



**Resources for Businesses Impacted by the
California Disasters**

**December 2017 - January 2018
Los Angeles, San Diego, Santa Barbara and Ventura Counties**

Updated January 30, 2018

Table of Contents

| | |
|--|-----------|
| REGISTRATION PROCESS FOR SURVIVORS | 3 |
| STATE AGENCY DIRECTORY | 5 |
| GENERAL BUSINESS SUPPORT AND LIAISON TO OTHER GOVERNMENT AGENCIES | 5 |
| UNEMPLOYMENT ASSISTANCE FOR SELF EMPLOYED | 6 |
| BUSINESS AND PROPERTY TAX RELIEF AND ASSISTANCE | 7 |
| LOAN PROGRAMS FOR BUSINESSES | 11 |
| NO-COST PERSONAL BUSINESS ADVISING | 12 |
| CALIFORNIA COMPETES TAX CREDIT | 14 |
| BUSINESS INSURANCE SUPPORT | 14 |
| ADDITIONAL RESOURCES | 14 |

REGISTRATION PROCESS FOR SURVIVORS

Federal Disaster Declarations have secured additional resources, through The Federal Emergency Management Agency (FEMA) and the U.S. Small Business Administration (SBA), for those businesses who have suffered property and/or economic injury as a result of the Thomas Fire. Business owners are encouraged to follow the three steps listed below, to ensure they receive information on available resources. For direct in-person assistance in filing with FEMA or the SBA, please visit a Disaster Recovery Center in your area (locations listed below).

STEP 1: REGISTRATION WITH FEMA- Survivors who have been impacted by the Thomas Fire and subsequent flooding should apply online at DisasterAssistance.gov or by phone at 1-800-621-3362. The toll-free numbers are open daily from 7 a.m. to 10 p.m.

Please have the following available to complete the registration process:

- Social Security Number (SSN)
 - The primary applicant's SSN or
 - The SSN of a minor child in the household who is a U.S. Citizen, Non-Citizen National or Qualified Alien.
(NOTE: If you, your co-applicant, or a minor child in the household are a U.S. Citizen, Non-Citizen National, or a Qualified Alien and do not have a social security number, FEMA will not be able to complete a registration. The Social Security number is required for Identity Verification purposes.)
 - If registering for a business, the SSN of the person responsible for the business is required.
- Financial information
 - Family's total gross household income at the time of the disaster.
- Contact Information
 - Address and phone number of damaged dwelling.
 - Current mailing address and phone numbers where you can be contacted.
- Insurance Information
 - Identify the types of insurance coverage you have.
- Pen and Paper
 - To record Registration ID number.
- Electronic Funds Transfer/Direct Deposit Information

If you are determined to be eligible for assistance and would prefer funds be transferred directly to your account, you must provide the following banking information:

 - Institution name
 - Type of account
 - Routing and account number

STEP 2: REGISTRATION WITH THE SBA FOR LOW INTEREST LOANS- There are three ways to register with the SBA for the disaster loan program, which includes both property damage and economic injury loans.

- Apply online using SBA's secure website at <https://disasterloan.sba.gov/ela>.

- Apply in person at any Disaster Recovery Center and receive personal, one-on-one help from an SBA representative. For additional information or to find a location near you, visit our website at www.sba.gov/disaster, call SBA at 1-800-659-2955 or email disastercustomerservice@sba.gov. Individuals who are deaf or hard-of-hearing may call 1-800-877-8339.
- Apply by mail: Send completed paper application to
 U.S. Small Business Administration
 Processing and Disbursement Center
 14925 Kingsport Road,
 Fort Worth, TX 76155

NOTE: The filing deadline to return applications for property damage is **Mar. 16, 2018**. The deadline to return economic injury applications is **Oct. 15, 2018**.

