1. Prepare initial Project Prospectus

2. Evaluate critical needs within Service Area and generate list of potential projects and partners.

3. Determine if there is a bank in the Service Area with applicable credits.

4. Consult with IRT as to how to proceed.

Alternatives include but are not limited to continuing to wait a specified period of time as determined by the IRT, merge funds with another Service Area, or purchase bank credits.

5. Evaluate and compare potential projects, including the purchase of any available and applicable bank credits, using the Project Evaluation Criteria worksheet (Exhibit D).

6. Select highest priority project that can be implemented with available funds.

7. Evaluate and compare potential projects, including the purchase of any available and applicable bank credits, using the Project Evaluation Criteria worksheet (Exhibit D).

8. Seek IRT Approval for project

9. For each Service Area, determine if minimum threshold of $50k is available.

Consult with IRT as to how to proceed. Alternatives include but are not limited to continuing to wait a specified period of time as determined by the IRT, merge funds with another Service Area, or purchase bank credits.

10. Select highest priority project that can be implemented with available funds.

11. Ongoing calculation of collected funds for each Service Area

Figure 1 – Process for ILF Project Development

* This figure depicts in a generalized, and at times simplified form, the mitigation project selection process described in Section 5 of the SAC CA ILF Program Prospectus.