



**Resources for Businesses Impacted by the
2017 California Wildfires**

December 2017

Los Angeles, Santa Barbara, San Diego, and Ventura Counties

Table of Contents

LOCAL ASSISTANCE CENTERS	3
STATE AGENCY DIRECTORY	3
GENERAL BUSINESS SUPPORT AND LIAISON TO OTHER GOVERNMENT AGENCIES.....	4
BUSINESS AND PROPERTY TAX RELIEF AND ASSISTANCE	4
LOAN PROGRAMS FOR BUSINESSES	5
NO-COST PERSONAL BUSINESS ADVISING	6
CALIFORNIA COMPETES TAX CREDIT	7
BUSINESS INSURANCE SUPPORT.....	7
ADDITIONAL RESOURCES	8

LOCAL ASSISTANCE CENTERS

Los Angeles	San Diego	Ventura
Lake View Terrace Recreation Center 11075 Foothill Blvd. Los Angeles, CA 91342 <i>Tuesday – Friday 12p – 8p</i> <i>Saturday – 8a – 4p</i>	Vista Branch Library 700 Eucalyptus Ave. Vista, CA 92084 <i>Monday – Saturday – 9a – 6p</i>	Poinsettia Pavilion 3451 Foothill Rd. Ventura, CA 93003 <i>Monday – Saturday 9a – 7p</i> <i>Sunday 9a – 6p</i>

STATE AGENCY DIRECTORY

Agency	Contact Information
CA Board of Equalization (BOE) http://www.boe.ca.gov/ <ul style="list-style-type: none"> BOE Property Tax Relief http://www.boe.ca.gov/news/2017/30-17-G.htm BOE Disaster Relief FAQ's http://www.boe.ca.gov/proptaxes/faqs/disaster.htm 	Please call 1-800-400-7115
CA Department of Tax and Fee Administration (CDTFA) https://www.cdtfa.ca.gov/ <ul style="list-style-type: none"> CDTFA Offers Tax Relief for Wildfires https://www.cdtfa.ca.gov/news/17-19.htm 	Please call 1-800-400-7115
California Employment Development Department www.edd.ca.gov <ul style="list-style-type: none"> Disaster Related Services http://www.edd.ca.gov/About_EDD/Disaster_Related_Services.htm 	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. <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
CA Department of Insurance https://www.insurance.ca.gov/	Please call 1-800-927-4357
Governor's Office of Business and Economic Development http://business.ca.gov/ Includes the following Units: <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. For business recover assistance please call our direct line at (877) 345-4633.

BUSINESS AND PROPERTY TAX RELIEF AND ASSISTANCE

Internal Revenue Service (IRS)	<p>Guidance for disaster survivors can be found at: https://www.irs.gov/businesses/small-businesses-self-employed/faqs-for-disaster-victims.</p>
CA Department of Tax and Fee Administration (CDTFA)	<p>The CDTFA is offering tax relief to those impacted by the fires throughout the state (including Santa Barbara, San Diego, Los Angeles 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 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 • 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
CA Board of Equalization (BOE)	<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</p>

	<p>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 all impacted counties (Santa Barbara, San Diego, Los Angeles and Ventura) 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>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 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
---	---

	<p>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 (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/cpcfca/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/cpcfca/calcap/collateral/institutions.pdf. <p>Additional information on the CalCAP Loan Programs may be obtained by contacting Doreen Smith, CalCAP Program Manager at (916) 653-3993, by email at Doreen.Smith@sto.ca.gov, or online at http://www.treasurer.ca.gov/cpcfca/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. 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 (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 (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 (805) 384-1800 http://www.edcsbdc.org</p>
<p>El Camino College SBDC 13430 Hawthorne Blvd. Hawthorne, CA 90250 (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 (562) 938-5100 http://www.longbeachsbdc.org</p>	<p>Pacific Coast Regional SBDC 3255 Wilshire Blvd., Suite 1501 Los Angeles, CA 90010 (213) 674-2696 http://pcrsbdc.org/</p>
<p>Pasadena City College 3035 E. Foothill Blvd., Room 122 Pasadena, CA 91107 (626) 585-3106 http://pccsbdc.org/</p>	<p>University of La Verne 2180 Third Street La Verne, CA 91750 (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 (760) 312-9800 http://www.ivsbdc.org</p>	<p>North San Diego SBDC 2075 Las Palmas Drive Carlsbad, CA 92011 (760) 795-8740 http://www.sandiegosmallbiz.com</p>	<p>South San Diego SBDC 880 National City Blvd., Ste 103 National City, CA 91950 (619) 482-6391 http://www.growmybiz.org</p>
--	--	--

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 next round opens **January 2, 2018** with \$100 million in tax credits available. There is a 25% set aside for small businesses (under \$2 million in gross receipts). For more information, visit www.calcompetes.ca.gov or call (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	415-575-3120	
Division of Workers Compensation	800-742-2214	
Free credit reports	877-322-8228	www.annualcreditreport.com
Social Security Administration	800-772-1213	www.ssa.gov/agency/emergency
Veterans Administration	800-827-1000	www.benefits.va.gov/benefits
Replacing vital records	844-USA-GOV1	www.usa.gov/replace-vital-documents