STEP 3: REGISTRATION WITH EDD FOR UNEMPLOYMENT BENEFITS- Federal Disaster Unemployment Assistance (DUA) benefits are now available for workers, business owners and self-employed individuals who lost their jobs or had their work hours substantially reduced as a result of the wildfires and associated flooding, mudslides and debris flows in Santa Barbara and Ventura counties. Those affected are encouraged to apply online at <https://eapply4ui.edd.ca.gov/> by calling 1-800-300-5616 (English) 1-800-326-8937 (Spanish) or by visiting a Local Recovery Center (see locations below).

LOCAL RECOVERY CENTERS (LRC) - Two Disaster Recovery Centers are now open locally for personal and business assistance. Representatives from FEMA, SBA, OES and other agencies will be present to provide information and resources for economic injury due to the Thomas Fire and subsequent floods.

| SANTA BARBARA – Calvary Chapel | VENTURA – Ventura County Credit Union |
|---|---|
| 1 N Calle Cesar Chavez #21 Santa Barbara, CA 93103 Monday – Friday 11 a.m. – 6:30 p.m. Saturday 10 a.m. – 2 p.m. | 6026 Telephone Rd Ventura, CA 93003 Monday-Wednesday 9 a.m. – 4 p.m. Thursday/Friday 9 a.m. – 5 p.m. Saturday 9 a.m. - 1 p.m. |

RESOURCES FOR FARMERS AND RANCHERS- The U.S. Department of Agriculture's Farm Service Agency has opened a temporary satellite office this week in Ventura County to help farmers and ranchers who suffered losses in the Thomas Fire apply for federal disaster recovery assistance.

| | |
|--|--|
| Agricultural Commissioner's Office 815 E. Santa Barbara St. Santa Paula, CA 93060 | Hours of operation Thursday, January 18, 8 a.m. to noon Thursday, January 25, 10 a.m.-2 p.m. Thursday, February 1, 10 a.m.-2 p.m. Thursday, February 8, 10 a.m.-2 p.m. Thursday, February 15, 10 a.m.-2 p.m. Thursday, February 22, 10 a.m. -2 p.m. |
|--|--|

Applicants are asked to call the Santa Barbara FSA office at 1-805-928-9269 to schedule an appointment, but drop-ins are also welcome.

STATE AGENCY DIRECTORY

| Agency | Contact Information |
|---|--|
| <p>CA Board of Equalization (BOE) http://www.boe.ca.gov/</p> <ul style="list-style-type: none"> • BOE Disaster Relief FAQ's http://www.boe.ca.gov/proptaxes/faqs/disaster.htm | Please call 1-800-400-7115 |
| <p>CA Department of Tax and Fee Administration (CDTFA) https://www.cdtfa.ca.gov/</p> <ul style="list-style-type: none"> • CDTFA Offers Tax Relief for Businesses Impacted by Fires https://www.cdtfa.ca.gov/news/17-29.htm | Please call 1-800-400-7115 |
| <p>California Employment Development Department www.edd.ca.gov</p> <ul style="list-style-type: none"> • Disaster Related Services http://www.edd.ca.gov/About_EDD/Disaster_Related_Services.htm • Emergency and Disaster Assistance for Employers http://www.edd.ca.gov/Payroll_Taxes/Emergency_and_Disaster_Assistance_for_Employers.htm | <p>EDD representatives are available by phone at the following numbers from 8 a.m. to 12 noon (Pacific time), Monday through Friday, except on state holidays.</p> <ul style="list-style-type: none"> • English: 1-800-300-5616 • Spanish: 1-800-326-8937 • Cantonese: 1-800-547-3506 • Mandarin: 1-866-303-0706 • Vietnamese: 1-800-547-2058 |
| <p>CA Department of Insurance https://www.insurance.ca.gov/</p> | Please call 1-800-927-4357 |
| <p>Franchise Tax Board https://www.ftb.ca.gov/</p> | Please call 1-800-852-5711 |
| <p>Governor's Office of Business and Economic Development http://business.ca.gov/</p> <p>Includes the following Units:</p> <ul style="list-style-type: none"> • California Business Investment Services • Office of Small Business • Office of Permit Assistance • California Competes Tax Credit • California Tourism Board | Please call 1-877-345-4633 |

