

CalCAP Electric Vehicle Charging Station (EVCS) Financing Program

California Pollution Control Financing Authority
(CPCFA)

Lender Webinar



April 29, 2015



Agenda

- **Welcome and Introductions**
- **Workshop Purpose**
- **Overview of CalCAP**
- **Overview of CalCAP EVCS Financing Program**
- **Program Eligibility**
- **How to Participate**
- **Q & A**

WORKSHOP PURPOSE

Workshop Purpose

- The CalCAP Electric Vehicle Charging Station (EVCS) Pilot Financing Program is a Loan Loss Reserve Program with a Borrower Rebate component that supports electric vehicle (EV) infrastructure in California.
- The California Energy Commission (CEC) has allocated \$2 million to this pilot program scheduled to launch in June 2015.
- The purpose is to provide an overview of the CalCAP EVCS Financing Program and encourage lender participation.

Program Participants

Key Participants

- **CEC:** Provides funding and policy direction
- **CPCFA:** Administers 100% of the program
- **Lenders:** Approve loans and submit program enrollments to benefit from credit enhancement
- **Borrowers:** Small business owners seeking an incentive to finance the acquisition and installation of EVCS at their place of business

OVERVIEW OF CALCAP



Overview of CalCAP



- The California Capital Access Program (CalCAP) was created in 1994 and is administered by the California Pollution Control Financing Authority (CPCFA).
- CalCAP encourages banks and other financial institutions to make loans to small businesses which have difficulty obtaining financing.
- CalCAP has more than 20 years of experience administering loan loss reserve programs and over 100 approved lenders.

CalCAP Programs



CalCAP Loan Loss Reserve

CalCAP Collateral Support

CalCAP ARB On-Road Program

CalCAP EVCS Financing Program



Loan Loss Reserve (LLR) Accounts

- LLR is a mechanism to provide financing to businesses.
- Pooled insurance fund which reduces the risk threshold.
- A lender may recover up to 100% of the enrolled loan amount in case of loan charge-off.
- The LLR Account may be held by the Participating Financial Institution or the Program Trustee.

Financing Terms

- Lenders perform all loan underwriting, packaging, and servicing.
- Lenders set and control all the terms and conditions on each loan. Loans may:
 - be short- or long-term
 - have fixed or variable interest rates
 - be secured or unsecured
- Lenders may enroll all or a portion of the loan into CalCAP.

OVERVIEW OF THE CALCAP EVCS FINANCING PROGRAM

CalCAP EVCS Financing Program Purpose

- To encourage small businesses to install Electric Vehicle Charging Stations in California for use by their employees, customers or the general public.

How the Program Works

- Lender Participation
- Contributions
- Claims
- Rebates
- Additional Program Elements
- Program Eligibility

LENDER PARTICIPATION

Eligible EVCS Lenders

- All lenders that are currently CPCFA qualified lenders are eligible.
- New EVCS lenders with a California business presence may apply if they are one of the following:
 - * Federal-Chartered Bank
 - * State-Chartered Bank
 - * Credit Union
 - * Savings Association
 - * Federal Certified not-for-profit Community Development Financial Institution
 - * Finance Lender / Leasing Companies
 - * Small Business Investment Company
 - * Consortium of the foregoing entities
 - * Microbusiness Lender
 - * Lending institution that has executed a participation agreement with SBA



How to Participate

- To participate in the CalCAP EVCS Financing Program, lenders must submit a new or amended Financial Institution Application to CPCFA.



- Lender must be regulated by a third party and in good standing.
- The Financial Institution Application can be found on the CalCAP website at:
<http://www.treasurer.ca.gov/cpcfa/calcap/forms/application.pdf>

