



**IMPLEMENTATION MANUAL
FOR THE DRIVING CLEAN ASSISTANCE PROGRAM**

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A. Introduction and Overview

In 2007, Governor Schwarzenegger signed into law the *California Alternative and Renewable Fuel, Vehicle Technology, Clean Air, and Carbon Reduction Act of 2007* (Assembly Bill (AB) 118, Statutes of 2007, Chapter 750). AB 118 created the Air Quality Improvement Program (AQIP), a voluntary incentive program administered by the California Air Resources Board (CARB or the Board), to fund clean vehicle and equipment projects, air quality research, and workforce training.

As required in the Health and Safety Code (HSC) Section 44274(a), the Board adopted regulatory guidelines in 2009 for AQIP. The Guidelines for the AB 118 Air Quality Improvement Program (Guidelines) define the overall administrative requirements and policies and procedures for program implementation based on the framework established in statute. Central to the Guidelines is the requirement for a Board-approved annual funding plan developed with public input. The funding plan is each year’s blueprint for expending AQIP funds appropriated to CARB in the annual State Budget. The funding plan focuses AQIP on supporting the development and deployment of the advanced technologies needed to meet California’s longer-term, post-2020 air quality goals.

In 2012, the legislature passed, and Governor Brown signed into law three bills –AB 1532 (Pérez, Chapter 807), Senate Bill (SB) 535 (de León, Chapter 830), and SB 1018 (Budget and Fiscal Review Committee, Chapter 39s) – that established the Greenhouse Gas Reduction Fund (GGRF) to receive Cap-and-Trade auction proceeds and to provide the framework for how the auction proceeds will be administered to further the purposes of AB 32 (Núñez, Chapter 488, Statutes of 2006). Cap-and-Trade auction proceeds have been appropriated to CARB for Low Carbon Transportation projects that reduce greenhouse gas (GHG) emissions, with an emphasis on investments that benefit the State’s disadvantaged communities. Disadvantaged communities (DACs) are identified by the California Environmental

Protection Agency's California Communities Environmental Health Screening Tool (Cal EnviroScreen 3.0), which assesses all census tracts in the State to identify areas disproportionately burdened by and vulnerable to multiple sources of pollution. The identified DAC census tracts are available at <https://calepa.ca.gov/envjustice/ghginvest/>.

Per statute, these funds must be used to further the purposes of AB 32 (Núñez, Chapter 488, Statutes of 2006). The Low Carbon Transportation investments build upon and greatly expand existing advanced technology and clean transportation programs, which provide mobile source incentives to reduce criteria pollutants, air toxic, and GHG emissions.

In late 2015, the Community Housing Development Corporation (CHDC) was awarded a \$0.932 million grant to administer the local Driving Clean Assistance Program (DCAP), a three-year pilot program funded by CARB. The program provided roughly 100 lower-income individuals with grants to help people purchase clean vehicles, including electric and hybrid vehicles. In early 2019, CHDC was awarded an additional \$2 million from the CARB 2017-18 budget cycle to continue expanding their local program to a total of 13 California counties. CHDC continues to implement this program in close partnership with Beneficial State Bank, Travis Credit Union, the Center for Sustainable Energy, and GRID Alternatives.

DCAP is funded by California Climate Investments, a statewide initiative that puts billions of Cap-and-Trade dollars to work by reducing greenhouse gas emissions, strengthening the economy, and improving public health and the environment—particularly in DACs. DCAP intends to encourage and accelerate zero-and near-zero-emission, on-road, light-duty vehicle deployment and adoption by providing down payment assistance to qualified individuals for the purchase or lease of eligible vehicles. This program provides multiple benefits by contributing to air pollution reduction and development and deployment of the next generation of hybrid, zero-emission, and plug-in hybrid light-duty vehicles.

The Implementation Manual for DCAP (Implementation Manual) provides necessary definitions, explanations, and processes associated with the program's minimum requirements. The Implementation Manual may be periodically updated as needed to clarify project requirements and improve project effectiveness. The Implementation Manual, including any updates, will be posted on DCAP's webpage at <http://dcap.communityhdc.org/>.

Note to Program Participants: At the time a participant submits a signed application for a grant, the most current Implementation Manual and Terms and Conditions available will apply. The Implementation Manual and Terms and Conditions in place at the time of application will determine a participant's eligibility for the program. These governing documents may be updated several times every year to accommodate operational process changes and may impact the participant's eligibility for the program. CARB and CHDC reserve the right to update the Implementation Manual and Terms and Conditions outside of the scheduled updates. This document constitutes the Implementation Manual for DCAP. Definitions of key program parameters are in Section H of this manual.

1. DCAP Overview

This project helps California meet its air quality and climate goals by reducing greenhouse gas emissions and achieving co-benefit criteria pollutant emission reduction through the introduction of advanced technology clean vehicles to low-income participants. DCAP aims to benefit low-income participants by providing additional mobility options, clean air, and affordable financing.

DCAP provides qualified individuals with a grant for the purchase or lease of a qualified clean vehicle. Participants with a verified gross income of 225% and below of the Federal Poverty Level (FPL) (please see table 1.2, page 11) qualify for a grant of \$2,500 for a hybrid electric vehicle (HEV), \$5,000 for a Plug-in Hybrid Electric Vehicle (PHEV), and \$5,000 for a Zero Emission Vehicle (ZEV), which includes Battery Electric Vehicles (BEV) and Fuel Cell Electric Vehicles (FCEV). Participants that fall between 226% and 400% of the federal poverty level (please see table 1.2, page 11) qualify for a grant of \$1,500 for a hybrid electric vehicle (HEV), \$4,500 for a PHEV, \$5,000 for a ZEV (includes BEVs and FCEVs). Participants that purchase or lease a BEV or PHEV may qualify for an additional grant to access a charging solution, up to a \$2,000 value.

DCAP is not a rebate program. California residents residing in one of the program's counties must apply and be approved **before** purchasing or leasing a qualifying vehicle to redeem the grant. To redeem a grant, an approved participant must purchase or lease an eligible vehicle from an approved dealership and apply the pre-approved grant amount toward the purchase or lease. CHDC will send the grant directly to the dealership after all paperwork is processed and confirmation has been received that all program criteria have been met. DCAP is available only to California residents residing in Alameda, Contra Costa, Marin, Napa, Sacramento, Santa Clara, Santa Cruz, San Francisco, San Mateo, Solano, Sonoma, or Yolo counties. Interest forms are available online on the <http://dcap.communityhdc.org/> webpage or by calling (510) 685-4303.

