



RESOURCES FOR SONOMA COUNTY BUSINESSES

Hotlines

- **County of Sonoma Emergency Public Information:** 1-707-565-3856
- **Unemployment Benefits through Employment Development Dept:** 1-800-300-5616
- **Job Link Business Services Team:** 1-707-565-8076 – For business owners and managers seeking additional services to assist their employees in regaining their footing as quickly as possible.
- **IRS Disaster Hotline:** 1-866-562-5227
- **Department of Insurance Immediate Filing Assistance:** 1-800-927-4357
- **Copies of Tax Records from CA Dept of Tax and Fee Administration:** 1-800-400-7115
- **General Business Support:** 1-877-345-4633 – Provided by Governor's Office of Business and Economic Development (GO-Biz)

Info Links

- **Current Fire Incidents -** http://www.fire.ca.gov/current_incidents
- **Evacuation/Shelter Information and Updated News -** <http://www.caloes.ca.gov/ICESite/Pages/October-2017-Northern-California-Fires.aspx>

Federal Disaster Assistance – www.DisasterAssistance.gov

Direct aid to individual families in Butte, Lake, Mendocino, Yuba Counties, Napa and Sonoma who have suffered losses due to the fires is now available.

APPLY FOR FEMA AID

Have this information ready when you apply:

- Social Security number
- Address of the damaged home or apartment
- Description of the damage
- Information about insurance coverage
- Telephone number
- Mailing address
- Bank account & routing numbers for direct deposit of funds

WEB: www.disasterassistance.gov
PHONE: 800-621-3362 (711/Video Relay Service)
TTY: 800-462-7585



<p>Financial Assistance</p>	<p>California Infrastructure and Economic Development Bank (IBank) Small Business Finance Center Emily Burgos, Small Business Finance Center Manager 1-916-341-6600 Main Line SBFC@ibank.ca.gov</p>
	<p>http://www.ibank.ca.gov/ibank/programs/what-is-the-sbfc</p> <ul style="list-style-type: none"> • Farm Loan Program - Supports direct loans to small farms through participating Financial Development Corporations (FDCs). Loans are 90% guaranteed by the U.S. Department of Agriculture, Farm Serviced Agency (FSA). • Eligible Applicants: <ul style="list-style-type: none"> ○ To qualify for an FSA Guarantee, a loan applicant must: <ul style="list-style-type: none"> ▪ Be a citizen of the United States (or legal resident alien), which includes Puerto Rico, the U.S. Virgin Islands, Guam, American Samoa, and certain former Pacific Trust Territories. ▪ Have an acceptable credit history as determined by the lender. ▪ Have the legal capacity to incur the obligations of the loan. ▪ Be unable to obtain a loan without a guarantee. ▪ Not have caused FSA a loss by receiving debt forgiveness on more than 3 occasions on or prior to April 4, 1996; or any occasion after April 4, 1996. ▪ Be the owner or tenant operator of a family farm after the loan is closed. For a Guaranteed Operating Loan (OL), the producer must be the operator of a family farm after the loan is closed. For a Guaranteed Farm Ownership (FO) Loan, the producer needs to also own the farm. ▪ Not be delinquent on any Federal debt. ▪ Entities (corporations, cooperatives, joint operations, partnerships, trusts, and limited liability companies) and their members/stockholders must meet these same eligibility requirements. The farm must be located in California. <p>Maximum Loan Size:</p> <ul style="list-style-type: none"> ○ The FSA can guarantee loans up to \$1,399,000 (amount adjusted annually based on inflation). <p>Use of Funds (Partial List):</p> <ul style="list-style-type: none"> ○ Operating and production expenses, buildings, construction or repair, machinery, equipment, storage and drying facilities,

purchase livestock, purchase seed, fertilizer, soil and water conservation, refinancing debt.

- **California Small Business Loan Guarantee Program** - Administered by IBank in partnership with a statewide network of non-profit Financial Development Corporations (FDCs). FDCs issue loan guarantees and partner with eligible lenders to finance small businesses that experience capital access barriers.

Eligible Applicants:

- Small Businesses located in California with 1-750 employees.
- Eligible Nonprofits

Guarantee Terms:

- Loans up to \$20 million
- Max guarantee \$2.5 million
- Guaranteed up to 7 years; term can be longer
- Loan interest rates negotiated between lender and borrower
- Qualifications based on lender criteria

Use of Funds:

- Start-up costs, new construction, inventory, working capital, export financing, franchise fees, business expansion, lines of credit, gap financing, and other business purposes.