GENERAL BUSINESS SUPPORT AND LIAISON TO OTHER GOVERNMENT AGENCIES

The Governor's Office of Business and Economic Development (GO-Biz) has dedicated representatives to field general business questions and to assist business owners as they seek to access business recovery resources. Additionally, GO-Biz serves as a company's liaison to California's regulatory agencies and local governments throughout the state. Additionally, please visit the California Wildfire Resources page on the California Business Portal at: <http://businessportal.ca.gov/Business-Assistance/Emergency-Preparedness-and-Recovery/California-Wildfire-Resources> or please call our direct line at 1-877-345-4633.

UNEMPLOYMENT ASSISTANCE FOR SELF EMPLOYED

The CA Employment Development Department (EDD) administers a federal program called Disaster Unemployment Assistance (DUA) that can provide some financial support to those impacted by the California wildfires in Los Angeles, San Diego, Santa Barbara and Ventura counties. The DUA program provides temporary unemployment assistance to individuals whose work or self-employment is interrupted due to a major disaster. This includes employees, farmworkers, and business owners who may not normally qualify for regular state-provided unemployment benefits. ***The deadline for filing claims is February 30, 2018.***

| | |
|--|--|
| <p><u>Who Can Qualify</u></p> <p>DUA unemployment insurance benefits are offered to survivors of the California wildfire disasters, and are available to individuals who meet any one of the following eligibility conditions:</p> <ul style="list-style-type: none">• Have applied and qualified for and received all regular unemployment benefits from California or any other state;• Have applied for regular unemployment benefits in California or any other state but do not qualify to receive the regular unemployment benefits; or• Worked or were self-employed or were scheduled to begin work or self-employment in the disaster area but cannot work or perform services due to the disaster;• Can demonstrate that the work or self-employment they can no longer perform was their primary source of income;• Cannot perform work or self-employment because of an injury as a direct result of the disaster and do not qualify for State Disability Insurance benefits;• Became the head of their households because of a death caused by the disaster. <p>For individuals who applied for and were qualified to receive regular state Unemployment Insurance (UI) benefits from California or any other state, they must receive all of their benefits before they can qualify to potentially receive DUA benefits.</p> <p>For all applicants, the EDD will file a regular UI claim first to determine if they qualify for regular state UI benefits. If they don't qualify for regular state UI benefits, then the EDD will automatically file a federal DUA claim and determine if they meet the</p> | <p><u>How to Get Started</u></p> <p>The fastest way to file is online through eApply4UI available on EDD's website at www.edd.ca.gov.</p> <p>You may also file by phone between 8:00 a.m. to 12 noon, Monday through Friday:</p> <ul style="list-style-type: none">• English: 1-800-300-5616• Spanish: 1-800-326-8937• Chinese (Cantonese): 1-800-547-3506• Chinese (Mandarin): 1-866-303-0706• Vietnamese: 1-800-547-2058 <p>All disaster victims are encouraged to apply to avoid losing out on these valuable benefits and should note on their applications that they are out of work due to the wildfires.</p> <p><u>Proof of Employment</u></p> <p>To receive DUA benefits, you must show proof that you were employed or self-employed when the disaster occurred or proof that you were to begin work on or after the date of the disaster. All documentation must be submitted within 21 days from the day you filed your application. Proof includes, check stubs, recent federal income tax returns, bank statements, work orders, affidavits from individuals having knowledge of your work or self-employment, or other documents to support that you were working or self-employed when the disaster occurred.</p> |
|--|--|

| | |
|--|--|
| <p>eligibility criteria for those benefits. The EDD will notify applicants by mail of the type of benefits they are potentially eligible to receive. Additionally, individuals who are not U.S. Citizens or Nationals must be able to show they have current authorization to work in the United States.</p> | |
|--|--|