2. Application Process

1. Visit dcap.communityhdc.org and submit an initial inquiry
 - a. This requires a full name, valid email address, full home address, household size, length of time at current residence, employment history, and household income.
 - b. To apply for a grant, participants must log in and complete an application.
2. Complete Loan Application
 - a. Complete Loan Application (3 pages)
 - b. Complete Demographic Intake Form
 - c. Provide a Clear Copy of your California Driver's License
 - d. Complete Personal Needs Letter

- i. This is a space for you to tell us about your need and any specific situation you would like us to consider for your loan application.
3. Upon receipt of your application and supporting documentation, you may be contacted by the loan coordinator to discuss your application and to receive appropriate financial counsel when necessary to obtain loan approval. All information is kept confidential and only used for the purposes of processing the loan application. You may be asked for additional verification of information.
4. *Lender Approvals:* You will be notified in writing within 2 days of loan approval. At that time, your loan coordinator will provide you with help to understand the action steps required so that you can receive the grant funds and vehicle loan.
5. Purchase or Lease a Clean Vehicle
 - a. Participants must go to one of the approved [DCAP Network of Dealerships](#). Participants may call to recommend a dealership to the network, but the DCAP team cannot guarantee a participant's preferred dealership will be added to the network.
 - b. Participants must ensure the vehicle the purchase or lease meets all requirements listed in the Driving Clean Assistance Program Checklist, included in the Approval Packet.
 - c. Participants must ensure all required documentation is promptly emailed to the DCAP Program by the dealership. Once this documentation is received and verified, the CVA Program will pay the grant amount to the dealership.
6. Share Your Electric Vehicle Experience
 - a. Participants must complete surveys sent by Survey Monkey from the CHDC/DCAP. The first survey will be sent 6 months after the grant is awarded. A follow-up survey will be sent roughly one year after purchase.

B. Awards and Eligibility Requirements

1. Grant Amounts

- a. For an HEV, eight years old and newer with combined fuel economy rating of at least 28 miles per gallon of fuel or more depending on the vehicle year as described in Table 1.0, a grant of up to \$2,500 is available, based on the household income verified by CHDC (Please see Table 1.11).

- b. For PHEVs and ZEVs, which include BEVs and FCEVs, eight years old and newer with combined fuel economy rating of at least 28 miles per gallon of fuel or more depending on the vehicle year as described in Table 1.0, a grant of up to \$5,000 is available, based on income verified by CHDC (Please see Table 1.11).

Availability of Funding

If DCAP funds are depleted, participants will be notified through the DCAP website. Participants may have the ability to continue to submit in-progress applications and join a waitlist but will not receive any grant funding until further funding is provided by CARB. New applications may or may not be permitted. During this period, funding updates will be provided through the DCAP website. Participants with Approval Letters will still be able to redeem a grant within the given timeframe of the approval. Participants who proceed with a vehicle purchase or lease without an Approval Letter will not qualify for a retroactive grant; grants are only provided at the time of purchase or lease.

2. Vehicle Requirements

This section discusses the categories of vehicles eligible for grant funding under DCAP and the specific criteria that a vehicle must meet to be considered eligible. Vehicles will be approved on a model-year and miles per gallon basis.

There are three major categories of vehicles eligible for grant funding under DCAP:

- a. Light-duty Hybrid Electric Vehicles
- b. Light-duty Plug-in Hybrid Electric Vehicles
- c. Light-duty Zero-Emission Vehicles
 - i. Light-duty Battery Electric Vehicles
 - ii. Light-duty Fuel Cell Electric Vehicles

3. Vehicle Eligibility Criteria

The vehicle must meet the following criteria to be eligible for a grant:

- a. The vehicle must be 8 years old or newer. The vehicle must have a combined fuel economy rating of at least 28 miles per gallon of fuel or more depending on the vehicle year. (please see Table 1.0)
- b. The vehicle selected must have less than 75,000 original miles.
- c. This pilot project excludes neighborhood electric vehicles and zero-emission motorcycles.

- d. A chassis that has been modified with aftermarket parts or equipment to create a PHEV or ZEV is not eligible.
- e. No modifications to the vehicle’s emissions control system, hardware, software calibration, or the hybrid system are allowed (California Vehicle Code section 27156).
- f. Vehicle title cannot be salvage (as defined in California Vehicle Code section 544).
- g. Vehicles with an open recall/s will not qualify for the grant.
- h. Vehicle inspection must be completed by a licensed automatic mechanic and the Vehicle Inspection Report must be sent to DCAP.
- i. Vehicle history report to be provided to DCAP.
- j. The vehicle must be purchased or leased in California, and upon purchase or lease, must be registered in California to the preapproved grant participant.

Table 1.0 -- Minimum U.S. EPA Combined Fuel Economy Rating by Vehicle Year

Vehicle Year	Minimum U.S. EPA Combined Fuel Rating
2012	28
2013	29
2014	30
2015	31
2016	32
2017	37
2018	38
2019	40
2020	42
2021	45

4. Charging Station Grant Options

DCAP grant-recipients who have purchased or leased a BEV or PHEV may qualify for a Charging Station Grant. DCAP offers two Charging Station Grant options. Eligible participants may redeem only one of these two options:

- a. A Level 2 home charger and its installation by our program partner, GRID Alternatives, up to a \$2,000 value. To receive a Level 2 home charger, the participant must meet installation requirements identified by GRID Alternatives in its Home-Readiness Survey. If installation requirements are not met, the participant can address the identified

issue(s) independently and contact GRID Alternatives to arrange to re-take the Home-Readiness Survey at a later date. If qualified, the participant can schedule the installation of the Level 2 home charger with GRID Alternatives. Installation and equipment will be covered by the grant, which will go directly to GRID Alternatives. Participants do not receive grant funds directly.

- b. For participants who have installation barriers or prefer an alternate charging method, a second Charging Station Grant option is a \$1,000 prepaid charge card valid at public EVGO and partner charging stations, plus a free portable Level 2 charger. The portable charger can charge at Level 1 speed on regular wall outlets and can also provide Level 2 charge speed (3.8kw) when plugged into a 220v outlet.