How to Participate

		California Pollution Control Financing Authority 915 Capitol Mall, Room 457 Sacramento, CA 95814	
CalCAP FINANCIAL INSTITUTION APPLICATION			
Name of Financial Institution: _____			
Address: _____		City: _____	State: _____ Zip: _____
Contact Person Name: _____		Title: _____	
Address: _____		City: _____	State: _____ Zip: _____
Phone: _____		Fax: _____	Email address: _____
Type of Application: <input type="checkbox"/> New Financial Institution Application <input type="checkbox"/> Amended Financial Institution Application			
Program(s) Interested in Using: <input type="checkbox"/> CalCAP Loss Reserve <input type="checkbox"/> CalCAP Collateral Support			
<input type="checkbox"/> CalCAP Air Resources Board (ARB) <input type="checkbox"/> EVCS 			
Type of Institution			
<input type="checkbox"/> Federal-chartered bank <input type="checkbox"/> Small business investment company			
<input type="checkbox"/> State-chartered bank <input type="checkbox"/> Federal certified not-for-profit community development financial institution			
<input type="checkbox"/> Credit union <input type="checkbox"/> Other certified community development financial institution			
<input type="checkbox"/> Savings association <input type="checkbox"/> Consortium of these foregoing entities			
<input type="checkbox"/> Microbusiness Lender			
<input type="checkbox"/> Lending institution that has executed a participation agreement with the SBA under the guaranteed loan program			
<input type="checkbox"/> Finance lender as defined pursuant to the California Financial Code Section 22009 making commercial loans as defined pursuant to the California Financial Code Section 22502.			
Combined capital and surplus at most recent fiscal year end _____		Number of lending branches _____	
Regulatory Agency _____		Insuring Agency _____	
Please attach a description of the Board of Directors, including names of all members, ethnicity and gender.			
Per Section 8071 of the CPCFA Regulations, by enrolling as a CalCAP Financial Institution:			
<ul style="list-style-type: none">• The applicant certifies that the applicant Financial Institution is not subject to a cease and desist order or other regulatory sanction with the appropriate federal or state regulatory body, which would impair its ability to participate in the Program.• The Financial Institution agrees to follow the Program's procedures as set forth in the Law and the regulations regarding the Capital Access Program for Small Businesses.• The Financial Institution agrees to permit an audit of any of its records relating to enrolled Qualified Loans, during normal business hours on its premises, by the Authority or its agents, and to supply such other information concerning enrolled Qualified Loans as shall be requested by the Executive Director.• The Financial Institution acknowledges that the Authority and the State will have no liability to the Participating Financial Institution under the Program except from funds deposited in the Loss Reserve Account for the Participating Financial Institution.• The lender certifies that there have been no changes to the status of the financial institution since the original application that was submitted to CalCAP for approval, if this is an amended application, unless explained in a separate document on the Participating Financial Institution's letterhead.			
Note: all capitalized terms are defined in Section 8070 of the CPCFA Regulations.			
Authorized Signature _____	Printed Name _____	Title _____	Date _____
California Pollution Control Financing Authority Use Only			
Highline Rating _____	LACE Rating and/or Kroil _____		
CalCAP ID# _____	Establish Loan Loss Reserve Account at: <input type="checkbox"/> Trustee Bank <input type="checkbox"/> Participating Financial Institution		
Approval Signature _____	Enrollment Date _____		
Email to CalCAP@treasurer.ca.gov or fax to (916) 589-2805			
<small>Revised February 3, 2015</small>			

Establishing a Loan Loss Reserve Account

- Upon approval of the CalCAP Financial Institution Application, a Loan Loss Reserve account will be established and held either by the Participating Financial Institution or the Program Trustee.
- CPCFA will instruct the Program Trustee to deposit contributions into the LLR account for each loan enrolled in the Program.
- CPCFA will instruct the Participating Financial Institution or the Program Trustee to withdraw funds from the LLR account to pay claims and/ or borrower rebates.

CONTRIBUTIONS

Contributions

- **No** lender or borrower contributions.
- **All** enrollments receive a base of 20% of the enrolled loan amount.
- **Two** options to increase the contribution to a maximum of 30%.
 - Multi-Unit Dwelling: 10%
 - Disadvantaged Community: 10%

10% for Multi-Unit Dwellings

Multi-Unit Dwellings (MUDs) —

- Classification of housing where multiple housing units are contained within one building or multiple buildings within a complex or community.
- Common types of MUDs include condominiums, duplexes, townhomes, apartments, mobile homes, and manufactured-home parks.



10% for Disadvantaged Communities

Disadvantaged Communities (DAC) –

- The top 25% of communities that are disproportionately affected by environmental pollution and socioeconomic characteristics as described by CalEnviroScreen 2.0 Tool (<http://oehha.ca.gov/ej/ces2.html>).
- List of eligible DAC will be made available, and eligibility will be based on the census tract where the EVCS is to be installed.



