



Business Recovery Resource Guide



Resources for Businesses - GRANTS, LOANS, AND FINANCING

PROGRAM	DETAILS	Eligibility	PROVIDER
<u>Business Physical Disaster Loan</u>	Up to \$2 million in loans to repair or replace property, inventory, supplies, and equipment, or to relocate. The interest rate for most businesses of all sizes is 3.74 percent and private nonprofit organizations is 2.75 percent Terms can be up to 30 years.	Any business or non-profit impacted from the wildfires.	Small Business Administration disasterloan.sba.gov disastercustomerservice@sba.gov 800-659-2955 / TTY 800-877-8339
<u>Economic Injury Disaster Loan</u>	Up to \$2 million in low-interest loans to help small businesses and most private nonprofits meet their obligations and pay their necessary operating expenses until normal operations resume after a disaster. Terms can be up to 30 years. These businesses and private nonprofits need not have suffered physical damage to qualify.	Any business or non-profit which incurred damage from the wild- fires.	Small Business Administration disasterloan.sba.gov disastercustomerservice@sba.gov 800-659-2955 / TTY 800-877-8339
<u>Small Business Financing</u>	3CORE is a non-profit organization that works with small businesses located in Butte, Glenn and Tehama Counties. 3CORE assists small businesses located in these counties with the financial capital needed to start and grow a business. 3CORE works alongside our financial partners to provide the capital needed to re-start small businesses impacted by the affected by wildfires.	Any small business.	3CORE 3coreedc.org 530-893-8732
<u>Emergency Farm Loans</u>	USDA provides loans to help producers who suffer qualifying farm related losses directly caused by the disaster in a county declared or designated as a primary disaster or quarantine area. Farmers located in a county contiguous to the declared, designated, or quarantined area may also qualify for emergency loans.	Owner or operator of a family farm.	USDA Farm Service Agency fsa.usda.gov/programs-and-services/farm-loan-programs/emergency-farm-loans 530-534-0112

Resources for Businesses – TAXES AND PROPERTY REASSESSMENT

PROGRAM	DETAILS	ELIGIBILITY	PROVIDER
<u>Tax Extension and Assistance</u>	Businesses may have an extension on submitting state payroll reports and payroll deposits, up to 60 days after a delinquent payment. Businesses may also have an extension on submitting federal tax filings. Businesses can visit the Local Assistance Center for tax filing assistance, including replacing lost tax documents and receiving help completing forms. See IRS Publication 547 for more information.	All businesses affected by the wildfires.	California Tax Franchise Board ftb.ca.gov/individuals/disaster.shtml 916-845-7057
<u>State Disaster Loss Tax Deduction</u>	State tax deduction equal to the change in market value of the property minus the value of insurance payouts. If a business owner has no insurance, they can still claim a disaster loss. Business owners can apply the loss to the current tax year, or to the previous tax year to generate a quick tax refund. Individuals can visit the Local Assistance Center or read Franchise Tax Board Publication 1034 for more information.	Any resident or business owner whose property is lost or damaged from the wildfires.	California Franchise Tax Board ftb.ca.gov/individuals/disaster.shtml 916-845-7057
<u>EDD Payroll Taxes</u>	Employers directly affected by a disaster may request up to a 60-day extension of time to file their state payroll reports and/or deposit state payroll taxes without penalty or interest. State payroll taxes include Unemployment Insurance (UI), Employment Training Tax (ETT), State Disability Insurance (SDI), and California Personal Income Tax (PIT).	All businesses affected by the wildfires that file payroll taxes.	Employment Development Department edd.ca.gov/About_EDD/Disaster_Related_Services.htm
<u>Reconstructing Payroll Records</u>	If an employer's payroll records were lost or destroyed due to a disaster, it will be necessary to reconstruct the records in order to file any quarterly and/or any year-end payroll tax reports due and not yet submitted. EDD can provide employers with copies of previously filed reports which may serve as a basis for their estimates.	All businesses affected by wildfires.	Employment Development Department – Taxpayer Assistance Center 888-745-3886
<u>Butte County Property Reassessment</u>	Properties damaged or lost by the wildfires can be reassessed at a lower property tax value. Visit the County Assessor's Office for more information.	Any resident or business owner whose property suffered more than \$10,000 in value loss.	Butte County Assessor's Office assessorsoffice@buttecounty.net 530-552-3800
<u>Qualified Contaminated Property Reassessment</u>	A resident or business owner can transfer the base year value of a property to a new, replacement property if the old property is unfit to live in (residential) or to use (nonresidential).	Property is designated as toxic or an environmental hazard (chemicals, petroleum, hazardous materials, etc. released by the fire).	Butte County Assessor's Office assessorsoffice@buttecounty.net 530-552-3800