Home Charger Installation Options

If a participant redeems Charging Station Grant Option "a", a Level 2 home charger, they have the option to receive installation support from GRID Alternatives or they can manage the installation independently if certain criteria are met. To manage the installation independently, the participant can pay a licensed electrician upfront and GRID Alternatives can reimburse a participant up to \$2,000 for the Level 2 home charger plus installation. The reimbursement process will be subject to terms outlined by GRID Alternatives, including, but not limited to, the installation is conducted by a properly licensed electrician and the Level 2 home charger is inspected by the local building department. Additional documentation and agreements will be required.

Eligibility Timeframe for the Charging Station Grant

Requests for Charging Station Grants by qualified DCAP participants are processed in the order that they are received. A participant must apply for the Charging Station Grant within 90 days after they purchase or lease a BEV or PHEV using a DCAP grant. However, Charging Station Grant funding is not guaranteed, and funds are limited.

C. Participant Eligibility Requirements

1. Income Eligibility and Verification

Participants must have a gross household income less than or equal to 400 percent of the Federal Poverty Level. The Federal Poverty guidelines on income thresholds (U.S. Department of Health and Human Services, Office of Assistant Secretary for Planning and Evaluation: <https://aspe.hhs.gov/poverty-guidelines>) are updated annually and vary by household size (see Table 1.1). For this program, "household" is defined as the participant plus any dependents or anyone for whom the participant is responsible.

Participants that file Married Filing Separate on their federal tax return must submit their spouse’s income documentation. If the spouse did not file taxes, they must submit other required income documents (see Table 1.3). Participants that are claimed as a dependent by another person will be required to submit the income documentation of the person that claims them as a dependent. If the person that claims them as a dependent did not file taxes, they must submit other required income documents (see Table 1.3 – DCAP Income Verification Guidelines).

Table 1.1 – DCAP Income Eligibility Guidelines For 2020

Persons in Household	Poverty Guideline	Gross Annual Income <226%	Gross Annual Income 400% of FPL
For households with more than 8 persons, add \$4,480 for each additional person.			
1	\$12,760	\$28,710	\$51,040
2	\$17,240	\$38,790	\$68,960
3	\$21,720	\$48,870	\$86,880
4	\$26,200	\$58,950	\$104,800
5	\$30,680	\$69,030	\$122,720
6	\$35,160	\$79,110	\$140,640
7	\$39,640	\$89,190	\$158,560
8	\$44,120	\$99,270	\$176,480

**Federal poverty level is updated annually, usually in the first calendar quarter of the year. DCAP applies the update on the second Wednesday in July of that year to all applications received on or after that date. The current levels can be found at <http://aspe.hhs.gov/poverty-guidelines>.*

Table 1.2– DCAP Grant Guidelines Based on Income and Vehicle Type

Vehicle Type	Incentive Amount	
	<226% FPL	226-400% FPL
HEV	\$2,500	\$1,500
PHEV	\$5,000	\$4,500
BEV	\$5,000	\$5,000
FCEV	\$5,000	\$5,000

Table 1.3 – DCAP Income Verification Guidelines

Income Type	Documentation Required	Additional Requirements
Proof of Supplemental Security Income (SSI) or Social Security	Award letter	N/A
Permanent Disability	Award letter	N/A
Pension/Annuity Benefits	Benefit verification letter	N/A
VA Benefits	Benefit award letter	N/A
W-2	W-2 Statement	N/A
Wages	Employee Paystubs (At least 2)	1 month required
Self-Employment	Last 2 years of tax returns	6 months required/ Contract Agreement w/Bank Statements upon lender approval
Unemployment Income	N/A	N/A
Workers Compensation	Award letter/Bank Statements	2 months required
Public Assistance or Welfare	Award letter/Bank Statements	2 months required
Alimony	Court letter/ Bank Statements	2 months required
Child support	Court letter/ Bank Statements	2 months required
Inheritance	Court letter/ Bank Statements	2 months required
Other income not listed	Any verifying documents	Must be reviewed by DCAP leadership Team

Acceptable Income Verification Sources:

- Paycheck stubs
- Bank statements
- Proof of Supplemental Security Income (SSI) or Social Security
- Written statement from Employer(s)
- Previous 2 years tax forms
- Award letter from the state, court, or county for low-income support programs

To accurately determine income eligibility for DCAP, all participants using reportable wages to verify income must provide documentation dated no more than 30 days from the request.

Participants that do not file taxes and/or receive income from sources other than an employer must submit additional required documents to verify their income (see Table 1.3).

Household Definition

1. For this program, “household” is defined as the participant plus any dependents or anyone for whom the participant is responsible. This also includes your spouse’s income. If you are claimed as a dependent on someone else's tax form, your

household size includes the person who claimed you as a dependent, that person's spouse and all claimed dependents including yourself.

Proof of Household

All participants will be required to self-certify their household size in the application. If the participant filed federal income taxes in the previous year, their tax transcript will be used to verify household size. If the participant did not file federal income taxes, CHDC will accept any of the following documents as proof of household size:

- Decree of Court (legally adopted)
- Divorce Decree (change in household size)
- Landlord Statement must include a contact name and phone number
- Lease Agreement
- Public Assistance/Social Service Agency Records
- Public Housing Authority (if a resident or on the waiting list)
- Other verifiable sources of proof of household size will be considered by CHDC

2. California Residency Requirements

Participants must provide proof that they are a current resident of California in the grant application process. A primary document will be required to verify residency, these documents include:

- California Driver's License OR
- California AB 60 License

Primary documents must be issued by the California Department of Motor Vehicles.

Secondary documents will be required if the address listed on the participant's primary document does not match the participant's current home address. Two secondary residency verification documents will be required. These documents must be full images or scans of recent official mail. A complete list of documents accepted as official mail can be found here: https://www.dmv.ca.gov/portal/dmv/detail/dl/residency_requirement.

3. Program Education Requirements

Financial Preparations

Participants must complete the educational requirements made available in the grant application process. The modules can be located by accessing <https://traviscu.everfinext.net/welcome/traviscu>.