BUSINESS AND PROPERTY TAX RELIEF AND ASSISTANCE

| | |
|--|---|
| <p>Internal Revenue Service (IRS)</p> | <p>Victims of the wildfires, flooding, mudflows and debris flows that took place beginning on Dec. 4, 2017 in parts of California may qualify for tax relief from the Internal Revenue Service.</p> <p>The President has declared that a major disaster exists in the State of California. Following the recent disaster declaration issued by the Federal Emergency Management Agency, the IRS announced today that affected taxpayers in certain California counties will receive tax relief.</p> <p>Individuals who reside or have a business in Los Angeles, San Diego, Santa Barbara and Ventura Counties may qualify for tax relief.</p> <p>The declaration permits the IRS to postpone certain deadlines for taxpayers who reside or have a business in the disaster area. For instance, certain deadlines falling on or after Dec. 4, 2017 and before April 30, 2018, are granted additional time to file through April 30, 2018. This includes 2017 individual income tax returns normally due on April 17, 2018. It also includes the fourth quarter estimated tax payment normally due on Jan. 16, 2018.</p> <p>In addition, penalties on payroll and excise tax deposits due on or after Dec. 4, 2017, and before Dec. 19, 2017, will be abated as long as the deposits were made before Dec. 19, 2017.</p> <p>If an affected taxpayer receives a late filing or late payment penalty notice from the IRS that has an original or extended filing, payment or deposit due date that falls within the postponement period, the taxpayer should call the telephone number on the notice to have the IRS abate the penalty.</p> <p>The IRS automatically identifies taxpayers located in the covered disaster area and applies automatic filing and payment relief. But affected taxpayers who reside or have a business located outside the covered disaster area must call the IRS disaster hotline at 866-562-5227 to request this tax relief.</p> <p>Covered Disaster Area</p> <p>The counties listed above constitute a covered disaster area for purposes of Treas. Reg. § 301.7508A-1(d)(2) and are entitled to the relief detailed below.</p> |
|--|---|

Affected Taxpayers

Taxpayers considered to be affected taxpayers eligible for the postponement of time to file returns, pay taxes and perform other time-sensitive acts are those taxpayers listed in Treas. Reg. § 301.7508A-1(d)(1), and include individuals who live, and businesses (including tax-exempt organizations) whose principal place of business is located, in the covered disaster area. Taxpayers not in the covered disaster area, but whose records necessary to meet a deadline listed in Treas. Reg. § 301.7508A-1(c) are in the covered disaster area, are also entitled to relief. In addition, all relief workers affiliated with a recognized government or philanthropic organization assisting in the relief activities in the covered disaster area and any individual visiting the covered disaster area who was killed or injured as a result of the disaster are entitled to relief.

Grant of Relief

Under section 7508A, the IRS gives affected taxpayers until April 30, 2018, to file most tax returns (including individual, corporate, and estate and trust income tax returns; partnership returns, S corporation returns, and trust returns; estate, gift, and generation-skipping transfer tax returns; and employment and certain excise tax returns; annual information returns of tax-exempt organizations; and employment and certain excise tax returns), that have either an original or extended due date occurring on or after Dec. 4, 2017, and before April 30, 2018. Affected taxpayers that have an estimated income tax payment originally due on or after December 4, 2017, and before April 30, 2018, will not be subject to penalties for failure to pay estimated tax installments as long as such payments are paid on or before April 30, 2018. The IRS also gives affected taxpayers until April 30, 2018 to perform other time-sensitive actions described in Treas. Reg. § 301.7508A-1(c)(1) and Rev. Proc. 2007-56, 2007-34 I.R.B. 388 (Aug. 20, 2007), that are due to be performed on or after Dec. 4, 2017, and before April 30, 2018.

This relief also includes the filing of Form 5500 series returns, (that were required to be filed on or after Dec. 4, 2017, and before April 30, 2018, in the manner described in section 8 of Rev. Proc. 2007-56. The relief described in section 17 of Rev. Proc. 2007-56, pertaining to like-kind exchanges of property, also applies to certain taxpayers who are not otherwise affected taxpayers and may include acts required to be performed before or after the period above.