California State Treasurer

California Capital Access Program (CalCAP)

1-916-654-5610

CalCAP@treasurer.ca.gov

<http://www.treasurer.ca.gov/cpcf/calcap/sb/index.asp>

- **California Capital Access Program**—Small business owners that have difficulty in obtaining conventional financing may qualify for a low-interest loan through a CalCAP lender.
 - **Eligible Uses of Loan Proceeds:**
 - Loans can be used to finance the acquisition of land, construction or renovation of buildings, start-up costs, the purchase of equipment or inventory, other capital projects and working capital. There are limitations on real estate loans, business acquisitions, and loan refinancing.
 - **Terms:**
 - The maximum loan amount is \$5 million and the maximum enrolled amount is \$2.5 million. Each individual borrower is limited to a maximum \$2.5 million enrolled over a 3 year

	<p>period. Lenders set all the terms and conditions of the loans and decide which loans to enroll into CalCAP. Lenders determine the fees to be paid by the borrower and lender (within the parameters of the Program).</p>
	<ul style="list-style-type: none"> ○ Eligible Small Businesses: <ul style="list-style-type: none"> ▪ The borrower's business must be in one of the industries listed in the qualified Standard Industry Classification (SIC) or the North American Industry Classification System (NAICS) codes list. ▪ The borrower's primary business and at least 51% of its employees or business income, sales or payroll must be in California. ▪ The business activity resulting from the bank's loan must be created and retained in California. ▪ The small business must be classified as a small business under U.S. Small Business Administration guidelines (Title 13 of the Code of Federal Regulations) and have fewer than 500 employees.
<p>Tax Relief</p>	<p>Franchise Tax Board 1-800-852-5711 www.ftb.ca.gov</p> <p>Extension to File – On October 13, 2017, the Franchise Tax Board announced special tax relief for California taxpayers impacted by wildfires. Affected taxpayers are granted an extension to file 2016 California tax returns and make payments until January 31, 2018.</p> <p>In addition, the IRS granted relief to individuals and businesses in seven counties: Butte, Lake, Mendocino, Napa, Nevada, Sonoma, and Yuba. This relief applies to various tax filing and payment deadlines that occurred starting on October 8, 2017. This includes:</p> <ul style="list-style-type: none"> ● Individual filers whose tax-filing extension runs out on Oct. 16, 2017. Because tax payments related to these 2016 returns were originally due on April 18, 2017, any payments associated with these filings are not eligible for this relief. ● Quarterly estimated tax payments due Jan. 16, 2018. ● Quarterly payroll and excise tax returns due on Oct. 31, 2017. ● Calendar-year tax-exempt organizations whose 2016 extensions run out on Nov. 15, 2017. <p>Free Copies of State Returns - Disaster victims may receive free copies of state</p>

	<p>returns to replace lost or damaged ones. Taxpayers may complete <u>Form FTB 3516, Request for Copy of Tax Return</u> and print the name of the disaster in red ink (for example, Tubbs Fire) at the top of the request.</p> <p>Deduction of Disaster Loss - 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 <u>FTB’s Disaster Loss webpage</u>. Additional information and instructions are available in <u>FTB Pub. 1034, How to Claim a State Tax Deduction for Your Disaster Loss</u>.</p>
Tax Credits	<p>Governor’s Office of Business and Economic Development California Competes Tax Credit 1-916-322-4051 www.calcompetes.ca.gov</p> <p>California Competes Tax Credit – 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 Jan 2, 2018 with \$100M in tax credits available. There is a 25% set aside for small businesses (under \$2M in gross receipts).</p>
Relocation/ Rebuilding	<p>Governor’s Office of Business and Economic Development California Business Investment Services (CalBIS) Diane Banchemo, Senior Business Development Specialist Diane.Banchemo@GOV.CA.GOV 1-877-345-4633</p> <p>CalBIS provides no-fee, tailored site selection services to employers, corporate real estate executives, and site location consultants who are considering California for relocation and/or expansion. Our staff is available to help identify the advantages of considering California locations for business relocation and expansion. In addition to site selection, the CalBIS team assists businesses with a wide array of incentives, resources, and services including:</p> <ul style="list-style-type: none"> • Financial assistance and loan programs • Labor availability and education information • State and local permit assistance • Transportation and infrastructure information • Information on tax credits and other incentive programs • Economic and demographic data • Additionally, GO-Biz serves as a company's liaison to California's regulatory agencies and local governments throughout the state.