The following are the modules to be completed:

- Financial Education for DCAP Members (Required): <https://traviscu.everfi-next.net/student/dashboard/traviscu/traviscu-financial-education-for-dcap-members-required>
- Financial Education for DCAP Members (optional but informative): <https://traviscu.everfi-next.net/student/dashboard/traviscu/traviscu-financial-education-for-dcap-members-optional-but-informative>

DCAP also provides a budget counseling interview after the application has been received from the applicant. In the budget counseling interview, the applicant is assisted in establishing a personal monthly budget. Suggestions are given in an effort to improve possible net income, make payment arrangements and utility budgeting. The applicant is counseled on items appearing on their credit report and alternatives for improvement.

It is the goal of DCAP to assist the loan/grant recipient towards self-sufficiency and financial planning is a major component to achieve that.

Financial Preparations

CHDC ensures applicants are protected from predatory lending by ensuring that all applicants receive relevant resources such as the Federal Trade Commission's "Protecting America's Consumers" located at: <https://www.ftc.gov/about-ftc/bureaus-offices/bureau-consumer-protection> and <https://www.debt.org/credit/predatory-lending/>. Laws against predatory lending are designed to prevent businesses engaging in fraud or unfair practices that gain an advantage over consumers. Predatory lending imposes unfair or abusive loan terms on a borrower and convinces a borrower to accept unfair terms through deceptive, coercive, exploitative, or unscrupulous actions for a loan that a borrower does not want and/or cannot afford. Our one-on-one counseling ensures applicants are ready and able to afford the loan they are applying for at a reasonable interest rate of no greater than 8%.

Vehicle Maintenance Training/Resources

Participants are encouraged to read information about clean vehicle technology and vehicle maintenance as part of the application process. The links provided contain key information about the clean vehicle's unique technology and maintenance requirements. Our vehicle maintenance resources provide information to applicants about vehicle maintenance.

The following is a list of resources that applicants need to review:

1. California Bureau of Automotive Repair: Top 5 Reasons to Read Your Owner's Manual at <https://www.bar.ca.gov/>
2. Online resources for recalls at www.recalls.gov

3. U.S. Department of Energy's Plug-in and Electric Vehicle Handbook for consumers at https://afdc.energy.gov/files/pdfs/pev_handbook.pdf
4. U.S. Department of Energy handbook on maintenance and safety of hybrid and plug-in hybrid vehicles at <https://afdc.energy.gov/vehicles/electric.html>
5. Replace your Ride: Alternate Fuels and Advanced Vehicles at <https://afdc.energy.gov/fuels/>
6. Frequently asked questions about hybrids and electric vehicles at www.driveclean.ca.gov
7. California Energy Commission's handout on hybrid and electric vehicles at <https://www.energy.ca.gov/altfuels/index.html>
8. Pamphlet on California Alternative and renewable fuel vehicle at <https://www.energy.ca.gov/altfuels/index.html>

4. Application Processing

Application processing time frames are subject to change based on the volume of applications in our system. Processing times will vary.

- a. Participants will receive important communications and resources to complete their application via email from DriveEVgrants@communityhdc.org
- b. Complete applications will be reviewed by the DCAP Team and the participant will be notified of a decision via from DriveEVgrants@communityhdc.org and the Loan Coordinator assigned to the file. The email will be sent to the primary email provided by the participant in the initial application.
- c. Participants who have been approved to receive a grant and or loan will receive an email with documentation to complete and a follow-up phone discussing instructions on how to proceed.
- d. After all required documentation has been received from the dealership, grant payments are issued to the qualified dealership that the participant has elected to purchase or lease their clean vehicle from. Participants do not receive grant funds directly.

5. Grant Recipient Requirements

- a. Participants must register the vehicle they purchase or lease with a program grant and/or loan in California.
- b. Participants must possess a valid California Class C driver's license or AB-60 driver's license. If the participant possesses a temporary Class C driver's license, then a

secondary form of a California government-issued ID, such as a passport, military ID, or California ID may be submitted along with a temporary license.

- c. Participants must have a minimum loan or down payment of \$1,000 to purchase or lease a car using the DCAP grant.
- d. Participants who have already received a *grant* from the Clean Cars 4 All program or a rebate from the Clean Vehicle Rebate Project are not eligible for this program grant. They may be eligible for the loan if income and other loan requirements are met. Appropriate documentation must be provided to show proof of participation in other CARB incentive programs.
- e. Participants seeking financing are required to provide financing pre-approval to DCAP. All financing must have an interest rate of 12.0% or lower to qualify for the grant.
- f. Participants must purchase and maintain minimum required automotive insurance. In California, drivers must carry at minimum liability insurance of \$15,000 for injury/death to one person, \$30,000 for injury/death to more than one person and \$5,000 for damage to property.
- g. Participants must live in California for the term of the loan or 30 months, whichever is longer based on the loan term.
- h. The participant must own or keep the lease of the vehicle for a minimum of 30 months.
- i. Participants must agree to complete surveys and self-certify that they are meeting the requirements of this section annually.

6. Survey Requirements

DCAP participants must agree to complete surveys as part of the terms of their grant. DCAP Program surveys will be administered through Survey Monkey. Grant recipients will be sent the surveys via email which they are expected to complete in a timely manner. Each survey will take roughly 10-15 minutes.

7. Ownership Requirements

DCAP grant recipients are required to own or lease their clean vehicle for a minimum of 30 consecutive months immediately after the vehicle purchase or lease date. Resale of a vehicle or return of a leased vehicle to a dealer may be allowed within this 30-month period if necessitated by unforeseen or unavoidable circumstances, on a case-by-case basis. To employ this provision, contact the DCAP team to initiate this process. If the vehicle is resold or

returned, the vehicle purchaser or lessee must promptly reimburse a prorated portion of their grant to CHDC. Participants who fail to reimburse a grant when required will not be eligible to participate in DCAP again.

Prorated Grant Reimburse Guidelines

A participant who is required to reimburse their grant may do so at a prorated amount, based on the length of time they have owned or leased the clean vehicle. The prorated amount will be calculated by dividing the amount of the grant paid by 30 months, then multiplying the per-month amount by the number of months remaining. The number of months remaining will be rounded up if the partial month is over 15 days and rounded down if it is at or below 15 days.