Unless an act is specifically listed in Rev. Proc. 2007-56, the postponement of time to file and pay does not apply to information returns in the W-2, 1094, 1095, 1097, 1098, or 1099 series; to Forms 1042-S, 3921, 3922 or 8027; or to employment and excise tax deposits. However, penalties on deposits due on or after Dec. 4, 2017, and before Dec. 19, 2017, will be abated as long as the tax deposits were made by Dec. 19, 2017.

Casualty Losses

Affected taxpayers in a federally declared disaster area have the option of claiming

| | |
|---|--|
| | <p>disaster-related casualty losses on their federal income tax return for either the year in which the event occurred, or the prior year. See Publication 547 for details.</p> <p>Individuals may deduct personal property losses that are not covered by insurance or other reimbursements. For details, see Form 4684 and its instructions.</p> <p>Affected taxpayers claiming the disaster loss on a 2017 return should put the Disaster Designation, “California, Wildfires Flooding, Mudflows, and Debris Flows” at the top of the form so that the IRS can expedite the processing of the refund.</p> <p>Other Relief</p> <p>The IRS will waive the usual fees and expedite requests for copies of previously filed tax returns for affected taxpayers. Taxpayers should put the assigned Disaster Designation “California, Wildfires Flooding, Mudflows, and Debris Flows ” in red ink at the top of Form 4506, Request for Copy of Tax Return, or Form 4506-T, Request for Transcript of Tax Return, as appropriate, and submit it to the IRS.</p> <p>Affected taxpayers who are contacted by the IRS on a collection or examination matter should explain how the disaster impacts them so that the IRS can provide appropriate consideration to their case. Taxpayers may download forms and publications from the official IRS website, irs.gov, or order them by calling 1-800-829-3676. The IRS toll-free number for general tax questions is 1-800-829-1040.</p> |
| <p>CA Franchise Tax Board (FTB)</p> | <p>FTB automatically follows federal postponement periods for any presidentially declared disasters.</p> <p><u>Copies of Returns</u> Disaster victims may also receive free copies of state returns to replace lost or damaged ones. Taxpayers may complete Form FTB 3516, Request for Copy of Tax Return and print the name of the disaster in red ink (for example, Tubbs Fire) at the top of the request.</p> <p><u>Deduction for Disaster Loss</u> Taxpayers may claim a deduction for a disaster loss sustained in an area proclaimed by the Governor to be in a state of emergency. For a complete list of all disasters declared by the Governor, see the “Qualified Disasters” chart on FTB’s Disaster Loss webpage. Additional information and instructions are available in FTB Pub. 1034, How to Claim a State Tax Deduction for Your Disaster Loss.</p> |
| <p>CA Department of Tax and Fee Administration (CDTFA)</p> | <p>The CDTFA is offering tax relief to those impacted by the fires throughout the state (including Los Angeles, San Diego, Santa Barbara and Ventura counties). Tax and fee payers for the programs identified below can request relief from penalties and/or interest and ask for an extension of time to file their tax or fee returns either by visiting our website www.cdtfa.ca.gov/ or by calling CDTFA's Customer Service Center toll-free at 1-800-400-7115 (TTY: 711), Monday through Friday from 8 a.m. to 5 p.m. (Pacific time), excluding state holidays. Included programs are:</p> <ul style="list-style-type: none"> • Sales and Use Taxes • Oil Spill Response and Administration Fee • Lead-Acid Battery Fee |

