



STATE TREASURER'S OFFICE
CALIFORNIA POLLUTION CONTROL
FINANCING AUTHORITY

CalCAP California Capital Access Program

Low cost loans to:

- ▶ Assist small businesses
- ▶ Help truck and diesel equipment owners meet environmental regulations
- ▶ Help businesses recycle and reduce waste

Small businesses and truck owners must meet lending criteria established by the financial institution. The availability of CalCAP funding will make it easier for banks and other lenders to approve a loan and should result in lower interest rates than would otherwise be available.

For a list of participating lenders please go to www.treasurer.ca.gov/cpcf or e-mail: CalCAP@treasurer.ca.gov.

Truck owners may also contact **1-866-6DIESEL** or www.arb.ca.gov/truckstop.htm or 8666diesel@arb.ca.gov.

For more information contact:

**CALIFORNIA POLLUTION CONTROL
FINANCING AUTHORITY**

915 Capitol Mall, Suite 457
Sacramento, CA 95814
(916) 654-5610
www.treasurer.ca.gov/cpcf



CALIFORNIA POLLUTION CONTROL FINANCING AUTHORITY (CPCFA)

CPCFA promotes environmental cleanup and economic development. Our programs help California businesses meet their capital needs by providing access to low-cost financing through private activity tax-exempt bonds and loans to small businesses.

CALIFORNIA CAPITAL ACCESS PROGRAM (CALCAP)

CPCFA'S CalCAP encourages other financial institutions to make loans to small businesses that fall just outside most conventional underwriting standards. CalCAP is a form of loan portfolio insurance which may provide up to 100% coverage on certain loan defaults.

CalCAP helps small businesses get loans from \$500 to \$1.5 million.

DIESEL TRUCK AND EQUIPMENT LOAN PROGRAMS

The Air Resources Board has made funds available through CalCAP to make it easier for truck owners and diesel equipment owners to comply with new regulations. Participating financial institutions are provided with more funds to provide loans at competitive rates to a wider range of truck and equipment owners.

RECYCLING AND WASTE REDUCTION PROGRAM

CPCFA works with the California Integrated Waste Management Board to provide funds to businesses to improve waste reduction and recycling.

LOAN PROGRAM FOR SMALL BUSINESSES

- ▶ Must be in one of the industries listed in the qualified Standard Industry Classification codes list.
- ▶ The primary business and 50% of its employees or business income, sales or payroll must be in California.
- ▶ Must have 100 employees or fewer and annual gross receipts of 10 million dollars or less over the previous three years.

Special Benefits for Economically Distressed Communities

CalCAP also provides additional risk coverage for loans that are made by lenders to businesses located in economically distressed communities. CalCAP contributes up to 150% of the premium payments by the lender for each loan made in these communities. An economically distressed community is any state Enterprise Zone as defined in the Enterprise Zone Act, as well as any other comparable area.

LOAN PROGRAM FOR ON-ROAD AND OFF-ROAD DIESEL VEHICLES

The California Air Resources Board (ARB) approved new regulations to significantly reduce pollution from existing off-road and on-road diesel vehicles.

The ARB has provided CalCAP with funds to make it easier for truck and fleet owners, as well as off-road diesel equipment owners, to get loans to meet the new requirements.

CalCAP eligible borrowers may qualify for the added benefits provided by the ARB funds. Examples of vehicles that might qualify for these benefits include:

- ▶ 2007 and newer trucks purchased to meet the new ARB rules
- ▶ U.S. EPA approved SmartWay trailers and aerodynamic technologies
- ▶ Off-road diesel equipment retrofits to meet the new ARB rules

