



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

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California Capital Access Loan Program UPDATED PROGRAM NOTICE

To: Participating Financial Institutions & Interested CalCAP Borrowers and Stakeholders

From: Shela Tobias-Daniel, Executive Director *Shela Tobias*

Date: October 25, 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 October 22, 2021, Governor Newsom declared a state of emergency to support counties recovering from several wildfires, including the counties of Siskiyou and Trinity due to the River Complex Fire; Kern County due to the French Fire; Tuolumne County due to the Washington Fire; Mendocino County due to the Hopkins Fire; and Tulare County due to the Windy Fire and KNP 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/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.

Date of Declaration	Counties	End Dates for SAC
March 4, 2020	Statewide – COVID-19	March 4, 2022
November 18, 2020	Mono	November 18, 2021
July 16, 2021	Lassen, Plumas, Siskiyou	July 16, 2022
July 23, 2021	Alpine, Butte, Lassen, Plumas	July 23, 2022
August 5, 2021	Nevada, Placer, Siskiyou	August 5, 2022
August 10, 2021	Shasta, Tehama, Trinity	August 10, 2022
August 17, 2021	El Dorado	August 17, 2022
August 30, 2021	Alpine, Amador and Placer	August 30, 2022

September 7, 2021	Lake	September 7, 2022
September 27, 2021	Shasta	September 27, 2022
October 4, 2021	Orange	October 4, 2022
October 22, 2021	Kern, Mendocino, Siskiyou, Trinity, Tulare, Tuolumne	October 22, 2022