| | |
|--|---|
| | <ul style="list-style-type: none"> • Lumber Products Assessment • Underground Storage Tank Maintenance Fee • Childhood Lead Poisoning Prevention Fee • Natural Gas Surcharge • Integrated Waste Management Fee • Energy Resources Surcharge • Occupational Lead Poisoning Prevention Fee • Emergency Telephone Users Surcharge • Covered Electronic Waste Recycling (eWaste) Fee • Cigarettes and Tobacco Products Taxes and Licensing • Marine Invasive Species Fee (Ballast Water Management Fee) • Water Rights Fee • California Tire Fee • Fuel Taxes (Diesel Fuel Tax, Interstate User Tax, Use Fuel Tax, Motor Vehicle Fuel Tax, Jet Fuel Tax) • Hazardous Substances Fees (Environmental Fee, Generator Fee, Disposal Fee, Facility Fee) • Mobile Telephony Surcharge • Timber Yield Tax |
| <p>CA Board of Equalization (BOE)</p> | <p>If your property has been damaged by the recent fires, you may be eligible for property tax relief. In many cases, the damaged property can be reappraised in its current condition, with some taxes refunded to the property owner. Once rebuilt, the property's pre-damaged value will be restored. To qualify for property tax relief, you must file a claim with your county assessors' office within 12 months from the date of damage or destruction. The loss estimate must be at least \$10,000 of current market value to qualify.</p> <p>Owners of eligible property may also apply for deferral of the next property tax installment on the regular secured roll or tax payments on the supplemental roll, without penalties or interest. The disaster must be the result of a Governor-proclaimed state of emergency. When a timely claim for deferral is filed, the next property tax installment payment is deferred without penalty or interest until the county assessor has reassessed the property and a corrected tax bill has been sent to the property owner.</p> |
| <p>CA Employment Development Department (EDD)</p> | <p>Employers in the impacted counties may request up to a 60-day extension of time from the CA Employment Development Department (EDD) to file their state payroll reports and/or deposit payroll taxes without penalty or interest. This extension may be granted under Section 1111.5 of the California Unemployment Insurance Code (CUIC). A written request for extension must be received within 60 days from the original delinquent date of the payment or return. Additional information may be obtained online at http://www.edd.ca.gov/Payroll_Taxes/Emergency_and_Disaster_Assistance_for_Employers.htm.</p> |

LOAN PROGRAMS FOR BUSINESSES

| | |
|---|--|
| <p>U.S. Small Business Administration (SBA)</p> | <p>SBA disaster loans for property damages (physical losses) are available for businesses of all sizes, private nonprofit organizations, homeowners and renters in the following counties: Los Angeles, San Diego, Santa Barbara and Ventura. Homeowners can borrow a maximum of \$200,000 to repair or replace their home and a maximum of \$40,000 for personal property for homeowners and renters.</p> <p>If your business suffered damage due to the 2017 Southern California Wildfires, Floods and Mudslides, applying for a low-interest disaster loan from the SBA could help you recover. Businesses can borrow up to \$2 million to repair property and/or obtain working capital. <i>The final filing date for physical damage is March 16, 2018.</i></p> <p>SBA offers Economic Injury Disaster Loans (EIDLs) to small businesses, small agricultural cooperatives and most private, nonprofit organizations (PNP) to help with meeting expenses during the recovery from the disaster, up to \$2 million. EIDLs are available even if the business or organization had no property damage. EIDL’s are additionally available in the primary counties of: Los Angeles, San Diego, Santa Barbara and Ventura and the contiguous counties of: Imperial, Kern, Orange, Riverside, San Bernardino and San Luis Obispo. There is no cost to apply and no prepayment penalty. The first payment is not due for five months from the date of the note. <i>The final filing date for Economic Injury Disaster Loans (EIDL) is October 15, 2018.</i></p> <p>Additional information on the disaster loan program may be obtained by calling SBA’s Customer Service Center at 1-800-659-2955 (TTY 800-877-8339) or online at https://www.sba.gov/funding-programs/disaster-assistance.</p> |
| <p>California Infrastructure and Economic Development Bank (IBank)</p> | <p>IBank, a unit within California Governor’s Office of Business and Economic Development (GO-Biz), offers the following loan programs for businesses from one to 750 employees (small businesses):</p> <ul style="list-style-type: none"> • Disaster Relief Loan Guarantee Program (DRLGP) — IBank will issue loan guarantees up to 80 percent to 95 percent of the loan through its partner Financial Development Corporations to help small business borrowers who were impacted by the 2017 California fires and who need term loans or lines of credit for disaster recovery. Small businesses, including small farms, nurseries, agriculture-related enterprises and nonprofits that have suffered an economic loss and/or physical damage may apply. The DRLGP will help lenders and small businesses by providing loan guarantees of up to \$1 million for Disaster Relief Borrowers, and up to \$2.5 million for other small business borrowers affected by the 2017 California fires or otherwise. • Jump Start Loan Program—IBank is offering loans from \$500 to \$10,000 to low-wealth entrepreneurs in the declared disaster and |

