



CALIFORNIA POLLUTION CONTROL FINANCING AUTHORITY

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California Capital Access Loan Program
UPDATED PROGRAM NOTICE

To: Participating Financial Institutions & Interested CalCAP Borrowers and Stakeholders

From: Nancee Robles, Executive Director

Date: September 8, 2020

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.

On September 6, 2020, Governor Newsom declared a state of emergency for Fresno, Madera and Mariposa counties due to the Creek Fire; for San Bernardino County due to the El Dorado Fire; and for San Diego County due to the Valley Fire. CalCAP is authorizing an extension to the supplemental contribution for a credit enhancement for the 12 months following the disaster designation for these counties. The additional contribution is applicable to loans enrolled in CalCAP for Small Business, CSP, CalCAP/ADA and CalCAP/Seismic Safety for borrowers located in areas designated as an emergency or disaster area by the Governor, and whose businesses are directly impacted by the emergency or disaster including any public safety power shutoffs.

CPCFA has a "Supplemental SAC Contribution Lender and Borrower Certification" that is 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/cpcfa/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 dates from October 11, 2019 to September 6, 2020, covering counties like Riverside, Los Angeles, Sonoma, and Statewide.