



AGENDA

Thursday, December 17, 2020

6:00 P.M. OPEN SESSION

SPECIAL MEETING

**CITY COUNCIL, AIRPORT COMMISSION,
MARINA ABRAMS B NON-PROFIT CORPORATION, PRESTON PARK SUSTAINABLE
COMMUNITY NON-PROFIT CORPORATION, SUCCESSOR AGENCY OF THE FORMER
MARINA REDEVELOPMENT AGENCY AND MARINA GROUNDWATER
SUSTAINABILITY AGENCY**

Council Hall
211 Hillcrest Avenue
Marina, California

Telephone (831) 884-1278 - Fax (831) 384-9148

E-Mail: marina@cityofmarina.org Website: www.cityofmarina.org

Zoom Meeting URL <https://zoom.us/j/730251556>

Zoom Meeting Telephone Only Participation: 1-669-900-9128 Webinar ID:730 251 556

In response to Governor Newsom's Executive Order N.29-20 and City Council Resolution 2020-29 ratifying the Proclamation of a Local Emergency by the City Manager/Director of Emergency Services related to the COVID-19 (coronavirus) pandemic, public participation in the City of Marina City Council and other public meetings shall be electronic only and without a physical location for public participation, until further notice in compliance with California state guidelines on social distancing. This meeting is being broadcast "live" on Access Media Productions (AMP) Community Television Cable 25 and on the City of Marina Channel and on the internet at <https://accessmediaproductions.org/>

PARTICIPATION

You may participate in the City Council meeting in real-time by calling Zoom Meeting via the weblink and phone number provided at the top of this agenda. Instructions on how to access, view and participate in remote meetings are provided by visiting the City's home page at <https://cityofmarina.org/>. Attendees can make oral comments during the meeting by using the "Raise Your Hand" feature in the webinar or by pressing *9 on your telephone keypad if joining by phone only. If you are unable to participate in real-time, you may email to marina@cityofmarina.org with the subject line "Public Comment Item#__" (insert the item number relevant to your comment) or "Public Comment – Non Agenda Item." Comments will be reviewed and distributed before the meeting if received by 5:00 p.m. on the day of the meeting. All comments received will become part of the record. Council will have the option to modify their action on items based on comments received.

AGENDA MATERIALS

Agenda materials, staff reports and background information related to regular agenda items are available on the City of Marina's website www.cityofmarina.org. Materials related to an item on this agenda submitted to the Council after distribution of the agenda packet will be made available on the City of Marina website www.cityofmarina.org subject to City staff's ability to post the documents before the meeting

VISION STATEMENT

Marina will grow and mature from a small town bedroom community to a small city which is diversified, vibrant and through positive relationships with regional agencies, self-sufficient. The City will develop in a way that insulates it from the negative impacts of urban sprawl to become a desirable residential and business community in a natural setting. **(Resolution No. 2006-112 - May 2, 2006)**

MISSION STATEMENT

The City Council will provide the leadership in protecting Marina's natural setting while developing the City in a way that provides a balance of housing, jobs and business opportunities that will result in a community characterized by a desirable quality of life, including recreation and cultural opportunities, a safe environment and an economic viability that supports a high level of municipal services and infrastructure. **(Resolution No. 2006-112 - May 2, 2006)**

1. CALL TO ORDER



2. ROLL CALL & ESTABLISHMENT OF QUORUM: (City Council, Airport Commissioners, Marina Abrams B Non-Profit Corporation, Preston Park Sustainable Communities Nonprofit Corporation, Successor Agency of the Former Redevelopment Agency Members and Marina Groundwater Sustainability Agency)

Cristina Medina Dirksen, David Burnett, Lisa Berkley, Mayor Pro-Tem/Vice Chair, Kathy Biala, Mayor/Chair Bruce C. Delgado

3. OTHER ACTION ITEMS: *Action listed for each Agenda item is that which is requested by staff. The City Council may, at its discretion, take action on any items. The public is invited to approach the podium to provide up to four (4) minutes of public comment.*

- a. City Council consider adopting Resolution No. 2020-, augmenting funding appropriated for stabilizing loan program for residents of the City in response to the continuing effects of the COVID-19 pandemic; and adopting Resolution No. 2020-, augmenting funding appropriated for the stabilizing loan program for businesses of Marina in response to the continuing effects of the COVID-19 pandemic, continuing to vest discretion in the City Manager, City Finance Director and City Attorney to make required changes to the Program Guidelines necessary to implement and administer the programs; and continuing the authority of the City Manager to execute any agreements and promissory notes necessary to implement the programs, and authorizing the finance director to make necessary accounting and budgetary entries.

CERTIFICATION

I, Anita Sharp, Deputy City Clerk, of the City of Marina, do hereby certify that a copy of the foregoing agenda was posted at City Hall and Council Chambers Bulletin Board at 211 Hillcrest Avenue, Monterey County Library Marina Branch at 190 Seaside Circle, City Bulletin Board at the corner of Reservation Road and Del Monte Boulevard on or before 5:30 p.m., Wednesday, December 16, 2020.

ANITA SHARP, DEPUTY CITY CLERK

City Council, Airport Commission and Redevelopment Agency meetings are recorded on tape and available for public review and listening at the Office of the City Clerk and kept for a period of 90 days after the formal approval of MINUTES.

City Council meetings may be viewed live on the meeting night and at 12:30 p.m. and 3:00 p.m. on Cable Channel 25 on the Sunday following the Regular City Council meeting date. In addition, Council meetings can be viewed at 6:30 p.m. every Monday, Tuesday and Wednesday. For more information about viewing the Council Meetings on Channel 25, you may contact Access Monterey Peninsula directly at 831-333-1267.

Agenda items and staff reports are public record and are available for public review on the City's website (www.cityofmarina.org), on the Monday preceding the meeting.

Supplemental materials received after the close of the final agenda and through noon on the day of the scheduled meeting will be available for public review at the meeting.

Members of the public may receive the City Council, Airport Commission and Successor Agency of the Former Redevelopment Agency Agenda at a cost of \$55 per year or by providing a self-addressed, stamped envelope to the City Clerk. The Agenda is also available at no cost via email by notifying the City Clerk at marina@cityofmarina.org

ALL MEETINGS ARE OPEN TO THE PUBLIC. THE CITY OF MARINA DOES NOT DISCRIMINATE AGAINST PERSONS WITH DISABILITIES. Meetings are broadcast on cable channel 25 and recordings of meetings can be provided upon request. to request assistive listening devices, sign language interpreters, readers, large print agendas or other accommodations, please call (831) 884-1278 or e-mail: marina@cityofmarina.org.