| | |
|--|---|
| | <p>emergency areas through its Jump Start Loan Program. IBank established the Jump Start Loan Program in 2016 as a small loan and financial literacy/technical assistance program designed for low-wealth small businesses in low-wealth communities, including businesses owned by women, minorities, veterans, people with disabilities and those previously incarcerated.</p> <p>Access to IBank’s Disaster Relief Loan Guarantee Program and Jump Start Loan Program can be made through its partner Financial Development Corporations (FDCs).</p> <p>Additional information on the IBank Loan Programs may be obtained by contacting Emily Burgos, Small Business Finance Center Manager at 1-916-341-6659. By email at Emily.burgos@ibank.ca.gov, or online at http://www.ibank.ca.gov/ibank/programs/what-is-the-sbfc.</p> |
| <p>California State Treasurer’s Office – California Capital Access Program (CalCAP)</p> | <p>The CalCAP Small Business and the CalCAP Collateral Support encourage banks and other financial institutions to make loans to small businesses that may otherwise have difficulty obtaining financing.</p> <ul style="list-style-type: none"> • California Capital Access Program for Small Business (CalCAP SB) – CalCAP SB is a loan program which may provide up to 100% coverage on certain loan defaults. By participating in CalCAP, lenders have access to a proven mechanism to meet the needs of small businesses in California. The program allows almost any small business loan, with a few exceptions. Lenders may enroll all or a portion of a loan, with a maximum enrolled amount of \$2.5 million and a maximum loan amount of \$5 million. To find a participating financial institution, please visit http://www.treasurer.ca.gov/cpcf/calcap/sb/institutions.pdf • CalCAP Collateral Support Program (CalCAP CS) – CalCAP CS pledges cash to cover the collateral shortfall of a loan in order to enable financing that otherwise might not be available to the small business. Loans can be from \$50,000 to \$20 million, with the maximum support contribution at \$500,000, with the exception of green and manufacturing loans which may have a maximum support contribution of \$2.5 million. To find a participating financial institution, please visit http://www.treasurer.ca.gov/cpcf/calcap/collateral/institutions.pdf. <p>Additional information on the CalCAP Loan Programs may be obtained by contacting Doreen Smith, CalCAP Program Manager at 1-916-653-3993, by email at Doreen.Smith@sto.ca.gov, or online at http://www.treasurer.ca.gov/cpcf/calcap/index.asp.</p> |

NO-COST PERSONAL BUSINESS ADVISING

The California Small Business Development Center (SBDC) Network is providing professional advising services to assist small businesses impacted by the disaster. Services are free of charge and cover

financial, accounting, marketing and post-disaster challenges. Additionally, the SBDC offers access to micro and mid sized loans ranging from \$5,000 to \$250,000. The goal of the loan program is to assist with business start up, development and expansion.

To find a local Small Business Development Center (SBDC) in additional areas, please visit:

<https://americassbdc.org/home/find-your-sbdc/>

Los Angeles Region SBDC – Includes Los Angeles, Ventura and Santa Barbara Counties