For example, if a participant receives a \$5,000 grant and does not meet the 30-month ownership requirement, participant will be required to reimburse the amount due based on how long they owned the vehicle. If the vehicle was owned for 20 months and 15 days, then the ownership period will be rounded down to 20 months, with 10 months remaining to complete the ownership requirement. In this scenario, we divide \$5,000 by 30 to determine the monthly breakdown of the grant, then multiply by the 10 months remaining to complete the 30-month ownership requirement.

$(\$5,000 \text{ grant amount} \div 30 \text{ months}) \times (30 - 20 \text{ months}) = \$166.67 \times 10 = \$1,666.67$ refunded to CHDC

If the participant owned the vehicle for 20 months and 16 days, then the ownership requirement will be rounded up to 21 months. In this scenario, we divide \$5,000 by 30 to determine the monthly breakdown of the grant, then multiply by the 9 months remaining to complete the 30-month ownership requirement.

$(\$5,000 \text{ grant amount} \div 30 \text{ months}) \times (30 - 21 \text{ months}) = \$166.67 \times 9 = \$1,500$ refunded to CHDC

Exemption Circumstances

If a participant does not fulfill the ownership requirement due to one of the following circumstances, they will not be required to reimburse the grant. A participant will be required to provide documentation of their exemption circumstance. Exemptions will be reviewed and approved by CHDC on a case-by-case basis. Once documentation is received and verified, CHDC will update the participant's file with the documentation of the exemption. If the exemption is approved, CHDC will inform the participant via email.

- a. Military Leave
 - i. Documentation accepted: Scan of military orders; name and date must be after the application date.

- b. Lemon Vehicle
 - i. Documentation accepted: OEM vehicle buyback documents. Lemon vehicle documentation can vary based on the OEM so exact documents can vary.
- c. Totaled Vehicle
 - i. Documentation accepted: Total loss documents from the insurance company that lists the VIN and date the insurance company assumed responsibility and took possession of the vehicle.
- d. Vehicle Repossession
 - i. Documentation accepted: Notice of Intent from the lender.
- e. Vehicle Failure
 - i. Documentation accepted: mechanical inspection from a licensed mechanic or vehicle buyback documents.
- f. Vehicle Stolen
 - i. Documentation accepted: CHDC will look up the vehicle VIN in the National Insurance Crime Bureau to verify it has been reported as stolen.
<https://www.nicb.org/vincheck>

Grant Transfer

A participant will not violate the 30-month ownership or lease requirement if they transfer their grant to a different, qualifying clean vehicle. It is the participant's responsibility to inform CHDC/DCAP of a grant transfer and provide the required documentation.

- a. Documentation required: A valid registration and the purchase or lease agreement for the new qualifying clean vehicle. Procedures and documentation required in Section E will also apply.

8. Consequences of Fraud

Participants are responsible for ensuring the accuracy of the information on all grant applications and required documentation submitted to DCAP. Submission of false information on any required documents may be considered a criminal offense and is punishable under penalty of perjury under the laws of the State of California. CARB or its designee may recoup DCAP funds which were received based upon misinformation or fraud, or for which the dealership, manufacturer, or vehicle purchaser or lessee is in significant or continual noncompliance with this Implementation Manual or State law. CARB also retains the authority to prohibit any entity from participating in DCAP due to non-compliance with project

requirements or fraud. CARB or its designee reserves the right to forward applicant or grant recipient information to the Franchise Tax Board or other appropriate agency. Applicants and grant recipients should also be aware that the California False Claims Act permits the Attorney General to bring a civil law enforcement action to recover treble damages and civil penalties against any person who knowingly makes or uses a false statement or document to either obtain money or property from the State or avoid paying or transmitting money or property to the State.

D. Vehicle Financing Options

Participants may select any of the following loan options for the purchase of a qualifying vehicle in DCAP:

1. Participants may apply for a loan from Beneficial State Bank or Travis Credit Union. Beneficial State Bank and Travis Credit Union, in partnership with DCAP, guarantees an interest rate of 8% or lower for all DCAP participants with qualifying loan applications. Beneficial State Bank and Travis Credit Union loan applications are credit-based. Participants applying with Beneficial State Bank will be subject to having their credit pulled and reviewed by a Beneficial State Bank underwriter. Participants applying with Travis Credit Union will be subject to having their credit pulled and reviewed by a Travis Credit Union underwriter. DCAP is not involved in the decision making of Beneficial State Bank or Travis Credit Union loan applications. All participants who elect to finance their remaining balances with Beneficial State Bank or Travis Credit Union will be required to provide the following criteria:
 - i. Valid Driver's License
 - ii. Proof of Income
 1. Standard W-2 Employee: Two (2) most recent paystubs from employer
 2. Self-Employed: Two (2) years Tax Returns with Schedule C's
 3. Retirement Income: Three (3) most recent Bank Statements showing Deposits, or award letter citing retirement income (Pension, SSI, Annuity, etc.)
 - iii. Proof of Residency
 1. Utility Bill, Bank Statement, Credit Card Statement, Phone Bill showing physical address

iv. Proof of “Full Coverage” Insurance

1. Full Coverage Insurance requires Comprehensive and Collision coverage with deductibles no greater than \$1,000/\$1,000 – 6-month policy cycle at minimum

v. Personal References

1. 3 personal references; Name, Address, Phone, Relationship

2. Participants may obtain a loan from a financial institution of their choice. Participants who choose this option must secure an interest rate of 8.00% or below to qualify for and redeem a grant. Dealerships are required to provide the following documentation to CHDC via email. CHDC does not cover costs of this documentation and its delivery. These documents are required, and CHDC will not process a grant payment until these documents have been received:

- a. Vehicle Inspection Report, completed by a licensed mechanic
- b. Vehicle History Report (Carfax, Auto Check, AVRS, Department of Motor Vehicles [DMV])
- c. Vehicle Purchase Contract
- d. No open recalls (National Highway Traffic Safety Administration [NHTSA])
- e. Signed Vehicle Grant Confirmation Page (Provided by program upon approval)

3. Participants may purchase the clean vehicle in full.

4. Participants may finance a lease for their clean vehicles. The DCAP Program does not provide any advice or resources for leasing. There is no interest rate cap on leasing a vehicle. Our partners at Beneficial State Bank/Travis Credit Union do not offer leasing options. Leasing options are offered through vehicle manufacturer’s or dealership’s financing arm or bank lender. Please consult the dealership for additional information. All participants who opt for a lease are required to provide the following documentation to DCAP via email. DCAP does not cover the costs of this documentation and its delivery. These documents are required, and DCAP will not process a grant payment until these documents have been received:

- a. Vehicle Inspection Report, completed by a licensed mechanic
- b. Vehicle History Report (Carfax, Auto Check, AVRS, DMV)
- c. Vehicle Lease Contract
- d. No open recalls (NHTSA)
- e. Signed Vehicle Grant Confirmation Page (Provided by the program upon approval)

E. DCAP Dealership Responsibilities and Requirements

Dealerships participating in DCAP are required to review participant approval documents and agree to apply a participant's preapproved grant amount to the purchase or lease of an eligible vehicle as a Deferred Down Payment. Dealerships will receive grant payment once all program guidelines of redeeming a grant are met, as outlined in this implementation manual and the Dealership Terms and Conditions (see Appendix 1).

1. Purchase or Lease Requirements

To receive the grant funds for an eligible vehicle, participants must be approved by the program and have an approval letter. The following requirements in the purchase or lease agreement must be met.

- i. The name of the purchaser or lessee must match the name of THE DCAP Preapproval participant.
- ii. The correct grant amount for the participant and vehicle is applied to the purchase or lease contract.
- iii. The agreement is completed, executed, and signed.

2. Applying the DCAP Grant to the Vehicle Purchase or Lease Contract

- i. The full amount of the participant's preapproved grant amount must be clearly listed on the contract in a separate line for down payment and show on the contract as CARB Grant.
- ii. To receive grant funds, the vehicle must meet all vehicle criteria listed in Section B.

3. Approved Dealerships

To receive the grant funds for an eligible vehicle, an approved participant must purchase or lease a vehicle from a dealership that is an approved member of THE DCAP Dealership Network. The list of dealerships in the network is located at <https://dcap.communityhdc.org/wp-content/uploads/2019/10/List-of-Dealerships.pdf>

- a. Credit Union Direct Lending (CUDL) AutoSmart Dealerships:
 - i. For more information about CUDL, please visit <https://www.cudlautosmart.com/>
- b. Franchise Dealerships:
 - i. Examples of franchise dealers (Ford, General Motors, Honda, and other major OEM car manufactures).

c. DCAP Vetted Dealerships:

- i. Travis Credit Union/Beneficial State Bank have a rigorous vetting process to ensure the dealerships they work with will meet high standards for consumer protection and fair business practices. As part of the partnership with DCAP, Beneficial State Bank and Travis Credit Union has agreed to vet dealerships for the DCAP Dealership Network on a case by case basis.

4. Grant Payment to Approved Dealership

To receive the grant funds for an eligible vehicle, dealerships must provide the following information to the DCAP Team:

- Vehicle Inspection Report (for used vehicles)
- Vehicle History Report (for used vehicles)
- Purchase or Lease Contract
- Signed and Dated Grant Confirmation Document
- Name of Dealer Contact
- Name of Company/Dealership
- Accounting Number
- Routing Number
- Type of Account

5. Vehicle Returns and Recalls

If a vehicle is returned to the dealership, both the participant and dealership have the responsibility of reporting the return and reason for return to DCAP. The grant money must be returned to DCAP by contacting the program directly for further instructions.

Vehicles that have open recalls must have a solution and show proof of being fixed prior to the vehicle sale and any grant payment being issued. If there are no current solutions to the recall from the manufacturer, then the vehicle is not eligible for DCAP and the grant payment will not be provided. Grants may only be issued for vehicles with no open recalls.

6. Termination

CHDC may terminate a dealership's participation in DCAP if the dealership does not follow the program requirements and/or violates the Dealership Terms and Conditions. Dealership Terms and Conditions are provided to dealerships that participate in DCAP.

7. Grant Disbursement Process for Dealerships

1. Meet program criteria, submit required documents, and be approved to join the DCAP Dealership Network.
 - a. Must be either franchised, a member of the CUDL network, or independently vetted by Beneficial State Bank and Travis Credit Union.
 - b. Must submit required documentation to DCAP.
 - i. Name of Dealer Contact
 - ii. Name of Company/Dealership
2. Sell or lease an eligible clean vehicle to a DCAP approved participant.
 - a. Verify the buyer's Approval Letter is their own and has not expired.
 - b. Verify the vehicle meets all requirements listed on the Clean Vehicle Checklist.
3. Email purchase or lease documents and grant stipulations to the DCAP team.
 - a. Send a Copy of vehicle purchase contract with grant listed as Deferred Down Payment on the purchase contract.
 - b. Provide Vehicle History Report, such as a CARFAX Report (for used vehicles).
 - c. Provide proof of Vehicle Inspection Report, completed by a licensed mechanic (for used vehicles).
 - d. Vehicle must have no open recalls.
4. Receive grant via check, either by hand delivery or US Mail.

F. Program Policies

1. Open Application Expiration Policy

DCAP applications will expire if they have not been completed and submitted 60 days after the application was created. Two emails will be sent to participants with inactive applications to remind them to complete the application before the expiration date. If an application expires, the participant can begin a new application if the program is accepting new applications at that time.

2. Application Approval Expiration Policy

Participants with an Approval Letter will have 30 calendar days to shop for and purchase or lease a vehicle from the date their DCAP application is approved. If a vehicle purchase or lease is not made within 30 days of the application approval date, an exception could be granted by the lender if applicable for another 30 days. If the additional 30 days granted on exception expires, the participant must re-apply for the program and submit updated applicable documents for income and residency verification. Participants will be held to the program guidelines that are in effect at the time a complete application is submitted.

3. Grants per Lifetime

California residents may redeem a maximum of two DCAP grants in their lifetime. Participants will be eligible to apply for a second DCAP grant only after the 30-month ownership requirement has been fulfilled under the terms of their first grant, unless they meet certain exemption circumstances, as outlined in section C.6. This policy is subject to change and changes may apply retroactively.

