

City of San Dimas

FUNDING RELIEF OPTIONS AND RESOURCES FOR YOUR BUSINESS

(as of July 17, 2020)

Los Angeles County Resources

Program	Usage	Description	Benefits	More Information	How to File
LA Economic Development Corporation - Layoff Aversion Program	If you would like to prevent layoffs by attaining confidential consulting	Confidential consulting for businesses at no cost with no obligation	Identify incentives and resources that can save you money, assistance with access to financing, and more.	Please visit https://laedc.org/help/ for additional information	Call at (888) 4-LAEDC-1 or via email at bap@laedc.org for more information
County of L.A. Protection from Price Gouging	To protect consumers and businesses from exorbitant price increases during a disaster.	Prevents businesses from increasing the price of goods and services more than 10% for 30 days in most cases. This protection extends for 180 days for any contractor related services.	Provides protections for consumers with a penalty of \$10,000 fine, one year in jail, or both for offenders.	Please visit dcba.lacounty.gov for additional information.	Save your receipts and call 800-593-8222
Jewish Free Loan Program	If you are a business or individual with urgent financial needs.	Jewish Free Loan offers interest-free loans on a non-sectarian basis to those affected by Coronavirus.	Loans up to \$10,000 can be turned around in a matter of days. No fees. No interest.	Please visit www.jfla.org for additional information.	Please visit www.jfla.org to fill out a pre-loan application.
COVID-19 Business and Worker Disaster Help Center	Providing for expedited resources	Small businesses and workers	Resource only	Help Center call: (833) 238-4450 weekdays 8am-4:30pm	Email questions to: disasterhelpcenter@lacounty.gov
Los Angeles County Workforce Development	If you are an individual or business in search of workforce resources or financial assistance.	Provides a variety of resources and financial assistance programs for individuals and businesses.	Offers job search assistance, business support services, financial benefit programs, meal assistance, and more.	https://workforce.lacounty.gov/?utm_content&utm_medium=email&utm_name&utm_source=govdelivery&utm_term	Job Seeker Information (888) 226-6300 Employer Information (213) 810-1641
Los Angeles County Re-opening Protocols	If you are trying to find industry-specific re-opening safety protocols	Provides re-opening protocols for establishments such as restaurants, barbershops, manufacturing facilities, car washes, beaches, golf courses and more.	Establishes re-opening protocols in an effort to provide safe environments during COVID-19 pandemic.	Please visit: http://publichealth.lacounty.gov/media/coronavirus/ for additional information.	For additional information please call: (213) 240-8144

State Resources

Program	Usage	Description	Benefits	More Information	How to File
CA Employment Development Dept. Work Sharing Program	If business interruption or slowdowns are causing you to consider layoffs	Business Assistance to employees and employers	Full-time employees receive UI benefits, keep current job and avoid financial hardships	Please visit www.edd.ca.gov for additional information	Please visit www.edd.ca.gov to download application
CA Employment Development Dept. Worker Adjustment and Retraining Notification	To protect employees by requiring employers give a 60-day notice to the affected employees.	An employer that fails to provide notice as required to a unit of local government is subject to a civil penalty to not exceed \$500 for each day of violation	Rapid Response Teams to assist employers and workers during a mass layoff or plant closing.	Please visit www.edd.ca.gov for additional information.	Please Email: eddwarnnotice@edd.ca.gov
CA iBank Disaster Relief Loan Guarantee Program – Small Business Finance Center	If your business is experiencing capital access barriers in light of a declared disaster.	Provides loan guarantees and direct loans for small businesses.	Loans up to \$20 million; max. guarantee \$1 million, guaranteed up to 7 years (term can be longer); and guarantees up to 80%-95% of loan.	Please visit www.ibank.ca.gov for additional information	Please visit https://www.ibank.ca.gov/small-business-finance-center/
CA iBank Jumpstart Loan Program	If you are a low-to-moderate income (LMI) business owner or operate a business in a LMI community.	Provides microloans, technical assistance and financial literacy training.	Loan amounts range from \$500 to \$10,000. Term up to 5 years, fully amortized.	Please visit www.ibank.ca.gov for additional information	Please visit www.ibank.ca.gov to apply
CA Infrastructure and Economic Development Bank (iBank) Finance Programs	To mitigate barriers to capital for those small businesses (1-750 employees) that may not qualify for federal funds	\$50 million to the Small Business Finance Center at California's iBank	Loan proceeds to be used for continuance of business including, but not limited to: Rent, payroll, etc.	Qualifying business may apply directly with a lender (LIST to be announced soon) or get additional information at	For information on the Small Business Disaster Relief Loan Guarantee program, please send your email address and business location city to: COVID19loan@ibank.ca.gov
California Capital Access Program (CalCAP)	A loan loss reserve program which may provide up to 100% coverage on losses as a result of certain loan defaults.	Individual borrowers are limited to a maximum of \$2.5 million enrolled over a 3-year period.	Individual borrowers are limited to a maximum of \$2.5 million enrolled over a 3-year period.	Qualifying business of 1-500 employees must work with a participating lender. Check the list here: https://www.treasurer.ca.gov/cpcf/calcap/sb/institutions.pdf	For additional information visit: https://www.treasurer.ca.gov/cpcf/calcap/sb/index.asp email: calcap@treasurer.ca.gov phone: 1-916-653-2995