<https://smallbizla.org/>

| | | |
|---|---|--|
| <p>Bixel Exchange 350 S. Bixel Street Los Angeles, CA 90017 1-213-580-7584 http://www.bixelexchange.com/</p> | <p>College of the Canyons SBDC 26455 Rockwell Canyon Rd. University Center #258 Santa Clarita, CA 91355 1-661-362-5900 http://www.cocsbdc.org</p> | <p>Economic Development Corporation – Ventura County SBDC (Provides assistance to Ventura and Santa Barbara Counties) 1601 Carmen Dr. #215 Camarillo, CA 93010 1-805-384-1800 http://www.edcsbdc.org</p> |
| <p>El Camino College SBDC 13430 Hawthorne Blvd. Hawthorne, CA 90250 1-310-973-3177 http://www.southbaysbdc.org</p> | <p>Long Beach City College SBDC 4900#. Conant Street. Building O2, Suite 108 Long Beach, CA 90808 1-562-938-5100 http://www.longbeachsbdc.org</p> | <p>Pacific Coast Regional SBDC 3255 Wilshire Blvd., Suite 1501 Los Angeles, CA 90010 1-213-674-2696 http://pcrsbdc.org/</p> |
| <p>Pasadena City College 3035 E. Foothill Blvd., Room 122 Pasadena, CA 91107 1-626-585-3106 http://pccsbdc.org/</p> | <p>University of La Verne 2180 Third Street La Verne, CA 91750 1-909-448-1567 http://smallbizla.org</p> | |

San Diego – Imperial Counties SBDC

<http://www.sdivsbdc.org>

| | | |
|--|--|--|
| <p>Imperial Valley SBDC 1850 West Main Street, Ste C El Centro, CA 92243 1-760-312-9800 http://www.ivsbdc.org</p> | <p>North San Diego SBDC 2075 Las Palmas Drive Carlsbad, CA 92011 1-760-795-8740 http://www.sandiegosmallbiz.com</p> | <p>South San Diego SBDC 880 National City Blvd., Ste 103 National City, CA 91950 1-619-482-6391 http://www.growmybiz.org</p> |
|--|--|--|

Women’s Economic Ventures (WEV) – Santa Barbara, CA

<http://www.wevonline.org/>

Women’s Economic Ventures (WEV) offers business training and consulting, as well as microloans up to \$50,000 for start-ups and small businesses located in Santa Barbara and Ventura Counties. WEV is additionally offering a low-interest, no-fee, Quick Response Loan up to \$10,000 for small businesses affected by the Thomas fire and mudslides, with a decision within 24 hours of a completed application. WEV’s 14-week Smart Entrepreneurial Training (SET) business course helps driven and committed

entrepreneurs hone their skills and develop a plan for business growth. WEV's Thrive consulting program provides individualized consulting and coaching, cultivation of business skills, and connections to a community of peers to help businesses reach growth goals.

CALIFORNIA COMPETES TAX CREDIT

The California Competes Tax Credit, administered by the Governor's Office of Business and Economic Development, is a credit against the income tax due the Franchise Tax Board. It is non-refundable and has a six-year carryover. It is available to businesses who want to come, stay, or grow in California. The process is competitive and awards are tied to contractual (hiring/investment) milestones. While not specific to disaster situations, the current round is open January **2, 2018 through January 22, 2018** with \$100 million in tax credits available. There is a 25% set aside for small businesses (under \$2 million in gross receipts). The next round opens **March 5, 2018 through March 26, 2018** with \$55.4 million (plus any remaining unallocated amounts from previous rounds) in tax credits available. For more information, visit www.calcompetes.ca.gov or call 1-916-322-4051.

BUSINESS INSURANCE SUPPORT

The CA Department of Insurance is available to provide assistance with questions about insurance or in the event of dispute with your insurer. Guides on key insurance items, including Top Ten Tips for Wildfire Claimants, are available at <https://www.insurance.ca.gov/01-consumers/140-catastrophes/WildfireResources.cfm>. For immediate assistance call 1-800-927-4357.

ADDITIONAL RESOURCES

| | | |
|----------------------------------|----------------|--|
| Disaster Legal Services | 1-415-575-3120 | |
| Division of Workers Compensation | 1-800-742-2214 | |
| Free credit reports | 1-877-322-8228 | www.annualcreditreport.com |
| Social Security Administration | 1-800-772-1213 | www.ssa.gov/agency/emergency |
| Veterans Administration | 1-800-827-1000 | www.benefits.va.gov/benefits |
| Replacing vital records | 1-844-USA-GOV1 | www.usa.gov/replace-vital-documents |