Maximum LLR Contribution is 30%

Example: \$50,000 Loan

Amount	Item
\$10,000	20% LLR Contribution Base
\$5,000	10% Contribution for MUD or DAC
\$15,000	Total LLR Contribution deposited into the lender's LLR account

Loan Enrollment Application

California Pollution Control Financing Authority CalCAP@treasurer.ca.gov	EVCS Financing Program Exhibit A, Attachment II	915 Capitol Mall, Room 457 Sacramento, CA 95814 Fax (916) 589-2805
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CalCAP Use Only	CalCAP Loan # Date Received
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EVCS FINANCING PROGRAM LOAN ENROLLMENT APPLICATION

Lender Information

Participating Lender _____ Lender ID# _____

Lender Contact Name _____ Phone _____

Lender Contact Email _____

Borrower Information

Business Name _____ DBA _____

Name of Responsible Person _____ Title _____

Address _____ City _____ County _____ Zip _____

Type of Business/Activities _____

Average Annual Revenue Last 3 Years \$ _____

Number of Employees _____ Jobs created _____ Jobs retained _____

Will loan monies be used at above address? ☐ Yes ☐ No If No, location where loan monies will be used: _____

Address _____ City _____ County _____ Zip _____

NAICS Code _____ Census Tract # _____

<http://www.census.gov/eos/www/naics/> <http://www.fiac.gov/Geocode/default.aspx>

Description of Eligible Project Costs (Purpose of Loan) _____

Is EVCS installation in a Multi-Unit Dwelling? ☐ Yes ☐ No

Is EVCS installation in a Disadvantaged Community? ☐ Yes ☐ No

Is business minority owned? ☐ Yes ☐ No ☐ Decline to Answer

Is business woman owned? ☐ Yes ☐ No ☐ Decline to Answer

Is business veteran owned? ☐ Yes ☐ No ☐ Decline to Answer

Loan Information

Lender Loan Number _____

Total Loan Amount \$ _____ Loan Amount Enrolled in CalCAP \$ _____

Date of First Disbursement (Date of Loan) _____ Maturity Date _____

Interest Rate _____ % APR ☐ Fixed ☐ Variable Is the loan secured? ☐ Yes ☐ No

When complete, please send to: CalCAP@treasurer.ca.gov or by fax (916) 589-2805

California Pollution Control Financing Authority CalCAP@treasurer.ca.gov	EVCS Financing Program Exhibit A, Attachment II	915 Capitol Mall, Room 457 Sacramento, CA 95814 Fax (916) 589-2805
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Business Name _____	Lender Loan Number _____
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LENDER CERTIFICATION

Enrolling a loan in the EVCS Financing Program requires the Participating Financial Institution to certify to each of the following Program Regulations.

* All capitalized terms are defined in the EVCS Financing Program Regulations.

- 1) The loan is a Qualified Loan as defined in the EVCS Financing Program Regulations.
- 2) The business receiving the Qualified Loan is a Qualified Business, as defined in the EVCS Financing Program Regulations.
- 3) The Participating Financial Institution will provide information from financial records of the Borrower upon request of the Executive Director of the CPCFA, and the Participating Financial Institution has obtained the consent of the Borrower to such disclosure.
- 4) The Participating Financial Institution has obtained a written representation from the Borrower that the Borrower has no legal, beneficial or equitable, interest in the Fees or the Matching Contribution.
- 5) The total amount of loans enrolled by the Borrower in the EVCS Financing Program does not exceed \$500,000.
- 6) The Participating Financial Institution has obtained a written representation from the Borrower that it has secured or made application for all applicable licenses or permits needed to conduct its business and carry out the purpose of the loan.
- 7) The Participating Financial Institution has not, and will not, enroll the same loan or portion thereof in any other government program substantially similar to the Program.
- 8) The Borrower has received the EVCS Financing Program Privacy Notice.
- 9) The Participating Financial Institution acknowledges that its lending activities are subject to safety and soundness standards as set forth in any applicable lending regulations.

By signing below and enrolling this loan the Participating Financial Institution certifies, based in part on information provided by the Borrower, that each of the above assurances is true and accurate.