4. Reservation and Waitlist Policy

Reservation List

A Reservations List will be put in place if all grant funds have been reserved by grant-approved participants. Funds are put in reserve for 35 days from the date a participant is given grant approval. If the grant-approved participant does not redeem a grant in that window of time, the funds are released back into the pool of available grant funds. Participants with Approval Letters during this a Reservation List have reserved grant funds and will be guaranteed a grant if they redeem it in accordance with all program criteria. Participants who have an incomplete application at the time when a Reservation List is put in place may continue the application process and submit their application. However, these participants may experience unusually long wait times and may not receive funding. As funding becomes available, applications will be processed on a first-come first-serve basis. CHDC may or may not allow new participants to begin an application during this time. DCAP will do its best to project and communicate, in advance, when available grant funds will reach a balance that will necessitate a Reservation List.

Waitlist

A Waitlist may be established if all available grant funds have been spent. CHDC may or may not allow new participants to begin an application during this time. Existing applications may be processed, and complete applications may be put into a Waitlist on a first-come, first-serve basis. This means the first person to complete their application after a waitlist is put in place will be reviewed first. If funds become available, grants will be given to participants on the Waitlist in the order the applications were finalized and approved.

5. Appeals Policy

DCAP participants that have been denied for grant pre-approval or grant payment may submit an appeal within 10 calendar days of the date of receiving the denial notice via email. A formal letter of appeal must be postmarked within 10 calendar days of a canceled application and addressed to CARB and sent to:

DCAP Appeals
MSCD 5th Floor

1001 I ST.
P.O. Box 2815
Sacramento, CA 95812

If the only basis for an appeal is that the participant disagrees with the policies set forth in the DCAP Terms and Conditions and the Implementation Manual, there is no basis for an appeal. If a participant submits incorrect or incomplete documentation, there is no basis for an appeal. An individual who was denied a grant approval or grant payment may reapply through the standard application process.

G. Stacking Requirements with Clean Cars 4 All & Clean Vehicle Rebate Program

Participants of DCAP may be eligible to participate in other CARB sponsored programs such as Clean Cars For All (CC4A) and the Clean Vehicle Rebate Project (CVRP). Individuals interested in combining the DCAP loan with CC4A or CVRP should work with those program administrators regarding eligibility and the application process.

DCAP's clean vehicle grant **can be stacked with the CVRP rebate**. Participants who receive a vehicle grant buy-down and/or financing through DCAP, may be eligible to participate in the Clean Vehicle Rebate Project (CVRP). Please note that CVRP may have different vehicle and applicant eligibility requirements than DCAP.

To combine the DCAP grant and/or financing with the CVRP rebate, CVRP requires the vehicle to be new, not used, and must be on the current CVRP Eligible Vehicles list. The applicant must also meet all CVRP eligibility criteria.

Loans from Beneficial State Bank AND Travis Credit Union are capped at an 8% interest rate for qualified applicants. Applicants may also choose to work with a lender of their own choice, however, applicants should note that the APR on loans secured from a lender other than Beneficial State Bank and Travis Credit Union may be higher than 8%, but cannot exceed 12%. More information about the DCAP loan can be found in Section D.1. Participants must meet the income requirements of DCAP (see Table 1.1) when applying for the DCAP loan.

H. Definitions

Battery Electric Vehicles – (BEV) is any vehicle that operates solely by use of a battery or battery pack, or that is powered primarily using an electric battery or battery pack but uses a flywheel or capacitor that also stores energy produced by the electric motor or through regenerative braking to assist in vehicle operation.

California Air Resources Board – (CARB) is charged with protecting the public from the harmful effect of air pollution and developing programs and actions to fight climate change. For more information please visit CARB: <https://ww2.arb.ca.gov/homepage>

California Climate Investment – The California Climate Investments is a statewide initiative that puts billions of Cap-and-Trade dollars to work reducing greenhouse gas emissions, strengthening the economy and improving public health and the environment—particularly in disadvantaged communities.

Clean Vehicle Rebate Program – (CVRP) Rebate Project that promotes clean vehicle adoption in California by offering rebates for the purchase of new, eligible zero-emission vehicles. For more information please visit CVRP: <https://cleanvehiclerebate.org/eng/about-cvrp>

Down Payment Assistance – means a grant provided directly to the dealer from the CVA Program administrator to pay down the vehicle price for a pre-qualified participant purchasing a qualifying clean vehicle.

Driving Clean Assistance Program – (DCAP) Program administered by the Community Housing Development Corporation in partnership with CARB.

Electric Vehicle Supply Equipment – (EVSE) Is a portable, pedestal-mounted, or wall-mounted unit that delivers electricity to BEVs or PHEVs. EVSE establish two-way communications with the on-board charger in the car.

Clean Cars 4 All – (CC4A) Clean Cars 4 All is a program that focuses on providing incentives through California Climate Investments to lower-income California drivers to scrap their older, high-polluting car and replace it with a zero- or near-zero emission replacement. The program aims to focus the benefits of the program to low-income and disadvantaged communities and has a heavy emphasis on consumer protections, education of the new technologies, and coordination with other clean transportation programs. For more information please visit Clean Cars 4 All: <https://ww2.arb.ca.gov/our-work/programs/clean-cars-4-all>

Federal Poverty Level – (FPL) The income level published in the poverty guidelines which are updated periodically in the Federal Register by the U.S. Department of Health and Human Services under the authority of 42 U.S.C. 0002(2). See the Federal Poverty guidelines website for the current poverty levels. <https://aspe.hhs.gov/poverty-guidelines>

Fuel Cell Electric Vehicles – (FCEV) Is any vehicle that receives propulsion energy from both an on-board fuel cell power system and either a battery or a capacitor FCEV is equivalent to “Hybrid fuel cell vehicle.”

Household – For DCAP, “household” is defined as the participant plus any dependents or anyone for whom the participant is responsible.

Hybrid Electric Vehicles – (HEV) Any vehicle that can draw propulsion energy from both of the following on -vehicle sources of stored energy: 1) a consumable fuel and 2) an energy storage device such a battery, capacitor, or flywheel.

Low Income – For the purpose of this project means a gross household income less than or equal to 400 percent of the FPL.

Plug-in Hybrid Electric Vehicles – (PHEVs) are hybrid electric vehicles that have zero-emission vehicle range capability, in addition to a combustion engine that uses gasoline, an on-board electrical energy storage device, and an on-board charger, and are rechargeable from an external connection to an off-board electrical source.

