

Supplemental Severely Affected Community (SAC) Contribution Lender and Borrower Certification

Capital Programs & Climate Financing Authority (CPCFA)

California Capital Access Program (CalCAP)

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The credit enhancements offered by the Capital Programs & Climate Financing Authority (CPCFA) for loans enrolled in the CalCAP for Small Business Program (CalCAP SB), the CalCAP Collateral Support Program (CalCAP CS), the CalCAP Seismic Safety Program, and the CalCAP Americans with Disabilities Act Program (CalCAP ADA) 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. Businesses can document that they are **directly impacted** by being located in an economically distressed geographic area. This impact must be detailed below.

Examples of an economically distressed geographic area might include: disruption to supply chain; physical damage to the business or property; mandatory evacuation area; employee/customer home was at risk; quarantines; temporary closure due to safety risk; customers and/or sales lost; wildfires; floods; extended power outage due to public safety power shutoffs; or if the business or residence is located in a CDFI Investment Area ([Visit the CDFI Public Viewer](#)). **Documentation of the circumstance must be retained in the participating financial institution's loan file.**

Located in a CDFI Investment Area: (Provide address of business or residence)

Qualifying Event: (Please state how the business was specifically impacted)

CalCAP Supplemental SAC Contribution Lender and Borrower Certification

Lender Loan Number:

Authorized Lender Signature:

Printed Name of Authorized Signer:

Title of Authorized Signer:

Date:

Borrower Signature:

Borrower Printed Name:

Date:

When complete, please send to: CalCAP@treasurer.ca.gov