_____ Authorized Lender Signature	_____ Title	_____ Date
_____ Authorized Lender Printed Name		

California Pollution Control Financing Authority Use Only			
CalCAP Loan Number	Analyst's Initials	Date	Reviewer's Initials
Premium Percentage: _____ %	FUND _____	Notes: _____	
Premium Amount: \$ _____	Rebate Amount: \$ _____		
Authorized Signature _____			Date: _____

When complete, please send to: CalCAP@treasurer.ca.gov or by fax (916) 589-2805

Loan Enrollment Application (cont'd)

California Pollution Control Financing Authority CalCAP@treasurer.ca.gov	EVCS Financing Program Exhibit A, Attachment II	915 Capitol Mall, Room 457 Sacramento, CA 95814 Fax (916) 589-2805
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ELECTRIC VEHICLE CHARGING STATION FINANCING PROGRAM

BORROWER ELIGIBILITY CRITERIA AND SELF-CERTIFICATION

The undersigned Borrower hereby applies to the California Pollution Control Financing Authority (CPCFA) for participation in the Electric Vehicle Charging Station Financing Program (EVCS Financing Program).

SECTION I
EVCS FINANCING PROGRAM ELIGIBILITY

By initialing on each line, Borrower certifies to eligibility under the EVCS Financing Program.

(a) _____ Borrower will use the program only to purchase and install electric vehicle charging stations (EVCS) in compliance with the California Energy Commission's Alternative and Renewable Fuel and Vehicle Technology Program (ARFVTP) (California Health and Safety Code Section 44272) and the EVCS Financing Program Regulations. Eligible acquisitions with loan proceeds include:

- Design and development of EVCS in locations accessible to either the Borrower's employees, the Borrower's tenants if in an Multi-Unit Dwelling (MUD), or the public generally;
- Acquisition of EVCS, supply equipment, electric panel or grid improvements, materials and supplies (including conduit and construction materials), signage, and hardware and software necessary for fully operational charging stations;
- Labor to install fully operational charging station(s).

(b) _____ Borrower certifies that the acquisition and installation of EVCS subject to the statute referenced in the above statement meets all other EVCS Financing Program requirements.

(c) _____ Borrower understands they may be eligible for a Borrower Rebate at an amount of 50 percent of the Program premium contribution, contingent upon: repayment of the enrolled loan amount or 48 months from the date of first disbursement of the enrolled loan, whichever occurs first; loan payments were made in a timely manner with no more than one 30 day late payment over the term of the loan; submission of a EVCS Certificate of Commissioning; and a certification that any outstanding balance of the loan repaid at the time of application for the Borrower Rebate was not refinanced into another credit structure with any Participating Financial Institution.

Initial (d) and (e) only if applicable:

(d) _____ Borrower certifies that the location of the installed EVCS is in a multi-unit dwelling property as defined in the EVCS Financing Program Regulations.

(e) _____ Borrower certifies that the location of the installed EVCS is in a disadvantaged community as defined in the EVCS Financing Program Regulations.

When complete, please send to: CalCAP@treasurer.ca.gov or by fax (916) 589-2805

California Pollution Control Financing Authority CalCAP@treasurer.ca.gov	EVCS Financing Program Exhibit A, Attachment II	915 Capitol Mall, Room 457 Sacramento, CA 95814 Fax (916) 589-2805
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SECTION II
EVCS FINANCING PROGRAM BUSINESS ELIGIBILITY

By initialing on each line, the Borrower certifies to eligibility under EVCS Financing Program.

(a) _____ Borrower is a qualified business defined as follows:

- "Qualified Business" means any entity eligible under section 8070(r) that together with its affiliates has 1,000 or fewer employees.

(b) _____ Borrower certifies the EVCS installation is located within the boundaries of the State of California.

(c) _____ Borrower certifies that it has legal control of the EVCS installation site for a term that is equal to or greater than the length of the enrolled loan, and will assume financial liability of the loan.

(d) _____ Borrower agrees to allow the participating financial institution to provide information from financial records of the Borrower upon request of the Executive Director of CPCFA.

(e) _____ Borrower has no legal, beneficial, or equitable interest in the fees or the matching contribution.

(f) _____ Borrower does not have a total principal amount in excess of \$500,000 enrolled in the EVCS Financing Program at any participating financial institution.

(g) _____ Borrower has received the EVCS Financing Program Privacy Notice dated April 1, 2015.

