City of Torrance

Employee Computer Loan Program (ECLP)
GUIDELINES
As of September 2025
(Subject to change without notice)

1. Purpose of Program

The purpose of the Employee Computer Loan Program (ECLP) is to allow City of Torrance employees to purchase a personal computer for their home use through a no-interest loan from the City. Eligible employees will be chosen via an annual drawing.

2. Program Eligibility

Eligible employees will be able to receive a no-interest loan ($2,000 maximum) which is payable over no more than 24 months (a maximum of 52 bi-weekly payments).

a) To be eligible to participate in the ECLP, employees must be permanent Civil Service or Non-Civil Service (at will) employees with benefits and receiving compensation from the City's payroll. Employees not eligible are: part-time recurrent recreation, crossing guards, part-time hourly unrepresented without benefits and employees who are on a leave of absence. It is the employee's responsibility to make sure they meet the eligibility requirements.
b) Employees must have been employed with the City for one year or more by the date of the drawing.
c) Employees who have not received a computer loan within the last two years may apply.
d) Employees who receive a computer allowance of any amount may not participate in this program.
e) All eligible employees will be able to participate in the annual random drawing.
f) Continuation of the ECLP will be based on funding and usage.

3. General Program Guidelines

a) This program will be administered by Human Resources.
b) This program has been designed to offer a no-interest loan to eligible employees interested in purchasing a personal computer for home use.
c) The computer <u>cannot</u> be purchased prior to the employee's name being drawn, the employee being notified by Human Resources, and the employee signing the Participation Agreement.
d) The interest-free loan will be for the full amount of the computer, or a maximum of $2,000 (whichever is less). The loan is payable within 24 months (a maximum of 52 pay periods).

e) Equipment may be purchased from any vendor(s). The employee pays up front for the purchase and will be reimbursed up to $2,000 within two to four weeks from the time the Loan Agreement and original receipts are received by the ECLP coordinator in Human Resources.
f) "Computer" equipment purchased must be defined (marketed) to be a desktop, laptop, notebook, netbook computer, smartphone, iPad or similar tablet computer. Computer must include, at a minimum, a Central Processing Unit (CPU) and data storage device. Only the actual price paid for the smartphone is eligible for the ECLP. Activation fees, data/text/voice charges, and prepaid services are not eligible.
g) Peripheral equipment *(additional "computer(s)", scanner, printer, back-up drive, digital camera, handheld personal data assistant device, warranty, electronic book reader device, MP3 player, software, battery back-up, surge protector, cables)* may be purchased, but only in conjunction with the "computer." If you have any other questions, please contact the ECLP Coordinator.
h) Reimbursement to the employee for the amount spent on the computer (up to $2,000) will be made through the City's Accounts Payable system.
i) All loans will be repaid to the City through the City's payroll deduction system. Should the employee separate from the City before the loan is paid in full, the total loan balance will be deducted from the employee's last paycheck. Any remaining unpaid balance will be billed to the employee.
j) New employees: see Eligibility Section. Criteria must be met before submission of an ECLP Entry Form.
k) If the employee decides not to participate in the loan program when their name is drawn, they forfeit their turn and must re-apply per the guidelines of the program.

4. *Procedures for Participation*

Annual Drawing:

a) When an ECLP drawing is scheduled, an announcement will be made via an All Users email, and printed announcements will be made available to Departments with field employees with no direct email access. Entry Forms for the ECLP will be available in Human Resources and on the City's website at least two (2) weeks prior to the drawing.
www.torranceca.gov/government/city-departments/human-resources/employee-services/general-employee-benefits/employee-computer-loan-program

b) All interested eligible employees will complete one entry form per drawing; all duplicate entries will be void.
c) All entry forms must be received in Human Resources by the specified date. Entry forms received after that date will be discarded.
d) All entry forms will be placed in a container and randomly drawn. New entry forms must be submitted for each drawing.

e) Employees selected in the drawing will be eligible for the loan benefit.
f) Employees may not transfer or sell eligibility in the ECLP.
g) The names of the selected employees for each drawing will be kept on file in Human Resources and the Finance Department.
h) Human Resources will notify employees that they have been selected to participate in the ECLP.
i) When the employee is notified of eligibility for the program, the employee has two (2) calendar weeks to provide necessary paperwork to participate in the program. If the employee fails to notify the program coordinator in Human Resources within the allotted time, they will forfeit their eligibility. Employees must read the Computer Guidelines, and sign and return the Computer Loan Benefit Participation Agreement Form in order to participate.
j) After the computer has been purchased, the Loan Agreement Form and receipt(s) with proof of payment **i**s to be delivered to the program coordinator in Human Resources for signature and processing. A reimbursement check will be issued within two to four weeks of submittal of the properly completed forms.
k) Payroll will begin deducting the bi-weekly amount within a two-week period from the time the Loan Agreement form and applicable receipts are filed.
l) All maintenance and technical support for computers purchased through the ECLP is the responsibility of the employee. The City is not responsible for maintenance or technical support.