



## CALIFORNIA CAPITAL ACCESS **Americans With Disabilities Act Financing Program**

The California Capital Access Program Americans with Disabilities Act ([CalCAP/ADA](#)) Financing Program assists small businesses with financing the costs to alter or retrofit existing small business facilities to comply with the requirements of the federal Americans with Disabilities Act (ADA) of 1990. The CalCAP/ADA Financing Program provides a credit enhancement to support private bank loans to small businesses to make required ADA improvements. CalCAP is a loan loss reserve program which may provide up to 100% coverage on certain loan defaults. With CalCAP portfolio support, lenders may be more comfortable underwriting small business loans.

If you own a small business with 15 or fewer full time equivalent employees and need a loan for physical alterations or retrofits to your small business facility of less than 10,000 square feet for compliance with the federal Americans with Disabilities Act, you may receive more favorable loan terms from a lender if your loan is enrolled in the CalCAP/ADA Financing Program. Qualified Businesses must have their primary business location and small business facility in California, have a total annual gross income of less than \$5 million, and cannot provide overnight accommodations. Upon loan enrollment, the small business may be eligible for reimbursement, equal to up to 5% of the CalCAP/ADA enrolled loan amount, toward the cost of the Certified Access Specialist Report (CASp).

For more information about the CalCAP/ADA program please see our [Program Summary](#) page.

Check to see if your commercial lender or financial institution participates in CalCAP/ADA or [find a participating lender](#). If your financial institution does not currently participate, it is easy for lenders to sign up. Please have your institution complete the [Financial Institution Application](#) and [send to CalCAP](#) to get started.