<p>Small Business Support Centers</p>	<p>Support Resources</p>	<p>California's network of small business support center help businesses figure out which loans are best for them, develop resiliency strategies, and find other resources.</p>	<p>If you need to talk to a local specialist: University of La Verne SBDC Small Business Development Center 2180 3rd Street La Verne, CA 91750 (909) 448-1567</p>	<p>Also contact: East San Gabriel Valley SCORE SCORE Business Mentor 2648 E. Workman Ave, #267 West Covina, CA 91791 626-593-1120 https://eastsangabrielvalley.score.org/ or email bill.morland@score.org</p>	<p>Also visit: GO-Biz's Office of the Small Business Advocate https://gobiz.zendesk.com/hc/en-us</p>
	<p>Business Interruption Insurance</p>	<p>Coverage replaces business income lost in a disaster. Business interruption insurance is not sold as a separate policy but is either added to a property/casualty policy or included in a comprehensive package policy as an add-on or rider.</p>	<p><i>Most</i> business insurance cover the following items: -Profits. -Fixed costs. -Temporary location. -Commission and training cost -Extra expenses -Civil authority ingress/egress. -Employee wages.</p>	<p>You should check with your insurance provider to understand your coverage and what, if any claims you may have.</p>	<p>Please visit: https://americassbdc.org/coronavirus-information/</p>
<p>Franchise Tax Board (FTB)</p> <p>Employment Development Department (EDD)</p> <p>California Department of Tax and Fee Administration</p> <p>Business Tax Extensions</p>	<p>Extends deadlines on tax filing and payment for businesses in response to COVID19.</p>	<p>Provides tax deadline extensions for filing and payment due to the COVID19 pandemic (see extensions link). Employers experiencing hardship may request a 60day extension from the Employment Development Department (EDD) to file their state payroll reports and/or deposit state payroll taxes without penalty or interest</p>	<p>Postpones filing and payment deadlines for all business entities until July 15th, 2020 for the following:</p> <ul style="list-style-type: none"> -2019 tax returns -2019 tax return payments -2020 1st and 2nd quarter estimate payments -2020 LLC taxes and fees -2020 Non-wage withholding payments 	<p>See all extension dates: https://www.cdtfa.ca.gov/services/extensions-to-file.htm</p> <p>FTB website: https://www.ftb.ca.gov/about-ftb/newsroom/news-releases/2020-3-state-postpones-tax-deadlines-until-july-15-due-to-the-covid-19-pandemic.html</p> <p>EDD website: https://edd.ca.gov/about_edd/coronavirus-2019/employers.htm</p>	<p>FTB Phone Number (916) 845-4800</p> <p>60-day extension requests on State payroll reports and/or deposits must be submitted in writing to EDD within 60 days from the original delinquent date of the payment or return.</p> <p>EDD Phone Number 1-888-745-3886</p> <p>Tax and Fee Administration Phone Number 1-800-400-7115</p>

LA REGIONAL COVID FUND	Grants for micro-entrepreneurs, small businesses, and nonprofits	Provides economic relief for businesses during these unprecedented times.	The LA REGIONAL COVID FUND will provide grants of \$5k to micro-entrepreneurs and \$15k for small businesses and nonprofits.	For more information call 833-238-4451	Apply online at WWW.LACOVIDFUND.ORG
Los Angeles County Sanitation Districts	Rebate program to aid business	Aid for Any commercial user whose business has been shut down or curtailed resulting in reduced water use due to the COVID-19 stay-at-home orders.	This program provides a simplified way for commercial users/properties with reduced wastewater discharges to potentially receive a reduction in their wastewater service charge for the period of March 20 to June 30, 2020.	For more information email: info@lacsds.org	Application form: https://www.lacsds.org/civicax/flashbank/blobdownload.aspx?blobid=20715