Honorable Mayor and Members
of the Marina City Council

City Council Meeting
of December 17, 2020

CITY COUNCIL CONSIDER ADOPTING RESOLUTION NO. 2020-AUGMENTING FUNDING APPROPRIATED FOR THE STABILIZING LOAN PROGRAM FOR BUSINESSES OF MARINA IN RESPONSE TO THE CONTINUING EFFECTS OF THE COVID-19 PANDEMIC, AND ADOPTING RESOLUTION NO. 2020- AUGMENTING FUNDING APPROPRIATED FOR THE STABILIZING LOAN PROGRAM FOR RESIDENTS OF THE CITY IN RESPONSE TO THE CONTINUING EFFECTS OF THE COVID-19 PANDEMIC, BOTH VESTING DISCRETION IN THE CITY MANAGER, CITY ACCOUNTING SERVICES MANAGER AND CITY ATTORNEY TO MAKE REQUIRED CHANGES TO THE PROGRAM GUIDELINES NECESSARY TO IMPLEMENT AND ADMINISTER THE PROGRAM; CONTINUING THE AUTHORITY OF THE CITY MANAGER TO EXECUTE ANY AGREEMENTS AND PROMISSORY NOTES NECESSARY TO IMPLEMENT THE PROGRAM; AND AUTHORIZING THE ACCOUNTING SERVICES MANAGER TO MAKE NECESSARY ACCOUNTING AND BUDGETARY ENTRIES

REQUEST:

It is requested that the City Council consider:

1. Adopting Resolution No. 2020- Resolution of the City Council of the City of Marina augmenting funding appropriated for the stabilizing loan program for businesses of marina in response to the continuing effects of the covid-19 pandemic; vesting discretion in the city manager, accounting services manager, and city attorney to make required changes to the program guidelines necessary to implement and administer the program; continuing the authority of the city manager to execute any agreements and promissory notes necessary to implement the program; and authorizing the accounting services manager to make necessary accounting and budgetary entries.
2. Adopting Resolution No. 2020- A Resolution of the City Council of the City of Marina augmenting funding appropriated for the stabilizing loan program for residents of the city in response to the continuing effects of the COVID-19 pandemic; vesting discretion in the city manager, city accounting services manager and city attorney to make required changes to the program guidelines necessary to implement and administer the program; continuing the authority of the city manager to execute any agreements and promissory notes necessary to implement the program; and authorizing the accounting services manager to make necessary accounting and budgetary entries

BACKGROUND:

At the December 16, 2020 City Council meeting, the City Council discussed the status of the current COVID Relief Business and Residential Loan programs. During the discussion, the City Council provided guidance and direction to staff on the current favorable and unfavorable requirements of the programs. Staff has considered the guidance provided and prepared updated drafts to the loan programs.

In addition to the requirements for qualification to the COVID Relieve Business and Residential Loan programs, staff also made the City Council aware that should the loan programs continue, additional budgetary allocations would be necessary.

ANALYSIS:

Staff, the City Attorney's Office and special outside Counsel have reviewed the current programs, discussed modifications as advised by the City Council and prepared the attached draft COVID Relieve Business and Residential Loan programs.

The City of Marina draft Business Loan Program Round #4 is included in "EXHIBIT A" to this staff report. The documents included are a clean copy of the draft program and a marked-up copy to assist the City Council with identifying the changes. Also, to assist the Council in reviewing the draft changes is a category breakdown of the businesses registered in the City's Business License database. Staff will explain how this list was utilized in developing the draft loan program changes in the staff presentation portion of the discussion.

The City of Marina draft Residential Loan Program Round #4 is included in "EXHIBIT B" to this staff report. The documents included are a clean copy of the draft program and a marked-up copy to assist the City Council with identifying the changes.

FISCAL IMPACT:

The current loan programs were allocated a total of \$200,000. Currently, there is approximately \$30,000 remaining in these funds. Should the City Council wish to continue these programs additional funding would be necessary.

CONCLUSION:

This request is submitted for the City Council consideration and approval

Respectfully submitted,

Matt Mogensen
Assistant City Manager
City of Marina

REVIEWED/CONCUR:

Layne Long
City Manager
City of Marina

RESOLUTION NO. 2020-____

RESOLUTION OF THE CITY COUNCIL OF THE CITY OF MARINA
AUGMENTING FUNDING APPROPRIATED FOR THE STABILIZING LOAN PROGRAM
FOR BUSINESSES OF MARINA IN RESPONSE TO THE CONTINUING EFFECTS OF THE
COVID-19 PANDEMIC; VESTING DISCRETION IN THE CITY MANAGER,
ACCOUNTING SERVICES MANAGER, AND CITY ATTORNEY TO MAKE REQUIRED
CHANGES TO THE PROGRAM GUIDELINES NECESSARY TO IMPLEMENT AND
ADMINISTER THE PROGRAM; CONTINUING THE AUTHORITY OF THE CITY
MANAGER TO EXECUTE ANY AGREEMENTS AND PROMISSORY NOTES
NECESSARY TO IMPLEMENT THE PROGRAM; AND AUTHORIZING THE
ACCOUNTING SERVICES MANAGER TO MAKE NECESSARY ACCOUNTING AND
BUDGETARY ENTRIES.

WHEREAS, on March 13, 2020, the City Manager in his role as the Director of Emergency Services, issued a “Proclamation of a Local Emergency by City of Marina City Manager Related to the COVID-19 (Coronavirus);” and

WHEREAS, COVID-19 is primarily transmitted through interpersonal contact in confined spaces and in-person operation of businesses creates a significant risk of transmitting the COVID-19 virus; and

WHEREAS, small businesses are in need of assistance as a result of layoffs, temporary business closures, curtailment of operations, and economic disruption during this emergency; and

WHEREAS, on March 17, 2020, the Health Officer of the County of Monterey issued an Order directing all businesses to cease non-essential operations at physical locations in the County; and

WHEREAS, on April 3, 2020, the Health Officer of the County of Monterey issued a second Order clarifying and further limiting business activities, including construction, and again directing all businesses to further cease non-essential operations; and

WHEREAS, on April 21, 2020, the City Council adopted Resolution 2020-41 establishing the Stabilizing Loan Program for Businesses of Marina, vested discretion in the City Manager, Finance Director and City Attorney to make required changes to program guidelines necessary to implement and administer the program, authorized the City Manager to execute any agreements or promissory notes necessary to implement the program, and authorized the Finance Director to make the necessary budgetary entries to fund the program with \$100,000 from the Emergency Fund.

WHEREAS, ON May 26, 2020 the Health Officer of the County of Monterey issued an Order moving the County into Stage 2 of the COVID-19 recovery process which authorized certain businesses to reopen and on June 11, 2020, the County Health Officer issued a Supplement Order authorizing certain other businesses to operate in Monterey County in accordance with State Guidelines; and

WHEREAS, on December 3 and December 6 , 2020, respectively, the State of California implemented Regional Stay At Home Orders (referred to herein jointly as the “Regional Stay At Home Orders”) which impose new restrictions on gatherings, travel and business activities when available intensive care unit (“ICU”) capacity in any one of five designated regions drops below 15%;

WHEREAS, Monterey County is in the Bay Area Region relative to the Regional Stay At Home Orders: and

WHEREAS, the Regional Stay At Home Orders require that counties or regions with an ICU capacity of less than 15% close all nonessential businesses for in-person operation; and

WHEREAS, on December 9, 2020, the Health Officer of the County of Monterey issued an Order, in addition to the other restrictions set forth by the State, that the Regional Stay At Home Orders were to go into effect on December 13, 2020, at 10 p.m. and to continue in effect until January 11, 2021, at 6:00 a.m.; and

WHEREAS, as of December 16, 2020, there have been 18,507 confirmed cases of COVID-19 in Monterey County and 148 persons are currently hospitalized due to COVID-19 in Monterey County and 167 persons have died; and

WHEREAS, ON December 16, 2020, the ICU capacity in the Bay Area Region fell below 15% to an ICU capacity of 12.9%; and