SECTION III
EVCS FINANCING PROGRAM PROJECT ELIGIBILITY

By initialing on each line, the Borrower certifies that each statement below is true and correct. Please also provide the applicable information in the table below, including the EVCS manufacturer and model purchased with EVCS Financing Program loan proceeds.

(a) _____ If the EVCS installation financed through this Program is a part of a larger construction project carried out by the Borrower, the enrolled amount of the loan in this Program is the portion of costs of the total project as reasonably allocated to the installation and operation of the EVCS, as documented by the master contractor and/or installer of the EVCS.

(b) _____ Borrower certifies that the facility at which the EVCS will be installed is not any of those prohibited by the CalCAP regulations, including: massage parlor, hot tub facility, racetrack, facility primarily used for gambling or to facilitate gambling, liquor store, bars, a store or other facility whose principal business is the sale of firearms, a store or other facility whose principal business is the manufacture or sale of tobacco or tobacco products, escort service, nudist camp, adult entertainment (including strip clubs, adult book stores, and businesses whose principal business is the sale of pornography), gun club, shooting range or gallery.

(c) _____ Borrower has secured or made application for all applicable licenses or permits needed to install and operate the EVCS to be procured with the Qualified Loan.

(d) _____ Borrower agrees to allow California Energy Commission staff or its designee to inspect the EVCS and EVCS installation site.

(e) _____ Borrower certifies that minimum technical requirements for direct current (DC) fast chargers include: 1) either the CHAdeMO standard, or the SAE combination standard (CCS), or a combination of both; and 2) EVCS' use an open standard protocol for purposes of network interoperability. Level 2 charging equipment must meet the SAE J1772 standard and use an open standard protocol. The open standard protocol is waived by CPCFA for medium- and heavy-duty EVCS.

(f) _____ Borrower acknowledges awareness of potential regulations from the California Department of Food and Agriculture, Division of Measurement Standards, governing the retail sale of electricity from EVCS. Once effective, installed EVCS may be required to adhere to adopted regulation requirements. Please see www.cdffa.ca.gov for more information.

When complete, please send to: CalCAP@treasurer.ca.gov or by fax (916) 589-2805

Loan Enrollment Application (cont'd)

California Pollution Control Financing Authority CalCAP@treasurer.ca.gov		EVCS Financing Program Exhibit A, Attachment II		915 Capitol Mall, Room 457 Sacramento, CA 95814 Fax (916) 589-2805	
Additional Information for Completion by the Borrower					
Manufacturer:					
Model(s):					
Total Units to be Purchased:					
Number of Networked Communication Units:					
Total number of charging ports:					
Total EVCS Cost:					
Estimated installation cost:					
(Business Name) _____					
(Print Borrower's Name) _____					
(Borrower's Signature) _____			(Date) _____		
(Business Address) _____			(Phone Number) _____		
(CPCFA Review: Signature and Title) _____			(Date) _____		
When complete, please send to: CalCAP@treasurer.ca.gov or by fax (916) 589-2805					

CLAIMS

Claims



If an enrolled loan is charged-off:

- Lender has 120 days after charge-off to submit a claim to CPCFA
- May recover up to 100% of the enrolled loan amount (if funds are available in LLR Account), and future loan enrollments can compensate for shortfalls on previously paid claims.
- Lenders may be reimbursed for:
 - **Outstanding Principal**
 - **Accrued and Unpaid Interest**
 - **Reasonable Out-of-Pocket Expenses**
- Lender shall follow its standard collections and recovery procedures before and after a claim is filed with CPCFA.

Claim Form

CALIFORNIA CAPITAL ACCESS PROGRAM
California Pollution Control Financing Authority

915 Capitol Mall, Room 457
Sacramento, CA 95814
Telephone (916) 654-5610
Fax (916) 589-2805

CalCAP FINANCIAL INSTITUTION CLAIM APPLICATION

NOTE: A lender is required to notify the Authority within 120 days of when the lender has charged off all or part of a qualified loan as a result of default by a borrower. If the form is filled out properly and the lender has faithfully complied with CalCAP requirements, CPCFA will authorize the Program trustee to reimburse the lender from the lender's loss reserve account within 30 business days.

