

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: Reneé Webster-Hawkins, Executive Director

Date: November 14, 2018

Re: Designation of Fire-Stricken Areas as Severely Affected Communities

The credit enhancements offered by the Authority for loans enrolled in the California Capital Access Loan Program (CalCAP) for Small Business and Collateral Support Program are eligible for supplemental contributions for borrowers whose businesses are located in a Severely Affected Community. The Authority's regulations define a Severely Affected Community as an "economically distressed geographic area", and is measured as an area where the unemployment rate of the city or county is 110% of the state unemployment average or more, based on data published monthly by the Employment Development Department. The regulations also authorize the Executive Director to designate other comparably distressed areas from time to time. (See 2 CCR Section 8070(y).)

The Governor has declared a state of emergency for additional counties due to the effects of the devastating fires burning across California. Therefore, I have determined that it is proper to authorize any eligible small business based in any of these counties to be deemed as located in a Severely Affected Community, and that any loan made to these businesses and enrolled in CalCAP for Small Business or the Collateral Support Program shall be eligible for the supplemental credit enhancement. All the counties designated as Severely Affected Communities due to a state of emergency declaration are 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
October 9, 2017	Nevada, Orange, Sonoma, Yuba	December 31, 2018
October 10, 2017	Solano	December 31, 2018
December 7, 2017	Santa Barbara, San Diego	December 31, 2018
July 5, 2018	Siskiyou	July 5, 2019
July 26, 2018	Mariposa, Riverside, Shasta	July 26, 2019
July 28, 2018	Lake, Mendocino, Napa	July 28, 2019
November 8, 2018	Butte	November 8, 2019
November 9, 2018	Los Angeles, Ventura	November 9, 2019