



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: Derek Chernow, Interim Executive Director 

Date: July 19, 2021

Re: Supplemental Severely Affected Community (SAC) Contribution

The credit enhancements offered by the California Pollution Control Financing Authority (CPCFA) 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 July 16, 2021, Governor Newsom declared a state of emergency for Siskiyou County due to the Lava Fire and Lassen and Plumas counties due to the Beckwourth Complex 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/cpcfafa/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.

Date of Declaration	Counties	End Dates for SAC
March 4, 2020	Statewide – COVID-19	March 4, 2022
August 18, 2020	Statewide – Fires and Extreme Weather Conditions	August 18, 2021
September 6, 2020	Fresno, Madera, Mariposa, San Bernardino, San Diego	September 6, 2021
November 18, 2020	Mono	November 18, 2021
July 16, 2021	Lassen, Plumas, Siskiyou	July 16, 2022