bernardino, CA 92408
(909) 890-1242
Contact: Michelle Skiljan, Executive Director
www.iewbc.org

Services Provided:

IEWBC benefits the local economy by assisting existing and aspiring women business owners to start and grow successful businesses. The program also provides targeted services to Latina business owners by providing services in English and Spanish.

Service Corps of Retired Executives (SCORE)

3985 University Avenue
Riverside, CA 92501
(951) 683-7100
Contact: Tom Evans, SCORE Counselor
www.score.org

Services Provided:

SCORE is a 13,000-member volunteer program sponsored by the U.S. Small Business Administration (SBA). The program matches volunteer retired executives with small businesses that need expert advice at no cost.

Riverside Community College (RCC) Corporate Connections

14745 Riverside Drive
Riverside, CA 92518
(951) 571-6441
Contact: Hank Rogers, Director
www.rcchelpsbusiness.com

Services Provided:

Corporate Connection offers local businesses customized solutions in the development and delivery of training programs to enhance employee productivity.

Moreover, specialized business development programs include the California/Mexico Trade Assistance Center, Corporate Contract Training, International Business Development, Technology Training, and other workshops designed to increase business potential.

The Government Contracting Assistance program provides procurement assistance, helping small, minority, women-owned and other businesses that sell various goods and services to government agencies, prime contractors, purchasers and also overseas purchasers.

University of California, Riverside (UCR) Office of Economic Development & Real Estate Services

B-206 Highlander Hall
Riverside, CA 92521
(951) 827-8324

Contact: Lisa Hjulberg, Director of Real Estate Services

<http://nied.ucr.edu/index.html>

Services Provided:

The Office of Economic Development and Real Estate Services (EDRES) was established to facilitate the growth of the University of California, Riverside through private/public partnerships. These partnerships include the development of industrial linkages, facility development, copyright and trademark services, and coordination of redevelopment and economic-improvement activities both locally and regionally. Additionally, EDRES is responsible for providing real estate and mortgage services to the campus and to the UC Riverside Foundation.

University of California, Riverside (UCR) Office of Governmental & Community Relations & Technology Collaboration

1201 University Ave. Suite 206 B
Riverside, CA 92507
(951) 827-5184

Contact: Chris Buydos, Executive Director

www.gcr.ucr.edu

Services Provided:

Technology Collaboration at UC Riverside acts as a liaison between the community, private businesses, and the campus. Technology Collaboration develops and coordinates private/public partnerships intended to expand the academic and research opportunities for UCR; enhances regional redevelopment and economic improvement opportunities for the campus and the business community; facilitates campus technology transfer and new business development; and facilitates the transfer of campus intellectual property for commercialization. Projects under the purview of Technology Collaboration include University Research Park, and the Riverside Regional Technology Transfer Center.

Workforce Development Resources

Riverside County Workforce Development Center

1151 Spruce Street.

Riverside, CA 92507

(951) 955-3100

Contact: Kathy Boyer, Economic Development Specialist

www.rivcoeda.org

Services Provided:

The Riverside County one-stop Workforce Development Center assists businesses and individuals with a variety of employment and job training services. Conveniently located under one roof are service providers from the Riverside County Economic Development Agency and the State Employment Development Department. Riverside County Economic Development Agency is the local entity that administers the federal Workforce Investment Act (WIA).

Employment Development Department (EDD) – State of California

1151 Spruce Street.

Riverside, CA 92507

(951) 955-3100

Contact: Frances Gines, Employment Services Representative

www.edd.ca.gov

Services Provided:

The State of California's Employment Development Department's main focus is assisting with the various needs of small business employers. Programs available through the EDD that can benefit small businesses are: local/regional/state labor markets, electronic databases of job-ready applicants, seminars on current labor conditions, labor law, personnel issues, and employment tax and payroll-reporting requirements.

Employment Training Panel (ETP)

5353 Mission Center Rd, #110

San Diego, CA 92108

(619) 686-1920

Contact: Diana Torres

www.etp.cahwnet.gov

Services Provided:

ETP is a California State agency that began in 1983 and is designed to fund training that meets the needs of employers for skilled workers and the needs of workers for good, long-term jobs. ETP supports the California economy, primarily by funding the retraining of incumbent, frontline workers in companies challenged by out-of-state competition. ETP also funds training for unemployed workers, and prioritizes small businesses, employers and workers in high unemployment areas of the State.

International Trade Resources

Global Trade Center of the Inland Empire

3985 University Avenue
Riverside, CA 92501-3256
(951) 680-1774
Contact: Rod Balance, Executive Director
www.globaltradecenter.org

Services Provided:

A public/private partnership assisting and mentoring local businesses to expand their global business presence offering the following services: protocol assistance, customized market research, license procedures, trade missions, credit reports/profiles and individual trade consulting as well as networking, technical procedures and export strategies.

Center for International Trade Development (CITD) – Riverside Community College District

14745 Riverside Dr.
Riverside, CA 92518
(951) 571-6443
Contact: Robert Corona, Director
www.citd.org

Services Provided:

The center helps local firms compete in the global marketplace by providing export counseling and seminars. CITD provides international trade assistance and resources. Services include: trade leads, one-on-one business counseling, an up-to-date international trade library, foreign market data, technical assistance, and trade seminars.