Federal Resources

Program	Usage	Description	Benefits	More Information	How to File
Small Business Administration (SBA): Economic Injury	If you are in need of economic support to help overcome the temporary loss of revenue.	Low interest disaster loans to help business recover from declared disasters.	SBA's Economic Injury Disaster Loans offer up to \$2 million in assistance. The interest rate is 3.75% for small businesses.	Learn more about your eligibility for SBA Disaster Assistance at www.sba.gov	File and SBA Disaster Loan application at https://covid19relief.sba.gov/#/
SBA: Economic Injury Disaster Loan (EIDL): Forgiveness/Advance (grant up to \$10K)	Self-employed individuals, small business; independent	Providing paid sick leave to employees, maintaining payroll, meeting increased costs to obtain materials, making rent or mortgage payments, and repaying obligations that cannot be met due to revenue losses	Up to \$10,000 within 3 days of a successful application. Any advance money received does <u>not</u> have to be repaid.	To apply directly online, go to the SBA Website www.sba.gov	File an application at: https://covid19relief.sba.gov/#/ *Began accepting new applications on June 15 Call US SBA 24hr Customer Service Center at: 1-800-659-2955 / 1-800-877-8339 (TTY)
SBA: Paycheck Protection Program	Provides small businesses with funds to pay up to 8 weeks of payroll costs including benefits. Businesses with few than 500 employees are eligible – including nonprofits, veterans organizations, tribal concerns, self-	Forgiveness Up to 100% as long as loan proceeds amount spent by the borrower during the 8-week period after the origination date of the loan is used for: payroll costs, interest payment on any mortgage incurred prior to February 15, 2020, payment of rent on any lease in force prior to February 15, 2020, and payment on any utility for	Employee and compensation levels must be maintained and payroll cost capped at \$100,000 on an annualized basis for each employee. Any advance amount received under the Emergency Economic Injury Grant Program will be subtracted from the amount forgiven.	Business must have been operational on February 15, 2020, and had employees. Apply with any SBA 7(a) lenders and other participating agencies. Check the website: www.sba.gov	To apply please visit: https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program Application Deadline: August 08, 2020

	employed, sole proprietorships, and independent contractors	which service began before February 15, 2020.	Eligible payroll costs do not include compensation above \$100,000 in wages. 2 year term		
SBA: Express Bridge Loan	Any business in operation before March 13, 2020, that has fewer than 500 employees or otherwise meets the SBA's existing Size Standard (predicated or NAICS code and annual revenue). Credit not available elsewhere.	May be used for working capital to be used to cover operational expenses to support the survival, or the reopening of the business.	Maximum of 7 years. Must be structured as a term loan, not a revolving LOC Up to \$25,000 Not to exceed Prime + 6.5%, fixed or variable Turnaround time within 45 days of approval, and no later than 90 days.	Loan Availability period: March 13, 2020 - September 13, 2020	To apply please visit: www.sba.gov
SBA: Small Business Debt Relief Program	7(a) loans not made under the Paycheck Protection Program (PPP), 504 loans, and microloans. Disaster loans are not eligible. Support the survival and/or reopening of the business	SBA pays the principal, interest, and any associated fees owed on all 7(a) and 504 loans in regular servicing starting with the next payment due for existing and new borrowers. Existing loan - 6-month payment relief begins with the next payment due; Existing loan on deferment - 6-month payment relief begins with the next payment due on the loan after the deferment period ends; New loans made within six months of 3/27/2020 - 6-months of payments beginning with the first payment due on the loan	SBA will cover all loan payments on these SBA loans, including principal, interest, and fees, for six months	Loan Availability period through Thru September 27, 2020 Borrower may separately apply for and take out a PPP loan, but debt relief will not apply to a PPP loan.	To apply please visit: www.sba.gov for more information on approved lenders.

Private Sector Resources

Program	Usage	Description	Benefits	More Information	How to File
Verizon Wireless/Local Initiatives Support Corporation (LISC): Small Business Recovery Fund	Grant funding used to aid small businesses being negatively impacted by COVID-19.	Provides grants of up to \$10,000 to businesses facing immediate financial pressure due to COVID-19.	Eligible uses include: - Paying utilities - Meeting payroll - Paying outstanding debt to vendors - Other immediate operational costs	https://www.lisc.org/covid-19/small-business-assistance/small-business-relief-grants/	Applications for next round of grants will open: July 27 Email enews@lisc.org to request updates on this program.
Hello Alice: COVID-19 Business for All Emergency Grant	Grant funding for small businesses impacted by COVID-19.	Contest seeking to provide grants of up to \$10,000 for small businesses in need due to COVID-19.	Eligible uses are open-ended. Application asks for need to be clearly demonstrated and requires purposed use of funds.	Guidelines and Rules: https://businessforall.helloalice.com/grant-rules	Application can be found here: https://businessforall.helloalice.com/