Lender and Borrower Information

Participating Lender:	<input type="text"/>	Lender's CalCAP ID #:	<input type="text"/>
Lender Contact: Name:	<input type="text"/>	CalCAP Loan Number:	<input type="text"/>
Phone:	<input type="text"/>	Borrower's Name:	<input type="text"/>
Address:	<input type="text"/>	Borrower DBA:	<input type="text"/>

Loan Information

Original Principal Amount of Loan:	<input type="text"/>	Date of Loan:	<input type="text"/>
Default Amount:	<input type="text"/>	Date of Default:	<input type="text"/>
Is this loan secured? <input type="checkbox"/> Yes <input type="checkbox"/> No		Date of Charge-off:	<input type="text"/>
If yes, what form of security: <input type="text"/>			
Was the loan in the first \$1 million of CalCAP loans made by lender? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Have enforcement proceedings begun? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Lender's priority of claim (If two or more claims filed by lender): <input type="text"/>			

Claim Information

Outstanding Principal	\$ <input type="text"/>
Accrued and Unpaid Interest	\$ <input type="text"/>
Out-of-pocket expenses (Attach detailed explanation)	\$ <input type="text"/>
Total	\$ <input type="text"/>

Please attach loan history report.

- The lender warrants this claim is being filed within 120 days of the loan being charged off and that charge-off was consistent with the lender's usual methods for taking action on loans not enrolled in the Program.
- Lender will, as CPCFA's agent, pursue additional recovery on this defaulted loan through legal proceedings, seizure and liquidation of collateral, guarantees, and/or other sources.
- Lender certifies it has given notice to the Authority of the initial enrollment of the loan in CalCAP, and either:
(1) has given notice to the Authority of any renewals or extensions of the loan; or
(2) the loan was continuously renewed or extended since the date of its initial enrollment in CalCAP.

Authorized Signature	<input type="text"/>	Date	<input type="text"/>
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Title

California Pollution Control Financing Authority Use Only		
Authorized Signature	Date	Amount \$

REBATES

Borrower Rebate

- Paid to the Borrower and equal to 50% of the LLR Contribution for the enrolled loan.
 - Ex: \$15,000 contribution results in a \$7,500 rebate.
- If the Borrower qualifies for the rebate, CPCFA will authorize the Participating Financial Institution or the Program Trustee to withdraw funds from the lender's LLR account to pay the rebate.
- If the Borrower does not qualify for the rebate, the Lender must notify the Borrower of rebate ineligibility.

Rebate Eligibility Requirements

- Borrowers permitted no more than one 30-day late payment.
- Borrower is eligible when loan is paid off or in month 49, whichever comes first.
- Borrower must provide the lender a copy of an Electric Vehicle Charging Station Certificate of Commissioning relative to the EVCS financed.
- Borrower must certify that any outstanding balance of the loan was not refinanced with any Participating Financial Institution.

Rebate Form

CALCAP EVCS FINANCING PROGRAM
California Pollution Control Financing Authority

915 Capitol Mall, Room 457
Sacramento, CA 95814
Telephone (916) 654-5610
Fax (916) 589-2805

EVCS FINANCING PROGRAM BORROWER REBATE REQUEST

NOTE: A lender is required to notify the Authority within 90 calendar days of when the borrower qualifies for the Program Rebate under Section 8078.7 of the Program Regulations. If the form is filled out properly, and the lender and borrower have complied with the EVCS Financing Program Regulations, CPCFA will authorize the payment of a Borrower Rebate from the Participating Financial Institution's Loss Reserve Account within 30 calendar days unless CPCFA requires additional information in order to validate payment of a Borrower Rebate.

Lender Information

Lender's CalCAP ID #: _____
Participating Lender: _____
Lender Contact: Name: _____
Phone: _____
Email: _____
Address: _____

Borrower Information

CalCAP Loan Number: _____
Business Name: _____
DBA: _____
Name of Responsible Person: _____
Title: _____
Mailing Address: _____

Phone Number: _____

Loan Information

Original Principal Amount of Loan: _____ Date of Loan: _____
Contribution Amount: _____ Rebate Eligibility Date: _____
Rebate Amount: _____

Borrower Certification

- 1.) Borrower certifies that he/she has provided the Participating Financial Institution with a copy of an Electric Vehicle Charging Station Certificate of Commissioning relative to the EVCS financed.
- 2.) Borrower certifies that any outstanding balance of the loan repaid at the time of application for the Borrower Rebate was not refinanced into another credit structure with any Participating Financial Institution.