Inland Empire International Trade Division (IEIT)

1201 Research Park Dr.
Riverside, CA 92507
(951) 781-2345
Contact: Alan Elgendy, International Trade Manager
www.iesbdc.org

Services Provided:

Managed by the Inland Empire Small Business Development Center, this program is a cooperative effort through the expansion of exports from the Inland Empire region. IEIT assists firms in successfully entering emerging foreign markets. Services include: sales-lead generation, marketing, financing resources, logistics, and training.

Inland Empire International Business Association (IEIBA)

2940 Inland Empire Blvd. #121

Ontario, CA 91764

(909) 948-3877

Contact: David Gonzalez, Executive Director

www.ieiba.com

Services Provided

IEIBA, a non-profit, non-political world trade membership organization, provides leadership, support, and a voice for individuals, institutions and companies engaged or interested in international trade and services. The association promotes the growth and enhancement of trade between the Inland Empire and the world.

United States Department of Commerce – International Trade Administration (ITA)

2940 Inland Empire Blvd. #121

Ontario, CA 91764

(909) 466-4134

Contact: Michelle Park, International Trade Specialist

www.trade.gov

Services Provided:

To increase trade and investment, ITA helps U.S. companies navigate foreign markets. ITA helps educate companies about how to tailor their activities to a specific market with respect to their product slate, financing, marketing, assembly and logistics. While the United States exports more than any other country, making that first export can still be a daunting challenge for a small or medium-size business. ITA helps equip those businesses with the knowledge and tools that they need to meet that exporting challenge, and by extension, promote the trade and investment that helps us all.

High Technology Resources

SmartRiverside

3900 Main Street
Riverside, CA 92522
(951) 826-5145
Contact: Gregory Lee, Business Development Coordinator
www.smartriverside.com

SmartRiverside is a non-profit organization chaired by Mayor Ron Loveridge and supported by the community to develop initiatives that strengthen Riverside's technology community.

These initiatives not only help build the local technology community, but also help to bridge the digital divide and stimulate a greater awareness of technology as a means to greater economic prosperity. The resulting programs include the Riverside Wireless Initiative, the Riverside Community Investment Program, and the recently added Technology Employee Relocation Program.

Riverside Wireless

3900 Main Street
Riverside, CA 92522
(951) 826-5145
Contact: Gregory Lee, Business Development Coordinator
www.dwm.smartriverside.com

The Riverside Wireless initiative provides free wireless service in the Downtown district, at the Riverside Airport, and in the Marketplace. With the success of the initiative, plans are in place to expand the network to encompass all 80 square miles of the City. By providing free internet access, Riverside's citizens and visitors will have the opportunity to surf the internet, complete schoolwork, or conduct business at any location throughout the City.

High Technology Tenant Improvement Program and the Employee Relocation Program

3900 Main Street
Riverside, CA 92522
(951) 826-5145
Contact: Gregory Lee, Business Development Coordinator
www.smartriverside.com

Funded through SmartRiverside, the High Technology Tenant Improvement Program and the Employee Relocation Program are both designed to attract High Technology employers and employees to the area.

Under the Tenant Improvement Program grants may be awarded to small technology companies with sales of less than \$20 million per year. The program is designed to help offset expensive lab-related tenant improvement costs for small technology companies, allowing them to redirect capital.

The Technology Employee Relocation Program is scheduled to offer mortgage incentives to tech employees looking to move into the City of Riverside. Through this program, an applicant will receive a special home loan package that includes no origination fees, as well as a possible-reduced interest rate.

CEO Forum

871 Marlborough Avenue

Riverside, CA 92507

(951) 781-4100

Contact: Brian Hawley, CEO Luminex

www.riversideceos.org

Luminex, QMotions, and Surado Solutions are all successful high technology companies in Riverside headed by visionary CEO's who are looking to make Riverside a "hotbed" for technology. With several other local CEO's, they have formed the High Technology CEO Forum.

Designed as an opportunity for CEO's of research and development companies to network, the CEO Forum has become an arena to discuss relevant topics and issues, develop and deploy programs, and create action items of importance to the growth and prosperity of their industry and community.

Funding Your Business

Small Business Administration (SBA)

Regional Office, Santa Ana, CA

(714) 550-7420

www.sba.gov

SBA programs promote small business formation and growth through loans to qualified applicants. These loans can fund the varied needs of small businesses when necessary financing is unavailable through normal lending channels. There are several types of SBA loans designed to fill special business needs. The following program descriptions are the most popular:

SBA 7(A) Loan Program

7(A) financing is the most frequently used SBA loan program. Loans are made and disbursed by private lenders and guaranteed by SBA for any business purpose. Examples include: working capital, purchase of equipment and other assets, or purchase of buildings. A private lender makes the loan and the SBA guarantees up to 75 percent for loans up to \$2 million.