WHEREAS, the impacts from the COVID-19 virus, the associated measures to protect public health, and Regional Stay at Home Orders and other regional orders for non-essential businesses to cease operations and the resulting lay-off of employees at these businesses’ physical locations has had and continues to have a dramatic negative effect on many non-essential small businesses’ financial resources with many such businesses experiencing, or expecting to experience soon, a sudden, unexpected and continuing loss of revenue; and

WHEREAS, as of the date of this Resolution the U.S. Congress has not reached agreement on a COVID-19 relief bill to provide for issuance of new loan approvals and certain programs continue to experience a lapse in funding appropriations; and

WHEREAS, a small business, that is, a business physically located in the City of Marina since January 1, 2019 with ten or fewer employees for a business other than a restaurant, or 20 or fewer employees for a restaurant business, as of March 1, 2020, may need a very rapid interim response from local agencies, lenders, and support providers to survive the above-described impacts; and

WHEREAS, additional economic impacts are anticipated which may further inhibit small businesses which have not been required to close as a result of the County Health Officer or the State of California’s orders due to the coronavirus pandemic from temporarily fulfilling their financial obligations for outstanding indebtedness such as paying rent or a mortgage for business premises, paying utility charges for business operations, paying employee wages, and/or paying health benefits for employee(er); and

WHEREAS, the City has experienced a loss of sales tax revenue during 2020 and the City Council anticipates a continuing loss in sales tax revenue as a result of the COVID-19 outbreak due to the temporary or permanent closure and the curtailment of operations of many small businesses; and

WHEREAS, it is in the community's interest to support small businesses which have chosen to locate and operate within the City of Marina by providing access to capital while other sources of state and federal funding are pending; and

WHEREAS, the City has _____ dollars available in its _____ Fund which could be budgeted to augment the Stabilizing Loan Program for Small Business; and

WHEREAS, the Stabilizing Loan Program for Small Business is necessary to preserve the welfare of citizens of Marina; and

WHEREAS, COVID-19 has and will continue to cause conditions of peril to the health, safety, and welfare of the City of Marina.

NOW, THEREFORE, be it resolved by the City Council of the City of Marina that:

- A. The City Council hereby finds and determines that the above-described conditions and the conditions described in the Proclamation of Local Emergency related to the COVID-19 outbreak warrant and necessitate the continuance of the Stabilizing Loan Program for Small Business and the establishment and continuance of this Program is in furtherance of a public purpose and in the best interest of the public.
- B. The City Council hereby finds and determines that the commitment of funds to the Stabilizing Loan Program for Small Business will not affect or detrimentally impact maintaining a revenue structure adequate to meet the City's financial requirements for the execution of balanced programs and the basic level of City services necessary to carry out the duties, obligations and mandates required by the Home Rule City Charter of the City of Marina.
- C. The City Council hereby finds and determines that continuing to provide assistance to small businesses to help them remain viable is in furtherance of securing the City's tax base.
- D. The City Council hereby finds and determines that small business' preparations for, response to, mitigation of and recovery from the spread and impact of COVID-19 and the responses thereto continues to require the City to divert resources from normal-day-to-day operation.

- E. The funding for the Stabilizing Loan Program for Small Business established by Resolution 2020-41-and initially funded with \$100,000 from the Emergency Fund is hereby augmented by the amount of \$_____from the _____ Fund in accordance with the program guidelines set forth in the COVID-19 Marina Small Business Loan Requirements attached as **Exhibit A** to this Resolution and by this reference made a part hereof. .
- F. The City Council hereby vests discretion in the City Manager, Accounting Services Manager, and City Attorney to make required changes to the program guidelines necessary to effectively implement and administer the program.
- G. The City Manager continues to be authorized to execute any agreements necessary to implement the Stabilizing Loan Program for Small Business with all necessary expedience commensurate with the urgency of the COVID-19 impact on the local economy including, but not limited to, loan agreements and promissory notes.
- H. The Accounting Services Manager is authorized to make necessary accounting and budgetary entries.

PASSED AND ADOPTED, at a special meeting of the City Council of the City of Marina, duly held on the 17th day of December 2020, by the following vote:

AYES: COUNCIL MEMBERS:

NOES: COUNCIL MEMBERS:

ABSENT: COUNCIL MEMBERS:

ABSTAIN: COUNCIL MEMBERS:

ATTEST:

Bruce C. Delgado, Mayor

Anita Sharp, Deputy City Clerk

City of Marina Business Loan Program
Summary, Round #3- Summary Round
#4



Program

Total Funding:

Source:

General Fund

Decision Authority:

City Determination is final. Additional applications based upon on changed circumstances are allowed.

Loan Terms

Maximum Loan:

\$10,000 per business for those that have not received a loan through Rounds 1 - 3 of the Business Loan Program. \$8,000 per business for those that have received a loan through Rounds 1-3 of the Business Loan Program.

Limitation:

May not receive residential loan also.

Basis of Loan Amount:

Documented delinquent bills for rent, employee wages and health benefits, utilities, or mortgage on business located in Marina if not closed during COVID event. If closed, any unpaid business expense during the COVID event.

Interest Rate:

0% in repaid by December 31, 2022; or,
 3% from loan's funding date to be repaid by December 31, 2024.

Qualifications

1. Must have a business license of the City Marina as of January 1, 2019, for one of the following business categories:

<u>Automotive Repair</u>	General Retail	<u>Secondhand Dealers & Stores</u>
Bars	Laundry Services	Restaurants
Beauty Parlors and Shops	Massage Parlors	<u>Retails Sales</u>
Cafes	Massage Technician	<u>Physical Fitness, Exercise, Personal Training</u>
<u>Electronic Repair & Service</u>	Printers	Vehicle Businesses (inside City limits)
<u>General Service</u>	<u>Professional & Semi-Professional</u>	

2. Business must have had 10 or fewer employees before March 1, 2020. The requirement for restaurants is 20 or fewer employees.
3. **Income Requirement:**
 - Gross Annual Business Revenue under \$1 million.
4. **Applications to be submitted to the City with supporting documentation on or before March 31, 2021, or award of loans totaling \$, whichever occurs first.**

Applications are available at the City's website: CityofMarina.org under "Help for Businesses" button. For More Information, call Marisol Gomez, Accounting Services Manager, 831-884-1203

City of Marina Business Loan Program
Summary, Round #3 Summary Round
#4



Program

Total Funding:

\$150,000

Source:

General Fund

Decision Authority:

City Determination is final. Additional applications based upon on changed circumstances are allowed.

Loan Terms

Maximum Loan:

_____ \$10,000 per business for those that have not received a loan through Rounds 1 -3 of the Business Loan Program. \$8,000 per business for those that have received a loan through Rounds 1-3 of the Business Loan Program, or \$5,000 for a higher income limit

Limitation:

May not receive residential loan also.

Basis of Loan Amount:

Documented delinquent bills for rent, employee wages and health benefits, utilities, or mortgage on business located in Marina if not closed during COVID event. If closed, any unpaid business expense during the COVID event.

Interest Rate:

0% in repaid by December 31, ~~2021~~ 2022; or,
 3% from loan's funding date to be repaid by December 31, ~~2022~~ 2024.

Qualifications

1. Must have a business license of the City Marina as of January 1, 2019, for one of the following business categories:

<u>Automotive Repair</u>	<u>General Retail</u>	<u>Secondhand Dealers & Stores</u>
<u>Bars</u>	<u>Laundry Services</u>	<u>Restaurants</u>
<u>Beauty Parlors and Shops</u>	<u>Massage Parlors</u>	<u>Retails Sales</u>
<u>Cafes</u>	<u>Massage Technician</u>	<u>Physical Fitness, Exercise, Personal Training</u>
<u>Electronic Repair & Service</u>	<u>Printers</u>	<u>Vehicle Businesses (inside City limits)</u>
<u>General Service</u>	<u>Professional & Semi-Professional</u>	

2. Business must have had 10 or fewer employees before March 1, 2020. The requirement for restaurants is 20 or fewer employees.

