



CalCAP ADA: CalCAP ADA Accessibility

is one of the California Capital Access Programs known as CalCAP. CalCAP ADA serves a specific use while others serve an array of business sectors. CalCAP is administered by CPCFA.



CPCFA: California Pollution Control Financing Authority

administers programs which incentivize capital investment in specific economic activities reflecting state and federal policy goals. Our name references our original conduit bond projects which addressed industrial air and water pollution.



STO: State Treasurer's Office

CPCFA was approved as part of the STO in 1972, and began taking action March 7, 1973. The Treasurer chairs the CPCFA Board.

Contact Us

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CALIFORNIA
CAPITAL
ACCESS
PROGRAM

“It is the intent of the Legislature ...to assist small businesses in complying with the Americans with Disabilities Act.”

-California Code of Regulations, Health & Safety Code, Division 27, Chapter 1, 44559.13(a)

Updated 12.24.24

CalCAP ADA Accessibility (CalCAP ADA)

CalCAP ADA Provides a Buffer for Loans for ADA Alterations & Retrofits of Small Business Facilities

Credit Enhancement CalCAP ADA is a credit enhancement program funded by a one-time allocation from the CA general fund. ADA refers to the Americans with Disabilities Act.

How It Works

- CalCAP ADA provides a credit enhancement to a participating financial institution (PFI) after a small business borrower (SBB) has applied to a PFI, and the PFI has underwritten, approved, and disbursed an eligible loan.
- Once a loan is disbursed by the PFI and accepted for enrollment in CalCAP ADA, contributions for that

loan are added to the loan loss reserve account for that PFI.

- The loan loss reserve grows as the PFI enrolls more loans. The loan loss reserve is available to pay the PFI's claim in the case of default.
- Prior to applying to a PFI, a SBB obtains a report from a Certified Access Specialist (CASp)*, and a cost estimate.
- A SBB can work with a small business center to become "loan-ready" before applying for a loan.

More information including links to resources:

treasurer.ca.gov/
cpcf/calcap/ada/



Which Loans Qualify for Enrollment?

Qualifying Facility & Small Business Borrower

- Small business in CA facility of less than 10,000 SF plus access points such as sidewalks and parking lots**
- Employee count 1-30 (FTE) or the total annual gross income from all sources is less than \$5M

Qualifying Loan Purposes (or Portion of Loan)

Physically altering or retrofitting existing small business facilities including but not limited to:

- Costs of surveying facilities, estimating, and planning eligible alterations*
- Alteration and retrofitting costs which are necessary and allocable for compliance with the ADA (business expansion excluded)

*Out-of-Pocket Costs Reimbursed

Upon enrollment of a loan in CalCAP ADA, a SBB is eligible for reimbursement of up to 5% of the enrolled loan amount to off-set the costs of a report from a CASp

Loan Loss Reserve Contributions Based on Amount Loaned by PFI

- Loan or portion of loan up to \$50,000
- Contributions of 2-3.5% each from PFI & SBB of are matched by CalCAP ADA at 1:4, plus additional match for Severely Affected Community (SAC) location

**Businesses offering overnight accommodations do not qualify.