

# CalCAP Electric Vehicle Charging Station (EVCS) Financing Program

California Pollution Control Financing Authority  
(CPCFA)

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## 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

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# 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

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# 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

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# 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

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# 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/cpcfca/calcap/forms/application.pdf>

# How to Participate

California CAPITAL ACCESS PROGRAM		California Pollution Control Financing Authority 915 Capitol Mall, Room 457 Sacramento, CA 95814	
<b>CalCAP FINANCIAL INSTITUTION APPLICATION</b>			
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 _____	
<b>Please attach a description of the Board of Directors, including names of all members, ethnicity and gender.</b>			
Per Section 8071 of the CPCFA Regulations, by enrolling as a CalCAP Financial Institution:			
<ul style="list-style-type: none"> <li>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.</li> <li>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.</li> <li>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.</li> <li>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.</li> <li>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.</li> </ul>			
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 <a href="mailto:CalCAP@treasurer.ca.gov">CalCAP@treasurer.ca.gov</a> 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

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# 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 <a href="mailto:CalCAP@treasurer.ca.gov">CalCAP@treasurer.ca.gov</a>	EVCS Financing Program Exhibit A, Attachment II	915 Capitol Mall, Room 457 Sacramento, CA 95814 Fax (916) 589-2805		
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; padding: 2px;">CalCAP Use Only</td> <td style="width: 50%; padding: 2px;">CalCAP Loan # Date Received</td> </tr> </table>		CalCAP Use Only	CalCAP Loan # Date Received	
CalCAP Use Only	CalCAP Loan # Date Received			
<b>EVCS FINANCING PROGRAM LOAN ENROLLMENT APPLICATION</b>				
<b><u>Lender Information</u></b>				
Participating Lender _____	Lender ID# _____			
Lender Contact Name _____	Phone _____			
Lender Contact Email _____				
<b><u>Borrower Information</u></b>				
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? <input type="checkbox"/> Yes <input type="checkbox"/> No If No, location where loan monies will be used:				
Address _____ City _____ County _____ Zip _____				
NAICS Code _____		Census Tract # _____		
<a href="http://www.census.gov/eos/www/naics/">http://www.census.gov/eos/www/naics/</a>		<a href="http://www.fec.gov/Geocode/default.aspx">http://www.fec.gov/Geocode/default.aspx</a>		
Description of Eligible Project Costs (Purpose of Loan) _____				
Is EVCS installation in a Multi-Unit Dwelling? <input type="checkbox"/> Yes <input type="checkbox"/> No				
Is EVCS installation in a Disadvantaged Community? <input type="checkbox"/> Yes <input type="checkbox"/> No				
Is business minority owned? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Decline to Answer				
Is business woman owned? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Decline to Answer				
Is business veteran owned? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Decline to Answer				
<b><u>Loan Information</u></b>				
Lender Loan Number _____				
Total Loan Amount \$ _____		Loan Amount Enrolled in CalCAP \$ _____		
Date of First Disbursement (Date of Loan) _____ Maturity Date _____				
Interest Rate _____% APR <input type="checkbox"/> Fixed <input type="checkbox"/> Variable Is the loan secured? <input type="checkbox"/> Yes <input type="checkbox"/> No				
When complete, please send to: <a href="mailto:CalCAP@treasurer.ca.gov">CalCAP@treasurer.ca.gov</a> or by fax (916) 589-2805				

California Pollution Control Financing Authority <a href="mailto:CalCAP@treasurer.ca.gov">CalCAP@treasurer.ca.gov</a>	EVCS Financing Program Exhibit A, Attachment II	915 Capitol Mall, Room 457 Sacramento, CA 95814 Fax (916) 589-2805		
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; padding: 2px;">Business Name</td> <td style="width: 50%; padding: 2px;">Lender Loan Number</td> </tr> </table>		Business Name	Lender Loan Number	
Business Name	Lender Loan Number			
<b>LENDER CERTIFICATION</b>				
<b>Enrolling a loan in the EVCS Financing Program requires the Participating Financial Institution to certify to each of the following Program Regulations.</b>				
* 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.				
<b>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.</b>				
_____ Authorized Lender Signature		_____ Title		
_____ Authorized Lender Printed Name		_____ Date		
<b>California Pollution Control Financing Authority Use Only</b>				
CalCAP Loan Number	Analyst's Initials	Date		
Premium Percentage: _____%	FUND _____	Reviewer's Initials		
Premium Amount: \$ _____	Rebate Amount: \$ _____	Date		
Authorized Signature		Date:		
When complete, please send to: <a href="mailto:CalCAP@treasurer.ca.gov">CalCAP@treasurer.ca.gov</a> or by fax (916) 589-2805				