~~Business must have had 10 or fewer employees before March 1, 2020. The requirement for restaurants is 20 or fewer employees.~~

1. ~~Income Requirement:~~

~~2-3.~~

~~* For businesses open during March and April 2020, household income must be less than 112.5% of Monterey County Median to be eligible for the business loans.~~

- ~~For closed businesses for March and April 2020, household income must be less than 135% of Monterey County Median to be eligible for the business loans.~~

~~adjusted for household size as evidenced from Federal Tax returns from 2018 or 2019 or sufficient alternate data.~~

Monterey County Median Income (Published AMI 4/16/20)		Calculation	Example
		2019 or 2018 Federal Business Tax income from tax forms	20,000
		Business Depreciation	10,000
		Household income including any business salary taken as a business expense	30,000
		Adjusted business income	\$ 60,000
		Note: If the household size is three people, the business qualifies for business loan.	
Household size			
1	51,850		
2	59,300		
3	66,700		
4	74,100		
5	80,050		

- ~~Net Income no more than \$150,000~~ Gross Annual Business Revenue under \$1 million.

- ~~For businesses that were closed for at least 45 days from March 1, 2020 to May 31, 2020 and household incomes no more than 3 times the Monterey County Median Income but more than the otherwise allowed income, loans up to \$5,000 may be made.~~

~~Must have had applied for SBA Economic Injury Disaster Loan (EIDL) or Payroll Protection Program Loan (PPP) due to the COVID-19 event or explain why unable to apply.~~

- Applications to be submitted to the City with supporting documentation on or before ~~December 31, 2020~~ March 31, 2021, or award of loans totaling ~~\$150,000.00~~, whichever occurs first.**

Applications are available at the City's website: CityofMarina.org under "Help for Businesses" button. For More Information, call Marisol Gomez, Accounting Services Manager, 831-884-1203



COVID-19 MARINA SMALL BUSINESS LOAN REQUIREMENTS, Round #4

1. Applicant's business must be physically located in the City of Marina since at least January 1, 2019 and must be in possession of a valid Marina Business License for fiscal year 2020-2021.
2. Applications to be submitted to the City with supporting documentation on or before March 31, 2020, or award of loans totaling \$, whichever occurs first.
3. Small business is defined as 10 or fewer employees as of March 1, 2020 except for restaurants which may have up to 20 employees to qualify.
4. Must have a business license of the City Marina as of January 1, 2019, for one of the following business categories:

Automotive Repair	General Retail	Secondhand Dealers & Stores
Bars	Laundry Services	Restaurants
Beauty Parlors and Shops	Massage Parlors	Retails Sales
Cafes	Massage Technician	Physical Fitness, Exercise, Personal Training
Electronic Repair & Service	Printers	Vehicle Businesses (inside City limits)
General Service	Professional & Semi-Professional	

5. Income Requirement: Gross Annual Business Revenue under \$1 million. If your gross sales are above \$1 million 2019, but less than \$1 million in 2020, provide justification in the form of a sales tax report or other documentation.
6. Loans repaid in full to the City before December 31, 2022 shall accrue no interest. Loans repaid in full after December 31, 2021 shall carry an interest rate of 3% from original funding date and must be repaid no later than December 31, 2024.
7. Need for loan must be the result of the Coronavirus COVID-19 pandemic supported by delinquent mortgage, rent, past due bills or other such.
8. If the business was not required to close as a result of the State and County mandates, loan funds must be applied to outstanding (unpaid) business premises rent, employee wages, business premises utilities (not gasoline for vehicles) and/or business provided health benefits.
9. If the business has been forced to close due to not being considered an essential business, the proceeds are to be applied to the outstanding indebtedness as of the date of the application.
10. All information provided will be maintained confidential.
11. Applications are to be in writing and submitted to the City of Marina by email to businessloanapp@cityofmarina.org or by US Mail or personal delivery to Marina City Hall, Attn: Accounting Services Manager, 211 Hillcrest Avenue, Marina CA 93933.
12. A decision as to the loan amount, the loan terms, or denial of the loan is final and there is no right for reconsideration or appeal. If an application is denied in its entirety and there is a change in the Applicant's circumstances, nothing herein prevents an Applicant from submitting a new application with supporting documentation.
13. If any member of the applicant's family or living unit received a resident loan from the City of Marina's Resident Loan Program, the application for a loan from the City of Marina's Small Business Loan Program will be denied.



COVID-19 MARINA SMALL BUSINESS LOAN CHECKLIST

- ☐ Provide proof of physical business address within the City of Marina as of January 1, 2019.
Acceptable proof includes:
 - Copy of business license; or,
 - Copy of lease
- ☐ Provide proof of valid City of Marina 2019-2020 business license. Acceptable proof includes:
 - Copy of 2020-2021 City of Marina business license
- ☐ If your gross sales are above \$1 million 2019, but less than \$1 million in 2020, provide justification in the form of a sales tax report or other documentation.

Submit application on or before March 31, 2020 with supporting documentation



COVID-19 MARINA SMALL BUSINESS LOAN REQUIREMENTS, Round #43

1. Applicant's business must be physically located in the City of Marina since at least January 1, 2019 and must be in possession of a valid Marina Business License for fiscal year 202019-20201.
2. Applications to be submitted to the City with supporting documentation on or before ~~December 31~~ March 31, 2020, or award of loans totaling \$ ~~150,000.00~~, whichever occurs first.
3. Small business is defined as 10 or fewer employees as of March 1, 2020 except for restaurants which may have up to 20 employees to qualify.
4. Must have a business license of the City Marina as of January 1, 2019, for one of the following business categories:

<u>Automotive Repair</u>	<u>General Retail</u>	<u>Secondhand Dealers & Stores</u>
<u>Bars</u>	<u>Laundry Services</u>	<u>Restaurants</u>
<u>Beauty Parlors and Shops</u>	<u>Massage Parlors</u>	<u>Retails Sales</u>
<u>Cafes</u>	<u>Massage Technician</u>	<u>Physical Fitness, Exercise, Personal Training</u>
<u>Electronic Repair & Service</u>	<u>Printers</u>	<u>Vehicle Businesses (inside City limits)</u>
<u>General Service</u>	<u>Professional & Semi-Professional</u>	

3.—

4. ~~Applicant must have submitted documents for Small Business Loans, such as Economic Injury Disaster Loan (EIDL) or the Payroll Protection Program (PPP), and provide documented proof of attempted SBA loan submission. If unable to apply, explain why.~~

5. ~~Income Requirement:~~

~~6.5. Gross Annual Business Revenue under \$1 million. If your gross sales are above \$1 million 2019, but less than \$1 million in 2020, provide justification in the form of a sales tax report or other documentation.~~

- ~~i. For businesses open during March and April 2020, household income must be less than 112.5% of Monterey County Median to be eligible for the business loans.~~
- ~~ii. For closed businesses for March and April 2020, household income must be less than 135% of Monterey County Median to be eligible for the business loans.~~

~~adjusted for household size as evidenced from Federal Tax returns from 2018 or 2019 or sufficient alternate data. (See example below.)~~