(Print Name of Responsible Person)

(Name of Responsible Person's Signature)

(Date)

Lender Certification

- 1.) Lender certifies the Borrower had no more than one 30-day late payment on the Qualified Loan. (Evidence Required)
- 2.) Lender certifies the Qualified Loan has been paid off or forty-eight months have elapsed from the date of first disbursement of the Qualified Loan, whichever is sooner. (Evidence Required)
- 3.) Lender certifies that the Borrower has provided a copy of an Electric Vehicle Charging Station Certificate of Commissioning relative to the EVCS financed.

If the Borrower does not qualify for the Borrower Rebate please check the box below and state the reason for disqualification.

☐ The borrower does not qualify for the Borrower Rebate. Reason: _____

Authorized Signature and Title

Date

California Pollution Control Financing Authority Use Only

Authorized Signature

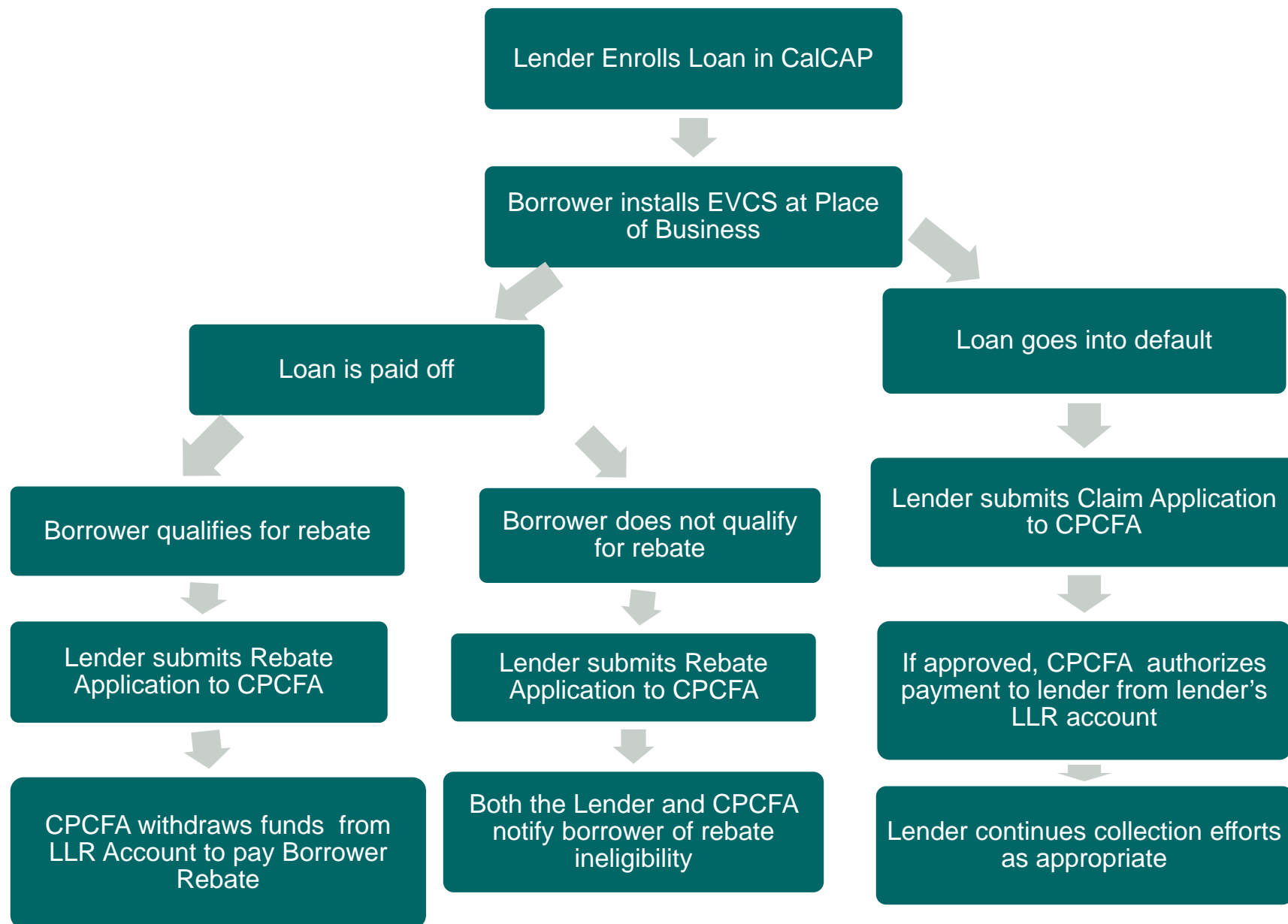
Date

Amount \$

Maximum LLR Contribution is 30%

Example: \$50,000 Loan

Amount	Item
\$10,000	20% LLR Contribution Base
\$5,000	10% Contribution for MUD or DAC
\$15,000	Total LLR Contribution deposited into the lender's LLR account
\$7,500	Rebate (equal to 50% of the total LLR contribution)
\$7,500	Remains in lender's LLR account if borrower qualifies for rebate



Additional Program Elements

- Loans may be enrolled in the Program for a maximum of 48 months; however, loans may mature at a later date.
- The EVCS must be installed in California at the borrower's place of business or Multi-Unit Dwelling.
- At this time, the CalCAP EVCS Financing Program Regulations do not permit leases.
- For a full description of CalCAP EVCS Financing Program requirements, please refer to the Program Regulations:
<http://www.treasurer.ca.gov/cpcfa/calcap/regulations/20140624/regulations.pdf>
<http://www.treasurer.ca.gov/cpcfa/evcs/regulations.pdf>

PROGRAM ELIGIBILITY: BORROWERS

Eligible Borrowers

- Any corporation, partnership, cooperative, or other entity, whether that entity is a nonprofit entity or an entity established for profit, that is authorized to conduct business in the state and has 1,000 or fewer employees.
- Lender may enroll up to \$500,000 per borrower
- **Ineligible Borrowers:**
 - Persons (individuals)