# Loan Enrollment Application (cont'd)

California Pollution Control Financing Authority <a href="mailto:CalCAP@treasurer.ca.gov">CalCAP@treasurer.ca.gov</a>	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](mailto:CalCAP@treasurer.ca.gov) or by fax (916) 589-2805

California Pollution Control Financing Authority <a href="mailto:CalCAP@treasurer.ca.gov">CalCAP@treasurer.ca.gov</a>	EVCS Financing Program Exhibit A, Attachment II <b>SECTION II</b> <b>EVCS FINANCING PROGRAM BUSINESS ELIGIBILITY</b>	915 Capitol Mall, Room 457 Sacramento, CA 95814 Fax (916) 589-2805
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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](http://www.cdffa.ca.gov) for more information.

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



# CLAIMS

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# 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: \_\_\_\_\_ Lender's CalCAP ID #: \_\_\_\_\_  
Lender Contact: Name: \_\_\_\_\_ CalCAP Loan Number: \_\_\_\_\_  
Phone: \_\_\_\_\_ Borrower's Name: \_\_\_\_\_  
Address: \_\_\_\_\_ Borrower DBA: \_\_\_\_\_

### Loan Information

Original Principal Amount of Loan: \_\_\_\_\_ Date of Loan: \_\_\_\_\_  
Default Amount: \_\_\_\_\_ Date of Default: \_\_\_\_\_  
Is this loan secured?  Yes  No Date of Charge-off: \_\_\_\_\_  
If yes, what form of security: \_\_\_\_\_

Was the loan in the first \$1 million of CalCAP loans made by lender?  Yes  No

Have enforcement proceedings begun?  Yes  No

Lender's priority of claim (If two or more claims filed by lender): \_\_\_\_\_

### Claim Information

Outstanding Principal	\$	_____
Accrued and Unpaid Interest	\$	_____
Out-of-pocket expenses (Attach detailed explanation)	\$	_____
Total	\$	_____

### 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 \_\_\_\_\_ Date \_\_\_\_\_

Title \_\_\_\_\_

### California Pollution Control Financing Authority Use Only

Authorized Signature	Date	Amount \$
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# REBATES

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# 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: \_\_\_\_\_  
Contribution Amount: \_\_\_\_\_  
Rebate Amount: \_\_\_\_\_