~~ALTERNATIVE: For businesses that were closed for at least 45 days from March 1, 2020 to May 31, 2020 and household incomes no more than 3 times the Monterey County Median Income but more than the otherwise allowed income, loans up to \$5,000 may be made.~~

- 7.6. ~~Loans repaid in full to the City before December 31, 2021-2022 shall accrue no interest. Loans repaid in full after December 31, 2021 shall carry an interest rate of 3% from original funding date and must be repaid no later than December 31, 20242.~~



- ~~8.~~ Federal tax returns for calendar year 2019 or 2018 or sufficient financial records of business, (i.e. profit & loss, records), for 12 months prior to applying for the loan must be provided by Applicant to the city. Documentation is to be submitted with the Application.
- ~~9.7.~~ Need for loan must be the result of the Coronavirus COVID-19 pandemic supported by delinquent mortgage, rent, past due bills or other such.
- ~~10.8.~~ If the business was not required to close as a result of the State and County mandates, loan funds must be applied to outstanding (unpaid) business premises rent, employee wages, business premises utilities (not gasoline for vehicles) and/or business provided health benefits.
- ~~11.9.~~ If the business has been forced to close due to not being considered an essential business, the proceeds are to be applied to the outstanding indebtedness as of the date of the application.
- ~~12.10.~~ All information provided will be maintained confidential.
- ~~13.11.~~ Applications are to be in writing and submitted to the City of Marina by email to businessloanapp@cityofmarina.org or by US Mail or personal delivery to Marina City Hall, Attn: Accounting Services Manager, 211 Hillcrest Avenue, Marina CA 93933.
- ~~14.12.~~ A decision as to the loan amount, the loan terms, or denial of the loan is final and there is no right for reconsideration or appeal. If an application is denied in its entirety and there is a change in the Applicant's circumstances, nothing herein prevents an Applicant from submitting a new application with supporting documentation.
- ~~15.13.~~ If any member of the applicant's family or living unit received a resident loan from the City of Marina's Resident Loan Program, the application for a loan from the City of Marina's Small Business Loan Program will be denied.



COVID-19 MARINA SMALL BUSINESS LOAN CHECKLIST

- ☐ Provide proof of physical business address within the City of Marina as of January 1, 2019.
Acceptable proof includes:
 - Copy of business license; or,
 - Copy of lease
- ☐ Provide proof of valid City of Marina 2019-2020 business license. Acceptable proof includes:
 - Copy of 2019-2020-2020-2021 City of Marina business license
- ☐ Provide proof that applicant has submitted application(s) for the Economic Injury Disaster Loan (EIDL) or the Payroll Protection Program (PPP) If your gross sales are above \$1 million 2019, but less than \$1 million in 2020, provide justification in the form of a sales tax report or other documentation.
- ☐ ~~Provide Federal tax returns for calendar year 2019 or 2018; or sufficient financial records of business for the 12 months prior to applying for the loan. Acceptable proof includes:~~
 - ~~○ Copy of tax returns or~~
 - ~~○ Copy of profit and loss records~~
 - ~~○ Adjusted household income derived from the business for the calendar year ending 12/31/2019 must meet the followings:~~
 - ~~*—For businesses open during March and April 2020, household income must be less than 112.5% of Monterey County Median to be eligible for the business loans.~~
 - ~~*—For closed businesses for March and April 2020, household income must be less than 135% of Monterey County Median to be eligible for the business loans.~~
- ~~○ ALTERNATIVE: For businesses that were closed for at least 45 days from March 1, 2020 to May 31, 2020 and household incomes no more than 3 times the Monterey County Median Income but more than the otherwise allowed income, loans up to \$5,000 may be made.~~

Use the below chart: <https://monterey.org/Services/Community-Development/Housing/Annual-Income-Limits>

Monterey County Median Income (Published AMI 4/16/20)	
Household size	
1	51,850
2	59,300
3	66,700
4	74,100
5	80,050



Use the calculation provided in this example, in order to calculate your adjusted household income:

Calculation	Example
2019 or 2018 Federal Business Tax income from tax forms	20,000
Business Depreciation	10,000
Household income including any business salary taken as a business expense	30,000
Adjusted business income	\$ 60,000

Note: If the household size is three people, the business qualifies for business loan.

Submit application on or before ~~December~~ March 31, 2020 with supporting documentation



COVID-19 MARINA SMALL BUSINESS LOAN APPLICATION

1. Business Name: _____
2. First and Last Name (*must have legal authorization to enter into a loan agreement for the business*): _____
3. Business Address: _____
4. Mailing Address: (if different from above): _____
5. Phone Number: _____
6. Email: _____
7. Number of employees:

	Mar. 1	Apr. 1
a. Full-time	_____	_____
b. Part-time	_____	_____

ALL ITEMS BELOW REQUIRE SUPPORTING DOCUMENTATION
Add more pages if necessary

8. Requested Loan amount, up to \$10,000 for business that have not received another City loan, or up to \$8,000 for those that have already received a loan: _____

Items as related to the Marina business location in this application:

Delinquent Rent or Mortgage Amounts	_____
Delinquent Utilities	_____
Other (Describe) _____	_____
Total	_____

9. Was your business located in the City of Marina as of January 1, 2019 and continues to be in Marina? ☐ Yes
10. Do you have a valid City of Marina 2020-2021 business license? ☐ Yes
11. Solely due to Coronavirus (COVID-19):
 - a. Has your business been closed? ☐ Yes
 - **or** ---
 - b. Has your revenue/income been adversely affected? ☐ Yes
12. Were your gross sales are above \$1 million 2019, but less than \$1 million in 2020? If so, please provide justification in the form of a sales tax report or other documentation.
13. If you have applied for a City of Marina Residential Loan Program loan, you are not eligible for a Marina Business Loan.



14. Additional comments:

I certify (or declare) under penalty of perjury under the laws of the State of California that the foregoing is true and correct:

15. Signature: _____ and Date: _____
Place of Signature: _____

NOTE: PLEASE ATTACH DOCUMENTATION FOR THE FOLLOWING TO THE LOAN APPLICATION:

- Delinquent bills justifying loan
- Proof of business license
- Proof of business income loss
- Proof of gross receipts if over \$1 million in 2019 and under \$ 1 million in 2020



COVID-19 MARINA SMALL BUSINESS LOAN APPLICATION

1. Business Name: _____
2. First and Last Name (*must have legal authorization to enter into a loan agreement for the business*): _____
3. Business Address: _____
4. Mailing Address: (if different from above): _____
5. Phone Number: _____
6. Email: _____
7. Number of employees:

	Mar. 1	Apr. 1
a. Full-time	_____	_____
b. Part-time	_____	_____

ALL ITEMS BELOW REQUIRE SUPPORTING DOCUMENTATION
Add more pages if necessary

8. Requested Loan amount, up to \$10,000 for business that have not received another City loan, or up to \$8,000 for those that have already received a loan:

Items as related to the Marina business location in this application:

Delinquent Rent or Mortgage Amounts _____

Delinquent Utilities _____

Other (Describe) _____

Total- _____ (\$10,000 Maximum)

9. Was your business located in the City of Marina as of January 1, 2019 and continues to be in Marina? ☐ Yes

10. Do you have a valid City of Marina 2019-2020-2020-2021 business license? ☐ Yes

11. Solely due to Coronavirus (COVID-19):

a. Has your business been closed? ☐ Yes

--- or ---

b. Has your revenue/income been adversely affected? ☐ Yes

- ~~12. Revenue/Income limitations: Adjusted household income derived from the business for the calendar year ending 12/31/2019 must meet the following?~~



i. ~~For businesses open during March and April 2020, household income must be less than 112.5% of Monterey County Median to be eligible for the business loans.~~

ii. ~~For closed businesses for March and April 2020, household income must be less than 135% of Monterey County Median to be eligible for the business loans.~~ ☐ Yes

~~ALTERNATIVE: For businesses that were closed for at least 45 days from March 1, 2020 to May 31, 2020 and household incomes no more than 3 times the Monterey County Median Income but more than the otherwise allowed income, loans up to \$5,000 may be made.~~

13. Have you applied for ☐ EIDL loan or ☐ PPP loan? If not, please explain why:

12. Were your gross sales are above \$1 million 2019, but less than \$1 million in 2020? If so, please provide justification in the form of a sales tax report or other documentation.