 - Public Entities



Prohibited Business Types

Liquor
Stores/
Bars

Gambling

Illegal
Activity

Tobacco Sales or
Manufacturing

Gun
Related
Sales

Adult Entertainment

PROGRAM ELIGIBILITY: PROJECT COSTS

Eligible Project Costs

- Design and development of EVCS.
- Acquisition of EVCS supply equipment, electric panel or grid improvements, materials and supplies (including conduit and construction materials), signage, and hardware and software necessary for fully operational charger(s).
- Labor to install, operate, and maintain fully operational EVCS during the term of the loan.

Eligible EVCS Technology

Type of EVCS	Compatible Connector Types	Network Interoperability*
Level 2– Alternating Current Chargers	▪ SAE J1772 standard	open standard protocol
Direct Current Fast Chargers	▪ CHAdeMO standard	open standard protocol
	▪ SAE combination standard	open standard protocol
	▪ CHAdeMO/SAE combination standard	open standard protocol

CHAdeMO standard



SAE J1772 standard

This vehicle uses the CHAdeMO standard for DC fast charging and the SAE J1772 standard for Level 2 charging.

*Open standard protocol is waived for medium- and heavy-duty EVCS supply equipment

Eligible Technology

EVCS Technical Requirements:



- The technical requirements are certified by the Borrower on the Loan Enrollment Application and will be available on the CalCAP EVCS Financing Program website.
- Please refer to the following link for Frequently Asked Questions related to the technical requirements:
<http://www.treasurer.ca.gov/cpcfa/evcs/response.pdf>

HOW TO PARTICIPATE

How to Participate

Reminder:

- The first step toward participating in the CalCAP EVCS Financing Program is to complete the one-page CalCAP Financial Institution Application, which may be found here:
<http://www.treasurer.ca.gov/cpcfa/calcap/forms/application.pdf>
- Please submit this application to the CalCAP inbox:
CalCAP@treasurer.ca.gov



Q & A

Questions?



CPCFA Mainline: (916) 654-5610

Email: CalCAP@treasurer.ca.gov

Mail to: California Pollution Control Financing Authority
CalCAP EVCS Financing Program
915 Capitol Mall, Room 457
Sacramento, CA 95814

Web: <http://www.treasurer.ca.gov/cpcfa/calcap/index.asp>

CalCAP EVCS Financing Program



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