Date of Loan: \_\_\_\_\_  
Rebate Eligibility Date: \_\_\_\_\_

### 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

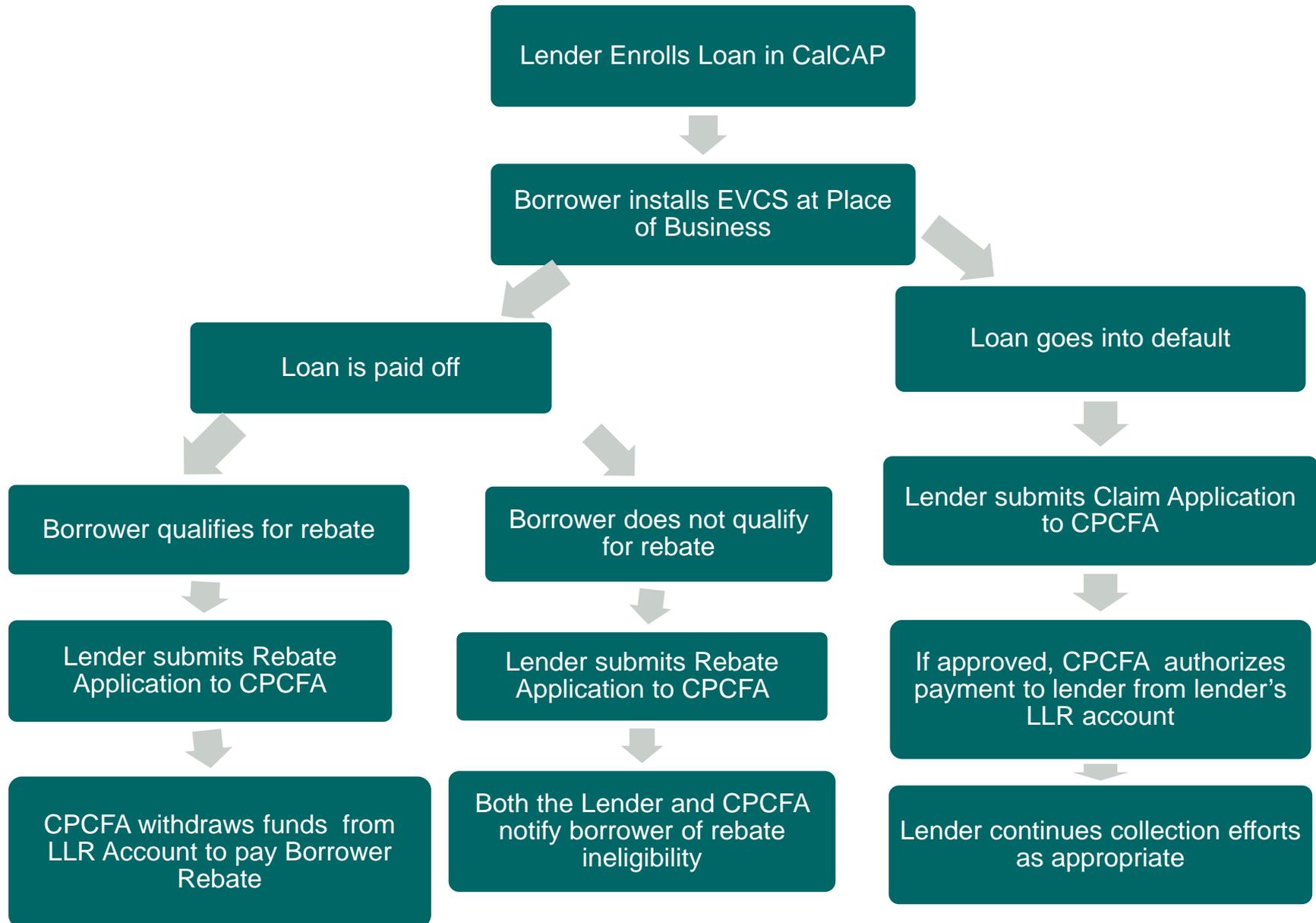
\_\_\_\_\_  
Date

\_\_\_\_\_  
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
<b>\$7,500</b>	<b>Rebate (equal to 50% of the total LLR contribution)</b>
\$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/cpcf/calcap/regulations/20140624/regulations.pdf>  
<http://www.treasurer.ca.gov/cpcf/evcs/regulations.pdf>

# PROGRAM ELIGIBILITY: BORROWERS

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# 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

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# 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	<ul style="list-style-type: none"> <li>SAE J1772 standard</li> </ul>	open standard protocol
Direct Current Fast Chargers	<ul style="list-style-type: none"> <li>CHAdeMO standard</li> </ul>	open standard protocol
	<ul style="list-style-type: none"> <li>SAE combination standard</li> </ul>	open standard protocol
	<ul style="list-style-type: none"> <li>CHAdeMO/SAE combination standard</li> </ul>	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

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# 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/cpcfca/calcap/forms/application.pdf>
- Please submit this application to the CalCAP inbox:  
**CalCAP@treasurer.ca.gov**



# Q & A

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# Questions?



**CPCFA Mainline:** (916) 654-5610

**Email:** [CalCAP@treasurer.ca.gov](mailto: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



Thank You!



California Pollution Control Financing Authority