14.13. If you have applied for a City of Marina Residential Loan Program loan, you are not eligible for a Marina Business Loan.

15. Calculation of Household Income including Business Income

Business Income: _____

Add: If business expense on tax form includes

A depreciation, add back depreciation income: _____

All other household income, if any*: _____

Total: _____

Total Members of household (list by name) _____

*If business pays owner a salary as part of their business expenses, this amount should be included with all other household income.

16.14. Additional comments:



CITY OF MARINA
211 Hillcrest Avenue
Marina, California 93933
businessloanapp@cityofmarina.org

I certify (or declare) under penalty of perjury under the laws of the State of California that the foregoing is true and correct:

17.15. Signature: _____ and Date: _____

Place of Signature: _____

NOTE: PLEASE ATTACH DOCUMENTATION FOR THE FOLLOWING TO THE LOAN APPLICATION:

- Delinquent bills justifying loan
- Proof of business license
- Proof of business income loss
- ~~Proof of gross receipts if over \$1 million in 2019 and under \$ 1 million in 20202019 or 2018 Federal Tax Return or acceptable alternative~~
- ~~Proof of submission for SBA EIDL or PPP loan or explanation why not applied~~

RESOLUTION NO. 2020-___

A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF MARINA AUGMENTING FUNDING APPROPRIATED FOR THE STABILIZING LOAN PROGRAM FOR RESIDENTS OF THE CITY IN RESPONSE TO THE CONTINUING EFFECTS OF THE COVID-19 PANDEMIC; VESTING DISCRETION IN THE CITY MANAGER, CITY ACCOUNTING SERVICES MANAGER AND CITY ATTORNEY TO MAKE REQUIRED CHANGES TO THE PROGRAM GUIDELINES NECESSARY TO IMPLEMENT AND ADMINISTER THE PROGRAM; CONTINUING THE AUTHORITY OF THE CITY MANAGER TO EXECUTE ANY AGREEMENTS AND PROMISSORY NOTES NECESSARY TO IMPLEMENT THE PROGRAM; AND AUTHORIZING THE ACCOUNTING SERVICES MANAGER TO MAKE NECESSARY ACCOUNTING AND BUDGETARY ENTRIES.

WHEREAS, on March 13, 2020, the City Manager in his role as the Director of Emergency Services, issued a “Proclamation of a Local Emergency Related to the COVID-19 (Coronavirus) pandemic; and

WHEREAS, the impacts from the COVID-19 virus; the associated measures to protect public health; and local, regional, and national orders for residents to shelter in their places of residence has had, and continues to have, a dramatic negative effect on many resident’s financial resources with many residents experiencing, or expecting to experience soon, sudden and unexpected loss of income; and

WHEREAS, many residents face destabilized housing situations due to the impacts of the COVID-19 pandemic which has created undue hardship for residents due to a lack of alternative housing; and

WHEREAS, individuals most impacted may need a very rapid response from local agencies, lenders, and support providers to survive these impacts; and

WHEREAS, continued economic impacts are anticipated which may further inhibit City residents from fulfilling their financial obligations such as paying rent or a mortgage, utility charges and other non-discretionary financial commitments; and

WHEREAS, it is in the community’s interest to support residents of the City of Marina by ensuring adequate access to housing and capital while other sources of state and federal funding are pending; and

WHEREAS, on April 21, 2020, by its adoption of Resolution 2020-40 the City Council established the Stabilizing Loan Program for Residents of the City, vested discretion in the City Manager, Finance Director and City Attorney to make required changes to program guidelines necessary to implement and administer the program, authorized the City Manager to execute any agreements or promissory notes necessary to implement the program, and authorized the Finance Director to make the necessary budgetary entries to fund the program with \$100,000 from the Emergency Fund.

WHEREAS, the City has _____ dollars available in its _____ Fund which could be budgeted to augment the fund the Stabilizing Loan Program for Residents; and

WHEREAS, the Stabilizing Loan Program for Residents is necessary to protect the health, safety, and welfare of the citizens of Marina; and

WHEREAS, the Stabilizing Loan Program for Residents was effective as of April 21, 2020; and

WHEREAS, COVID-19 has and will continue to cause conditions of peril to the health, safety, and welfare of City of Marina residents.

NOW, THEREFORE, be it resolved by the City Council of the City of Marina that:

- A. The City Council hereby finds and determines that the above-described conditions and the conditions described in the Proclamation of Local Emergency related to the COVID-19 outbreak continue to warrant and necessitate the creation and continuance of the Stabilizing Loan Program for Residents and the establishment and continuance of this Program is in furtherance of a public purpose and in the best interest of the public.
- B. The City Council hereby finds and determines that the continued commitment of funds to the Stabilizing Loan Program for Residents will not affect or detrimentally impact maintaining a revenue structure adequate to meet the City's financial requirements for the execution of balanced programs and the basic level of City services necessary to carry out the duties, obligations and mandates required by the Home Rule City Charter of the City of Marina.
- C. The City Council hereby finds and determines that residents' preparations for, response to, mitigation of, and recovery from the spread and impact of COVID-19 and the responses thereto require the City to continue to divert resources from normal-day-to-day operation.
- D. The funding for the Stabilizing Loan Program for Residents established by Resolution 2020-40-and initially funded with \$100,000 from the Emergency Fund is hereby augmented by the amount of \$_____from the _____ Fund in accordance with the revised program guidelines set forth in the COVID-19 Marina Revised Resident Loan Requirements attached as **Exhibit A** to this Resolution and incorporated herein.
- E. The City Council vests discretion in the City Manager, City Accounting Services Manager and City Attorney to make required changes to the program guidelines necessary to effectively implement and administer the program.
- F. The City Manager continues to be authorized to execute any agreements necessary to implement the Stabilizing Loan Program for Residents with all necessary expedience commensurate with the urgency of the COVID-19 impact on the local economy including, but not limited to, loan agreements and promissory notes.

G. The Accounting Services Manager is authorized to make necessary accounting and budgetary entries.

PASSED AND ADOPTED, at a special meeting of the City Council of the City of Marina, duly held on the 17th day of December 2020, by the following vote:

AYES: COUNCIL MEMBERS:

NOES: COUNCIL MEMBERS:

ABSENT: COUNCIL MEMBERS:

ABSTAIN: COUNCIL MEMBERS:

Bruce C. Delgado, Mayor

ATTEST:

Anita Sharp, Deputy City Clerk



City of Marina Residential Loan Program Summary, Round #4

Program

Total Funding: \$
 Source: General Fund
 Decision Authority: City Determination is final. Additional applications based upon changed circumstances are allowed.