<p>Global Giving The Red Backpack Fund</p>	<p>Grant funding for female entrepreneurs impacted by COVID-19.</p>	<p>Program provides 1,000 \$5,000 grants to female entrepreneurs.</p>	<p>Provides financial assistance to female entrepreneurs impacted by COVID-19.</p>	<p>General Information: https://www.globalgiving.org/redbackpackfund/</p>	<p>Open Application Periods: July 6-13 Aug. 3-10</p> <p>To Apply please visit: https://globalgiving.typeform.com/to/incc6Z</p> <p>Sign up for Notifications here: https://globalgiving.typeform.com/to/j1sf32</p>
<p>AT&T Business Big Ideas for Small Business</p>	<p>Webinar for small business</p>	<p>Join Barbara, along with CEO of AT&T Business Anne Chow, and Matt Higgins, CEO, RSE Ventures and Vice-Chair of Miami Dolphins, who will share their expertise, along with tips your business can act on now on topics about the current economy, business finance, technology, and more!</p>	<p>Provides insight on overcoming current climate created by the COVID-19 Pandemic.</p>	<p>General Information: Webinars coming up-</p> <p>Where do you go from here? July 22</p> <p>Where does retail for from here? August 12</p> <p>Where do restaurants for from here? August 19</p> <p>Where does hospitality go from here? August 26</p>	<p>Register for Webinar:</p> <p>https://event.on24.com/eventRegistration/EventLobbyServlet?target=reg20.jsp&referrer=&eventid=2501658&sessionid=1&key=B15AEA68BF4B08FC1B304D29A1D921B4&regTag=1232506&sourcepage=register</p>
<p>Gofundme Small Business Relief Fund</p>	<p>Matching Grant</p>	<p>Supporters can donate to the Small Business Relief Fund, which will issue \$500 matching grants to qualifying businesses that raise at least \$500 on GoFund Me.</p>	<p>Provides outreach opportunities for small business to enlist support during the Pandemic.</p>	<p>More information: https://www.gofundme.com/c/small-business-relief-initiative-and-fund-fags</p>	<p>Apply here: https://support.gofundme.com/hc/en-us/requests/new?ticket_form_id=360000765092</p>
<p>California Energy Wise</p>	<p>Equipment Rebates</p>	<p>Non-residential energy saving rebates that can save money during the current pandemic</p>	<p>Website leads businesses to the rebate catalogues from different companies that provide different rebates from different service providers.</p>	<p>More information: https://caenergywise.com/rebates/</p>	<p>Rebate Questions: SoCal Edison Customers: (626) 812-7666 SoCalGas Customers: (562) 803-7323 SDG&E Customers: (800) 336-7343 PG&E Customers: (800) 468-4743</p>

ADDITIONAL RESOURCES:

Comprehensive Employer and Employee Information

U.S. Department of Labor
<https://www.dol.gov/>

California Department of Labor
<https://www.labor.ca.gov/>

California Labor Commissioner's Office
<https://www.dir.ca.gov/>

CDC Emergency Planning
<https://www.cdc.gov/>
Centers for Disease Control and Prevention
U.S. Small Business Administration
<https://www.sba.gov/funding-programs/loans/coronavirus-relief-options>

California Department of Insurance
<http://www.insurance.ca.gov/>
Business Interruption Coverage
Governor's Office of Business and Economic Development
<https://business.ca.gov/coronavirus-2019/>

Los Angeles County DCBA LA County
<https://dcba.lacounty.gov/portfolio/coronavirus-businesses/>
Hello Alice COVID-19 Business Resource Center
<https://www.covid19businesscenter.com/>

Helpful Links

Purpose	Link
Best Practices for Taking you Team Remote	https://medium.com/@sofyapolyakov/how-to-successfully-take-your-team-remote-during-the-coronavirus-pandemic-26b94f8a1004
Tool Kit Resources for Anxiety & Mental Health	https://www.virusanxiety.com/
A Comprehensive List of Tips, Tools, and Examples for Event Organizers During the Coronavirus Outbreak	https://cmxhub.com/a-comprehensive-list-of-tips-tools-and-examples-for-event-organizers-during-the-coronavirus-outbreak/
Free Virtual Wellness Workshops by Holisticism	https://www.holisticism.com/virtual-workshops
All General Assembly events are now virtual	https://generalassemb.ly/education?format=events
Small Business Advising Assistance	https://www.pacificcommunityventures.org/small-business-services/business-advising/

Recorded Webinars:

<https://register.gotowebinar.com/recording/4332641368039777025>

Business Interruption: Actionable Steps for Small Business Owners

Karie Armstrong, Business Advisor, SBDC (View Recording)

<https://business.ca.gov/advantages/small-business-innovation-and-entrepreneurship/help-us-advance-entrepreneurship/>

Entrepreneur COVID-19 Rapid Response Sessions

Presented by California Entrepreneurship Task Force