



## EDC SBDC BUSINESS RECOVERY GUIDE

March 7, 2019

Our hearts go out to all those who have lost homes, property, revenue and much more in this disaster. We are standing in this recovery effort with you. For those impacted as business owners, we know it can be daunting to know how to respond and where to start in the aftermath of such a disaster.

To assist in your business recovery efforts, we have put together a list of resources and agencies to contact for more information regarding benefits that may be available to you pertaining to business recovery assistance including free technical consulting, low-interest loans, tax relief, extended filing deadlines and unemployment insurance benefits. **For immediate assistance we encourage you to visit a local Disaster Assistance Center.**

### **FEDERAL RESOURCES FOR INDIVIDUAL AND BUSINESS INJURY**

New federal declarations have secured additional resources for those who have suffered personal and business injury as a result of the Hill and Woolsey Fire through FEMA and the SBA. To take full advantage of these new federal resources, business owners are encouraged to follow this four-step process. To speak to one of our small business advisors, please call our **Business Recovery Hotline 805.409.9159** to request an appointment.

**STEP 1: REGISTER WITH FEMA** - Clients who have been impacted by the Hill/Woolsey Fires and are interested in government assistance (either FEMA or SBA) should apply online at [DisasterAssistance.gov](http://DisasterAssistance.gov) by phone at 1-800-621-3362 or by visiting a local recovery center. The toll-free numbers are open 7 a.m. to 10 p.m. seven days a week.

**NOTE: The filing deadline to return applications for property damage is February 15, 2019. The deadline to return economic injury applications is August 12, 2019.**

Applicants should have the following information at hand:

- Social Security number,
- Address of the damaged primary residence,
- Description of the damage,
- Information about insurance coverage,
- A current contact telephone number,
- An address where they can receive mail,
- Bank account and routing numbers for direct deposit of funds.

**STEP 2: REGISTER WITH THE SBA FOR LOW-INTEREST LOANS** - Low-interest disaster loans from the SBA are available for businesses of all sizes including landlords, private non-profit organizations, homeowners and renters. Disaster loans cover losses not fully compensated by insurance or other recoveries. This includes Economic Injury Disaster loans for businesses that may or may not have sustained any damage, but have experienced a downturn in business because of the disaster. The SBA customer service center is also available to answer questions at 1-800-659-2955. **Note: All loans approved under the CA-00295 event will be eligible for the initial payment deferment set at 12 months from the date of the Note.** For further information, see SBA fact sheets included at the end of this guide or visit the [SBA website](#).

**STEP 3: CONNECT WITH YOUR BUSINESS INSURANCE PROVIDER** - If you've had any interruption in service or lost sales, immediately inform your insurance agent and request a copy of your policy to determine whether you have any coverage. You may or may not be covered, but for accessing any future disaster assistance, it may be critical that you've made and exhausted any insurance claims. Visit the [California Department of Insurance](#) for more information and resources surrounding support with insurance claims.

**STEP 4: EDD ASSISTANCE** - Employers in Los Angeles and Ventura Counties directly affected by the Hill/Woolsey fires which began on November 8, 2018, may request up to a 60-day extension of time from the EDD to file their state payroll reports and 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. Additionally, if you are a self-employed person, or if any of your employees has lost work, immediately file or advise your workers to file for disaster unemployment assistance (DUA). **Deadline for filing DUA claims is March 15, 2019.** Be sure to indicate the first date of lost work and clearly state that the fire is the cause for the loss. Visit [EDD](#) for more information.

### **RESOURCES FOR FARMERS AND RANCHERS**

Farmers and ranchers who have experienced physical loss or economic injury as a result of a federally declared disaster may be eligible for assistance from the USDA and FSA. Please visit [www.farmers.gov](http://www.farmers.gov) to determine if you are eligible to receive relief through their disaster assistance programs. Note: The EDC recommends connecting with the SBA first in order to determine which agency is able to provide the best resources to assist with potential loss.

### **TAX SUPPORT RESOURCES**

The Franchise Tax Board - FTB provides guidance in obtaining tax relief for disaster casualty losses. Contact FTB at 1-800-852-5711 (TTY/TDD for hearing or speech impaired: 1-800-822- 6268) or visit the website at: [FTB](#)

The California Department of Tax and Fee Administration- Emergency tax or fee relief is available from the California Department of Tax and Fee Administration (CDTFA) for business owners and feepayers directly affected by disasters declared as state of emergencies. Relief may include the extension of tax return due dates, relief of penalty and interest, or replacement copies of records lost due to disasters. Visit [CDTFA](#) for more information.

### **MENTAL HEALTH RESOURCES**

Individuals directly impacted by the Hill/Woolsey Fires can contact the Disaster Distress Helpline at 1-800-985-5990 or text "TalkWithUs" to 66746 for emotional support and resources. Phone lines are open 24 hours a day 7 days a week. All support services are free of charge.