Loan Terms

Maximum Loan: \$2,000 per household
 Basis of Loan Amount: Documented delinquent bills for rent, utilities, or mortgage on property located in Marina for a primary residence.
 Interest Rate: 0% in repaid by December 31, 2022; or,
 3% from loan's funding date to be repaid by December 31, 2024.

Qualifications

1. Must be a resident of the City Marina as of January 1, 2020
2. Must have a household income of less than 80% of the Monterey County Median, adjusted for household size;
3. Must have had economic damage due to the COVID 19 event due to unemployment or reduction of hours.

Due Dates

Applications to be submitted to the City with supporting documentation on or before March 31, 2021, or award of loans totaling \$, whichever occurs first.

Applications are available at the City's website: CityofMarina.org under "Help for Residents" button

For More Information, call Marisol Gomez, Accounting Services Manager, 831-884-1203



City of Marina Residential Loan Program Summary, Round #3 4

Program

Total Funding: **\$52,000**
 Source: General Fund
 Decision Authority: City Determination is final. Additional applications based upon changed circumstances are allowed.

Loan Terms

Maximum Loan: \$2,000 per household
 Basis of Loan Amount: Documented delinquent bills for rent, utilities, or mortgage on property located in Marina for a primary residence.
 Interest Rate: 0% in repaid by December 31, ~~2021~~ 2022; or,
 _____ 3% from loan's funding date to be repaid by December 31, ~~2022~~ 2024.

Qualifications

1. Must be a resident of the City Marina as of January 1, 2020
2. Must have a household income of less than 80% of the Monterey County Median, adjusted for household size; ~~or, non-discretionary debt (mortgage, one car payment, etc.) more than 25% of monthly income.~~
3. Must have had economic damage due to the COVID 19 event due to unemployment or reduction of hours ~~in excess of 50% of work income.~~

Due Dates

Applications to be submitted to the City with supporting documentation on or before ~~December 31, 2020~~ March 31, 2021, or award of loans totaling **\$52,000, whichever occurs first.**

Applications are available at the City's website: CityofMarina.org under "Help for Residents" button

For More Information, call Marisol Gomez, Accounting Services Manager, 831-884-1203



COVID-19 MARINA RESIDENT LOAN REQUIREMENTS

Round #4

1. Applicant must be an individual and a resident of the City of Marina as of January 1, 2020 and as of the date of submission of the loan application to the city.
2. **Applications to be submitted to the City with supporting documentation on or before** March 31, 2021, or award of loans totaling \$52,000.00, whichever occurs first.
3. Applicant's employment must have been terminated or hours of employment reduced due to the Coronavirus. If self-employed, applicant will be required to provide proof of loss of income due to temporary business closure to comply with State and County mandates or other Coronavirus causes.
4. Applicant's income at the time of applying for the loan must be no more than 80% of the median income for Monterey County based on household size,
5. Applicant must provide proof of delinquency in rent, mortgage, or utilities for residential property (a) located in the City of Marina, and (2) which is applicant's primary residence. **Loan award shall be premised on need and shall not exceed \$2,000 per resident and per household.**
6. If any member of the applicant's family or a resident in the applicant's residential living unit received a resident loan from the City's Resident Loan Program, an application for a loan from the City's Resident Loan Program will be denied.
7. Loans repaid in full to the City on or before December 31, 2022 shall accrue no interest. After which, any loan balance shall carry an interest rate of 3% from the original funding date and must be repaid no later than December 31, 2024.
8. **Only one resident per residential living unit shall be eligible for the loan, however income of all adults in the living unit will need to be disclosed and will be taken into consideration.** Proof of income shall be submitted with the application. Acceptable proof of income shall include Federal and State Income tax returns filed for 2019, 2019 Form W2 and Form 1099, pay stubs evidencing year to date income for 2020.
9. Proof of any unemployment award or other Coronavirus COVID-19 relief received or to be received is to be provided with the application.
10. Applications are to be in writing and submitted, along with all supporting documentation, to the City of Marina by email to: residentloanapp@cityofmarina.org or by US mail or personal delivery to: Marina City Hall, Attn: Accounting Services Manager, 211 Hillcrest Avenue, Marina CA 93933
11. All decisions by the City's Loan Committee on loan approval are final. However, a resident may reapply if conditions change for the applicant.
12. All information provided will be maintained confidential.



COVID-19 MARINA RESIDENT LOAN REQUIREMENTS

Round #43

1. Applicant must be an individual and a resident of the City of Marina as of January 1, 2020 and as of the date of submission of the loan application to the city.
2. **Applications to be submitted to the City with supporting documentation on or before December 31, 2020-March 31, 2021**, or award of loans totaling \$52,000.00, whichever occurs first.
3. Applicant's employment must have been terminated or hours of employment reduced ~~by at least 50% within the employee's pay period (e.g., weekly, biweekly, semi-monthly) solely~~ due to the Coronavirus. If self-employed, applicant will be required to provide proof of loss of income due to temporary business closure to comply with State and County mandates or other Coronavirus causes.
4. Applicant's income at the time of applying for the loan must be no more than 80% of the median income for Monterey County based on household size, ~~or proof of the resident's indebtedness must establish that the non-discretionary indebtedness exceeds 25% of the household's monthly revenue. Credit card/ debits shall not be considered indebtedness that is non-discretionary except as to that portion of the indebtedness that the city determines is non-discretionary (food, utilities, rent, etc.).~~
5. Applicant must provide proof of delinquency in rent, mortgage, or utilities for residential property (a) located in the City of Marina, and (2) which is applicant's primary residence. **Loan award shall be premised on need and shall not exceed \$2,000 per resident and per household.**
—If any member of the applicant's family or a resident in the applicant's residential living unit received a resident loan from the City's Resident Loan Program, an application for a loan from the City's Resident Loan Program will be denied.
- 5.6.
- 6.7. Loans repaid in full to the City on or before December 31, ~~2021-2022~~ shall accrue no interest. ~~Loans After which, any loan balance repaid in full after December 31, 2021~~ shall carry an interest rate of 3% from the original funding date and must be repaid no later than December 31, ~~2022-2024~~.
- 7.8. **Only one resident per residential living unit shall be eligible for the loan, however income of all adults in the living unit will need to be disclosed and will be taken into consideration.** Proof of income shall be submitted with the application. Acceptable proof of income shall include Federal and State Income tax returns filed for 2019, 2019 Form W2 and Form 1099, pay stubs evidencing year to date income for 2020.
- ~~8.1. If any member of the applicant's family or a resident in the applicant's residential living unit received a resident loan from the City's Resident Loan Program, an application for a loan from the City's Resident Loan Program will be denied.~~
9. Proof of any unemployment award or other Coronavirus COVID-19 relief received or to be received is to be provided with the application.
10. Applications are to be in writing and submitted, along with all supporting documentation, to the City of Marina by email to: residentloanapp@cityofmarina.org or by US mail or personal delivery to: Marina City Hall, Attn: Accounting Services Manager, 211 Hillcrest Avenue, Marina CA 93933



CITY OF MARINA **EXHIBIT B**

211 Hillcrest Avenue
Marina, California 93933
Residentloanapp@cityofmarina.org

11. All decisions by the City's Loan Committee on loan approval are final. However, a resident may reapply if conditions change for the applicant.
12. All information provided will be maintained confidential.