SBA 504 Certified Development Company

This loan program is intended to stimulate the growth and expansion of small businesses via services of an SBA-licensed Certified Development Company (CDC). The role of the CDC is to assist businesses in obtaining long-term fixed-asset financing in conjunction with private-sector financing. The typical structure of a 504 is a 50/40/10 split: 50% fixed-rate bank loan, 40% fixed-rate CDC loan and 10% down from borrower. Participation by the CDC is limited to \$1.3 million.

SBA Low Documentation (Low/Doc)

This loan program focuses on the character, credit, and reliability of applicants. No predetermined percentage of equity will be required, nor is lack of collateral a determining factor. Low/Doc reduces the paperwork involved in loan applications. The SBA uses a one-page application and relies on the strength of the individual applicant's character and credit history. SBA's guarantee is 90 percent for loans of \$150,000 or less.

SBA Export Working Capital Program Eligibility (EWCP)

EWCP provides funds for the manufacture or purchase of goods or services for export purposes, or for the purpose of penetrating and developing foreign markets. The program guarantees repayment to a lender in the event an exporter defaults. By reducing a lender's risk, the EWCP provides an incentive for lenders to finance small business exporter's working capital needs.

A private lender makes the loan, and the SBA will guarantee payment up to 90 percent for a loan amount up to the \$1.5 million maximum-guarantee amount.

SBA CapLine Program (Revolving Line of Credit)

The SBA Capline Program is intended to help eligible small businesses obtain a dependable commitment for credit that can meet their short-term financing needs over an established period of time. It is available to small businesses that are unable to obtain revolving lines of credit without guaranty supports, and can show the ability to comply with the servicing requirements of this program. It is intended to finance the cash cycle of qualified small businesses by advancing funds against the value of their existing inventory and accounts receivable. Except for the Small Asset-Based Line, CapLine Loans follow SBA's maximum loan amounts as defined under SBA 7(A).

SBA Pre-Qualification Loan Program

The SBA Pre-Qualification Loan Program helps eligible small businesses, women, and minorities access capital through the coordinated efforts of both the public and private sectors. The program uses local, private-sector organizations as intermediaries to assist in the loan process. Generally, the program is for loan requests of \$250,000 or less.

Utility Providers

Broadband/Internet

Charter Communications (2-Way cable modem)
(866) 499-8080

AT&T (DSL/fiber)
(866) 722-3425

Verizon
(877) 483-4638

Cable

Charter Communications
(866) 499-8080

Direct TV (Satellite)
(888) 777-2454

Electricity

Riverside Public Utilities - Business/Residential Customer Service
(951) 782-0330

Riverside Public Utilities - Electric Outage or Emergency Services
(951) 687-0791

Riverside Public Utilities - Meter Installation
(951) 826-5489

Riverside Public Utilities - Business Incentive Programs
(951) 826-5485

Sewer

City of Riverside
(951) 351-6140

Solid Waste

City of Riverside
(951) 351-6127

County of Riverside
(951) 486-3200

Telephone

AT&T - Business
(800) 222-0400

AT&T - Residential
(800) 222-0300

Verizon
(800) 922-0204

Water

Business/ Residential Customer Service
(951) 782-0330

Eastern Metropolitan Water District (Canyon Springs area)
(951) 928-3777

Western Metropolitan Water District
(951) 789-5100

Licensing & Permitting Information

Alcohol Beverage Control: (Special License for Beer, Wine & Food)

951-782-4400 www.abc.ca.gov

Better Business Bureau

909-835-6064 www.labbb.org

Business License: (Required for doing business in the City)

City of Riverside 951-826-5465 www.riversideca.gov/finance

California Income Tax: (Required for all businesses)

CA Franchise Tax Board 800-852-5711 www.ftb.ca.gov

Contractor's License

CA State License Board 800-321-2752 www.cslb.ca.gov

Employer Identification Number

US IRS 800-829-4933 www.irs.gov

Federal Income, Excise, Employment Taxes: (Required for all businesses)

US Treasurer 800-829-1040 www.ustreas.gov

Fictitious Business Name Statement: (Establishes the right to exclusive use of selected name for a business in the county it is processed)

County of Riverside 951-486-7000 www.co.riverside.ca.us

Food Product Labeling

US Food & Drug Admin. 888-INFO-FDA www.fda.gov

Food Worker Certification

County of Riverside 951-358-5172 www.rivcoeh.org

IRS Forms Distribution Center

Western Division 800-829-3676 www.irs.gov/formspubs/

OSHA: (Indoor Air Pollution)

800-475-4019 www.osha.gov

OSHA Consultation

909-388-4567 www.dir.ca.gov

Restaurant Inspection/Certification

County of Riverside 951-358-5172 www.rivcoeh.org

Sales Tax – Resale Permit: (Required of all businesses who sell tangible property, one permit per physical location)

CA Board of Equalization

951-680-6400

www.boe.ca.gov

South Coast AQMD: (Outdoor Air Pollution)

909-396-2000

www.aqmd.gov

Worker’s Compensation: (Required for all businesses with employees)

County of Riverside

951-955-3530

www.co.riverside.ca.us