Zero Emission Vehicle – (ZEV) Means any vehicle certified to zero-emission standards. Includes BEVs and FCEVs

I. Appendix

Dealership Terms and Conditions

Last Updated: November 7, 2019

Dealership Roles and Responsibilities

As a dealership participating in the Driving Clean Assistance Program (DCAP), your dealership agrees to apply a DCAP grant toward the purchase of an eligible vehicle for individuals who have been approved by DCAP, following the terms below.

Dealership Requirements

Dealerships must fall under one or more of the following categories:

- Franchise Dealership
- Members of the Credit Union Direct Lending (CUDL)
- Independently vetted by Beneficial State Bank and Travis Credit Union

Contracts will not be reviewed, and payments will not be made until the dealership has provided **ALL** the required items outlined in the Dealer Instructions. Dealerships will have 5 business days after vehicle selection to email this information to DCAP.

At all times, Dealership shall maintain a valid DMV vehicle dealer’s license and shall maintain a dealer’s bond at or above the minimum amount required by the DMV.

Purchase Contract Requirements

The purchase contract must be fully executed and signed and include the following information:

- The name and address of purchaser matches the name and address of DCAP approved participant.
- The correct grant amount for the customer and vehicle is applied to the purchase agreement as a down payment (preferably as a deferred down payment). The grant amount should be notated separately from all other down payments on the purchase contract.
- The “Truth in Lending” section of a purchase contract should be accurately completed based on the type of financing secured.
 - o If a participant is paying cash the “Amount Financed” section should be blank
 - o If a participant secured a loan, this section should be completed with the information provided by the lender

Loan Requirements

DCAP will not accept any financing with an interest rate over 12.0%. If this requirement is not met the grant will NOT be paid out.

Participants have the option to finance their vehicle balance with our partners at Beneficial State Bank or Travis Credit Union. Beneficial State Bank and Travis Credit Union have agreed to offer an interest rate of 8% or less for qualifying DCAP participants, even if they would have otherwise qualified for a higher rate. Loan applicants will still need to meet underwriting standards set by Beneficial State Bank and Travis Credit Union.

They may also obtain financing from a lender that is not Beneficial State Bank nor Travis Credit Union. If this is the case, the dealership must properly denote the loan terms on the purchase contract.

Pricing & Incentive Stacking

In addition to the participant’s approved DCAP grant, all other applicable discounts and incentives (such as manufacturer and dealer discounts) must be made available to participants. The dealer should grant additional discounts or incentives to the customer if negotiated by the dealer and customer.

The DCAP grant cannot be stacked with a Clean Cars 4 All Program, which includes Replace Your Ride (South Coast), Drive Clean in the San Joaquin (Central Valley) Clean Cars for All (BAAQMD).

Vehicle Eligibility

Eligible vehicles must meet all the following requirements:

- Must meet all vehicle requirements: <http://dcap.communityhdc.org/vehicles/>.
- Be registered in California upon purchase.
- Vehicle must have California’s minimum required automotive insurance.

- Vehicle must be inspected by a license mechanic, and signed documentation of this inspection must be provided to the CVA Program.
 - o Vehicle Repair Order and Invoice are NOT enough to satisfy this requirement

Failure to meet this requirement will result in the grant not being paid out.

Vehicle Warranties, Mechanical Issues, and Open Recalls

- Dealerships must offer an option to purchase, if available, extended vehicle warranty for BEV and PHEV batteries.
- Vehicles experiencing mechanical issues within 7 days of ownership will be reviewed against the mechanical inspection report provided at the time of purchase. If it is determined that the mechanical issue should have been identified in the inspection, the dealership must provide a resolution to the participant and DCAP that is fair and reasonable.
- Vehicles with open recalls must have a solution and show proof of being fixed prior to the vehicle sale. If no solution is available from the manufacturer, then the vehicle is not eligible for this program.

Grant Payment

All participating dealerships must provide Automated Clearing House (ACH) payment information to DCAP and agree to receive grant payments by ACH.

ACH payments will be made 7-10 business days after participants and dealerships have met program requirements.

Participating dealerships shall not accept any collateral from the participant in lieu of the grant.

The dealership reserves the right to hold the vehicle until ACH payment is received from DCAP.

Funding Availability

If DCAP funds are depleted or reserved, a notice will be posted on our website. Only participants with existing pre-approved applications at the time that funds are depleted will be considered for grant payment. During any period in which DCAP funds are depleted or reserved, dealerships must contact the DCAP at 510-685-4303 to verify availability of funds prior to signing a vehicle purchase contract and must continue to follow the processes outlined in these Terms and Conditions.

Code of Ethics and Non-Discriminatory Treatment

Dealerships shall abide by all applicable consumer protection laws, including but not limited to the Automobile Sales Finance Act (Civil Code section 2981 et seq.), the Consumer Legal Remedies Act (Civil Code section 1750 et seq.), the Song-Beverly Consumer Warranty Act (Civil

Code section 1790 et seq.) and the Unfair Practices Act (Business & Professions Code section 17000 et seq.)

Termination without cause: The Community Housing and Development Corporation reserves the right to unilaterally terminate a dealer's participation in DCAP without cause on 30 days' written notice.

Termination for cause: upon receipt of a claim or complaint regarding the dealer's sale of a vehicle to a participant, Community Housing and Development Corporation will conduct an investigation and upon determining, in its sole discretion, that the dealer did not comply with these Terms and Conditions, may terminate the dealer's right to participate in DCAP immediately on written notice.

Authorized Representative

The dealership shall designate a person to serve as the Authorized Representative with respect to DCAP. The Authorized Representative shall sign these Terms and Conditions on behalf of the dealership and shall be responsible for all communications between Community Housing and Development Corporation and the dealer. The dealership shall immediately notify Community Housing and Development Corporation in the event there is a change in the person serving as the Authorized Representative.

By signing below, the Authorized Representative represents and warrants that they are duly authorized to sign these Terms and Conditions on behalf of the dealership, that the dealership accepts, agrees to, and agrees to be bound by, the Terms and Conditions stated above.

Dealership Business Name: _____

Dealership DMV License Number: _____

Dealer's bond number: _____ Bond issued by:

Dealership Address: _____

Dealership Authorized Representative Name: _____

Dealership Authorized Representative Title:

Dealership Authorized Representative Address:

Dealership Authorized Representative Signature:

Date: _____