COVID-19 MARINA RESIDENT LOAN CHECKLIST

- ☐ Provide proof of primary residency within the City of Marina as of January 1, 2020. Acceptable proof includes:
 - Copy of Driver's License; or,
 - Copy of signed residential lease where you are listed; or,
 - Copy of utility bill showing your name and address

- ☐ Proof of loss of income. Acceptable proof includes:
 - Any notice provided from your place of employment explaining loss of hours; or,
 - Layoff notices; or,
 - Pay stubs from before and after the reduction in hours; or,
 - Unemployment award letter.

- ☐ Qualifying loan amount: Proof of indebtedness could be delinquency in rent, mortgage, or utilities. Does not include credit card debt or other discretionary debt. Acceptable proof includes:
 - Late notices or
 - Rent statements or
 - Utility bill showing past due amount

- ☐ Proof of qualifying income of all adults living at the residence. Acceptable proof includes:
 - Federal or State Income Tax returns filed for 2019; or,
 - 2019 or 2020 Form W-2 and/or Form 1099; or,
 - Pay stubs evidencing year to date income for 2020.

Income at the time of applying must be no more than 80% of the median income for Monterey County: <https://monterey.org/Services/Community-Development/Housing/Annual-Income-Limits>

Median Income for Monterey County	As of 12/17/2020 (80% of HCD Published AMI)
Household Size	Income
1	\$45,680.00
2	\$52,240.00
3	\$58,760.00
4	\$65,280.00
5	\$70,520.00

- ☐ Submit application on or before March 31, 2021 with supporting documentation.



COVID-19 MARINA RESIDENT LOAN CHECKLIST

- ☐ Provide proof of primary residency within the City of Marina as of January 1, 2020. Acceptable proof includes:
 - Copy of Driver's License; or,
 - Copy of signed residential lease where you are listed; or,
 - Copy of utility bill showing your name and address
- ☐ Proof of loss of income. Acceptable proof includes:
 - Any notice provided from your place of employment explaining loss of hours; or,
 - Layoff notices; or,
 - Pay stubs from before and after the reduction in hours; or,
 - Unemployment award letter.
- ☐ Qualifying loan amount: Proof of indebtedness could be delinquency in rent, mortgage, or utilities. Does not include credit card debt or other discretionary debt. Acceptable proof includes:
 - Late notices or
 - Rent statements or
 - Utility bill showing past due amount
- ☐ Proof of qualifying income of all adults living at the residence. Acceptable proof includes:
 - Federal or State Income Tax returns filed for 2019; or,
 - 2019 or 2020 Form W-2 and/or Form 1099; or,
 - Pay stubs evidencing year to date income for 2020.

Income at the time of applying must be no more than 80% of the median income for Monterey County: <https://monterey.org/Services/Community-Development/Housing/Annual-Income-Limits>

<u>Median Income for Monterey County</u>	<u>As of 12/17/2020 (80% of HCD Published AMI)</u>
<u>Household Size</u>	<u>Income</u>
<u>1</u>	<u>\$45,680.00</u>
<u>2</u>	<u>\$52,240.00</u>
<u>3</u>	<u>\$58,760.00</u>
<u>4</u>	<u>\$65,280.00</u>
<u>5</u>	<u>\$70,520.00</u>

—OR—



Proof of non-discretionary indebtedness must exceed 25% of household's monthly revenue.

Median Income for Monterey County	As of 4/22/2020 (80% of HCD Published AMI)
Household Size	Income
1	\$41,480
2	\$47,440
3	\$53,360
4	\$59,280
5	\$64,040

- ☐ Submit application on or before ~~December 31, 2020~~ March 31, 2021 with supporting documentation.

COVID-19 MARINA RESIDENT LOAN APPLICATION

1. First and Last Name: _____
2. Primary Residence Address: _____
3. Mailing Address: (if different from above): _____
4. Phone Number: _____
5. Email: _____
6. Household size including self:
 - a. Adults _____
 - b. Dependents (18 and under) _____

ALL ITEMS BELOW REQUIRE SUPPORTING DOCUMENTATION

7. Requested Loan amount, up to \$2,000: _____

Primary Residence Delinquent Rent or Mortgage Amounts _____
 Delinquent Utilities for Primary Residence _____
 Other (Describe) _____
 Total (\$2,000 Maximum) _____

8. Are you a resident of the City of Marina as of January 1, 2020 and as of the date of submission of this loan applicant? ☐ Yes
9. Solely due to Coronavirus (COVID-19):
 - a. Has your employment been terminated or hours of employment reduced? ☐ Yes
--- **or** ---
 - b. If self-employed – have you suffered loss of business? ☐ Yes
10. Income limitations (based on all adults in the living unit):
 - a. Is the household income equal to or less than 80% of the median income for Monterey County as shown by the chart on the checklist? ☐ Yes
11. Have you received, or will receive ☐ unemployment benefits or ☐ other Coronavirus relief including but not limited to a loan from the City’s Small Business Loan Program?



12. Additional comments:

I certify (or declare) under penalty of perjury under the laws of the State of California that the foregoing is true and correct:

13. Signature: _____ and Date: _____
Place of Signature: _____

NOTE: PLEASE ATTATCH DOCUMENTATION FOR THE FOLLOWING TO THE LOAN APPLICATION:

- Delinquent bills justifying loan
- Proof of residency
- Proof of income loss
- Proof of unemployment or loss of income



COVID-19 MARINA RESIDENT LOAN APPLICATION

1. First and Last Name: _____
2. Primary Residence Address: _____
3. Mailing Address: (if different from above): _____
4. Phone Number: _____
5. Email: _____
6. Household size including self:
 - a. Adults _____
 - b. Dependents (18 and under) _____

ALL ITEMS BELOW REQUIRE SUPPORTING DOCUMENTATION

7. Requested Loan amount, up to \$2,000: _____

Primary Residence Delinquent Rent or Mortgage Amounts	_____
Delinquent Utilities for Primary Residence	_____
Other (Describe) _____	_____
Total (\$2,000 Maximum)	_____

8. Are you a resident of the City of Marina as of January 1, 2020 and as of the date of submission of this loan applicant? ☐ Yes

9. Solely due to Coronavirus (COVID-19):

a. Has your employment been terminated or hours of employment reduced? ☐ Yes

--- **or** ---

~~b. Have your hours of employment reduced by at least 50% during the pay period? ☐ Yes—
please provide supporting documentation~~

~~or~~

e.b. If self-employed – have you suffered loss of business? ☐ Yes

10. Income limitations (based on all adults in the living unit):

a. Is the household income equal to or less than 80% of the median income for Monterey County as shown by the chart on the checklist? ☐ Yes

--- **or** ---

~~b. Does your non-discretionary indebtedness debt service exceed 25% of the household income? ☐ Yes~~

11. Have you received, or will receive ☐ unemployment benefits or ☐ other Coronavirus relief including but not limited to a loan from the City's Small Business Loan Program?



12. Additional comments:

I certify (or declare) under penalty of perjury under the laws of the State of California that the foregoing is true and correct:

13. Signature: _____ and Date: _____

Place of Signature: _____

NOTE: PLEASE ATTATCH DOCUMENTATION FOR THE FOLLOWING TO THE LOAN APPLICATION:

- Delinquent bills justifying loan
- Proof of residency
- Proof of income loss
- Proof of unemployment or loss of income