## **LOCAL BUSINESS RECOVERY RESOURCES**

The Economic Development Collaborative, in partnership with the Small Business Development Center (SBDC) offers programs that assist businesses in key areas with one-on-one technical advising. All programs provide entrepreneurs with high-level business consulting at no cost. The SBDC provides advising services in the following areas:

- **BUSINESS TURNAROUND ASSISTANCE** - When companies are facing crisis or have been impacted by disaster, the SBDC offers immediate turnaround assistance through free, confidential consultations on topics ranging from business resiliency, operations, staff management, debt reduction and more. Additionally, EDC offers a wide range of loan products to assist in economic recovery. To sign up for our program and learn more [click here](#). For businesses in Ventura and Los Angeles County who would like to meet with an advisor in person, please visit a center nearest you. Additional locations in San Fernando and Antelope Valley are available by appointment. Flexible appointments available as requested. Please call in advance to schedule.

### **EDC SBDC**

4001 Mission Oaks Blvd, Suite B Camarillo, Ca 93012

Hours: Mon-Fri 9 a.m. – 5:00 p.m. 805.409.9159

### **COC SBDC**

College of the Canyons

26455 Rockwell Canyon Road University Center, Room 272 Santa Clarita, CA 91355

Hours: Mon-Fri 8:30 a.m. – 5:00 p.m. 661.362.5900

- **FINANCING** - As a community-based lender, EDC offers both new and existing businesses a wide range of loan products up to \$250,000 to help ensure competitive growth for businesses in many different types of industries. In addition, EDC offers a wide range of loan products to assist in economic recovery. Contact Marvin Boateng, Lending Manager to apply. Email [marvin@edcollaborative.com](mailto:marvin@edcollaborative.com) or call 805.409.9158.
- **DISASTER RESPONSE MICRO LOAN** - In addition to our traditional EDC loan funds, EDC is offering micro loans from \$5,000- \$50,000 at 4% interest through our Fire Disaster Loan Fund to give a cash flow boost to businesses impacted by reduced sales or lost inventory due to the recent wildfires. Contact Marvin Boateng, Lending Manager to apply. Email [marvin@edcollaborative.com](mailto:marvin@edcollaborative.com) or call 805.409.9158.
- **INTEREST FREE LOANS**- The Jewish Free Loan Association offers interest-free loans up to \$15,000 for individuals and up to \$75,000 for small businesses that have been impacted by the recent fires. For more information please visit [www.jfla.org](http://www.jfla.org)
- **SCHEDULE AN APPOINTMENT**- For more information or to schedule an appointment, please contact our **Business Recovery Hotline at 805.409.9159** or visit our website [www.edcollaborative.com](http://www.edcollaborative.com)

*The Economic Development Collaborative hosts the Small Business Development Center in partnership with the Los Angeles Regional Small Business Development Center and is funded in part through a cooperative agreement with the U.S. Small Business Administration.*

Economic Development Collaborative  
4001 Mission Oaks Blvd, Suite A-1  
Camarillo, CA 93012  
805.409.9159



ECONOMIC  
DEVELOPMENT  
COLLABORATIVE





## GETTING DISASTER HELP FROM SBA

### WHAT YOU NEED TO KNOW

- ◆ SBA offers federal low-interest disaster loans to businesses of all sizes, most private nonprofit organizations, homeowners and renters.
- ◆ Businesses of any size may borrow up to \$2 million to repair/replace disaster property damage.
- ◆ Small businesses, small businesses engaged in aquaculture and most private nonprofit organizations may also borrow to help meet disaster-caused working capital needs. The \$2 million maximum applies to the combination of property damage and working capital loans.
- ◆ If you are a homeowner or renter, FEMA may refer you to SBA. SBA disaster loans are the primary source of money to pay for repair or replacement costs not fully covered by insurance or other compensation.
- ◆ Homeowners may borrow up to \$200,000 to repair or replace their primary residence.
- ◆ Homeowners and renters may borrow up to \$40,000 to replace personal property, including vehicles.

### WHAT YOU NEED TO DO

- ◆ Register with FEMA at [www.disasterassistance.gov](http://www.disasterassistance.gov). This is the fastest way to register for help.
- ◆ **Homeowners and renters should submit their SBA disaster loan application, even if they are not sure if they will need or want a loan. If SBA cannot approve your application, in most cases we refer you to FEMA's Other Needs Assistance (ONA) program for possible additional assistance.**

### TWO WAYS TO APPLY TO SBA

- ◆ Apply online using SBA's secure website at <https://disasterloan.sba.gov/ela> or call SBA at (800) 659-2955 or email [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov). Individuals who are deaf or hard-of-hearing may call (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.