



CALIFORNIA POLLUTION CONTROL FINANCING AUTHORITY

Office Location:
801 Capitol Mall, 2nd Floor
Sacramento, CA 95814

Mailing Address:
P.O. Box 942809
Sacramento, CA 94209
p (916) 654-5610
f (916) 657-4821
cpcf@treasurer.ca.gov
www.treasurer.ca.gov/cpcf

MEMBERS

FIONA MA, CPA, CHAIR
State Treasurer

BETTY T. YEE
State Controller

KEELY MARTIN BOSLER
Director of Finance

EXECUTIVE DIRECTOR
Renee Webster-Hawkins

California Capital Access Loan Program

UPDATED PROGRAM NOTICE

To: Participating Financial Institutions & Interested CalCAP Borrowers and Stakeholders

From: Renee Webster-Hawkins, Executive Director

[Handwritten signature]

Date: December 9, 2019

Re: Supplemental Severely Affected Community (SAC) Contribution

The credit enhancements offered by the California Pollution Control Financing Authority for loans enrolled in the California Capital Access Loan Program (CalCAP) for Small Business, the Collateral Support Program (CSP), the CalCAP/Seismic Safety Program, and the CalCAP Americans with Disabilities Act (CalCAP/ADA) Program are eligible for supplemental contributions for borrowers whose businesses and properties are located in a Severely Affected Community (SAC). The Authority's regulations define a Severely Affected Community as an "economically distressed geographic area", as designated by the Executive Director.

In recognition of the economic impact of designated disasters and public safety power shutoffs to California small businesses, CalCAP will authorize a supplemental contribution for a credit enhancement for the 12 months following the designation for CalCAP for Small Business, CSP, CalCAP/ADA and CalCAP/Seismic loans enrolled for borrowers located in areas designated as a disaster area by the Governor, and whose businesses are directly impacted by the disaster including any public safety power shutoffs.

CPCFA has developed a "Supplemental SAC Contribution Lender and Borrower Certification" that will be required to be submitted with the loan enrollment application package in order to qualify for this supplemental SAC contribution. The form is included with this notice and posted on the CalCAP website, https://www.treasurer.ca.gov/cpcf/calcap/forms/sac-contribution.pdf.

A state of emergency has been declared for specific areas on the dates listed on the chart below, effective as of the declaration date and in effect until the end date listed.

Table with 3 columns: Date of Declaration, Counties, End Dates for SAC. Rows include: November 8, 2018 (Butte), November 9, 2018 (Ventura), July 4, 2019 (Kern, San Bernardino), October 11, 2019 (Riverside), October 25, 2019 (Los Angeles, Sonoma), October 27, 2019 (Statewide).

Borrower Name

Lender Loan Number

Supplemental Severely Affected Community (SAC) Contribution Lender and Borrower Certification

The credit enhancements offered by the California Pollution Control Financing Authority for loans enrolled in the California Capital Access Loan Program (CalCAP) for Small Business, the Collateral Support Program (CSP), the CalCAP/Seismic Safety Program, and the CalCAP Americans with Disabilities Act (CalCAP/ADA) Program are eligible for supplemental Contributions for borrowers whose businesses and properties are located in a Severely Affected Community (SAC). The Authority's regulations define a Severely Affected Community as an "economically distressed geographic area", as designated by the Executive Director.

In recognition of the economic impact of designated disasters and public safety power shutoffs to California small businesses, CalCAP will authorize a supplemental contribution for a credit enhancement for the 12 months following the designation for CalCAP for Small Business, CSP, CalCAP/ADA and CalCAP/Seismic loans enrolled for borrowers located in areas designated as a disaster area by the Governor, and whose businesses are directly impacted by the disaster including any public safety power shutoffs.

To be eligible for the supplemental contribution, the lender and borrower must certify to both of the following:

Business is located in a designated disaster area.

City, County and zip code of impacted business or property: _____

The economic impact to the small business caused by _____ (designated event) on _____ (date) has been described and addressed in the loan credit analysis.

Circumstances include (Check all that apply):

Disruption to supply chain

Physical damage to the business or property

Mandatory evacuation area

Employee home was at risk

Temporary closure due to safety risk

Extended power outage due to public safety power shutoffs

Other

By signing below and enrolling this loan the Participating Financial Institution and the Borrower certifies that each of the above assurances is true and accurate.

Authorized Lender Signature

Title

Printed Name of Authorized Signer

Date

Borrower Signature

Borrower Printed Name

Date