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If your property has been damaged, 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.

This property tax relief is available to owners of real property, business equipment and fixtures, orchards or other agricultural groves, and to owners of aircraft, boats, and certain manufactured homes – not available to property that is not accessible, such as state licensed manufactured homes or household furnishings.

www.boe.ca.gov

1-800-400-7115

Resources for Businesses - WORKFORCE AND MISCELLANEOUS SERVICES

PROGRAM	DETAILS	ELIGIBILITY	PROVIDER
<u>Disaster Unemployment Insurance</u>	<p>Those in a disaster area are eligible for Disaster Unemployment Assistance, which can cover those who cannot work because their workplace is damaged or destroyed, is unreachable due to an evacuation order, or they cannot work due to a disaster-related injury. Refer to the EDD Fact Sheet Disaster Employment Assistance for more details.</p>	<p>Individuals who become unemployed as a result of the wildfires.</p>	<p>California Employment Development Dept. edd.ca.gov/unemployment/DisasterUnemploymentAssistance.htm 800-300-5616</p>
<u>Workforce Services</u>	<p>Alliance for Workforce Development (AFWD) is a non-profit organization providing Job Fairs and Rapid Response assistance for businesses seeking employees or for workers seeking new jobs due to the wildfires. AFWD also provides business services including job postings, recruitment of qualified applicants, compliance with labor law requirements, management, and training of existing workforce.</p>	<p>All businesses and employees.</p>	<p>Alliance for Workforce Development afwd.org butterecovers@ncen.org Chico Office: 530-961-5125 Oroville Office: 530-538-7301</p>
<u>Temporary Coworking Sites</u>	<p>Coworking sites around the county can be used by business owners and employees to continue business operations remotely until it is safe and possible to return to a business property. Some sites have access to business, computer, meeting, and printing resources. Many coworking sites are providing discounts for those affected by the wildfires. Sites are open in Chico and Orland. Other locations may be available.</p>	<p>All businesses and employees</p>	<p>ChicoStart 530-924-5100</p> <p>Glenn Grows 530-934-1458 https://chicostart.com/</p>
<u>Small Business Development Center – Butte College</u>	<p>Butte College Small Business Development Center (SBDC) offers one stop technical assistance through one-on-one business consulting, entrepreneur trainings, referrals and a wide variety of information and guidance to small business owners and potential entrepreneurs throughout Butte, Glenn and Tehama counties to help start, develop, manage and grow their businesses and get access to capital.</p>	<p>All small businesses.</p>	<p>Butte College Small Business Development Center buttecollegesbdc.com 530-895-9017</p>
<u>Service Corp of Retired Executives (SCORE)</u>	<p>SCORE is a nonprofit organization association dedicated to helping small businesses get off the ground, grow and achieve their goals through education and mentorship. Services are delivered individually or virtually.</p>	<p>All small businesses</p>	<p>Service Corp of Retired Executives score.org 530-342-8932</p>

<p><u>Insurance Assistance</u></p>	<p>Many insurance companies are giving special offers to policyholders affected by the fires, including advance payments for living expenses, 25% of policy limits until claims processing is finished, expedited vehicle claim payouts, lenient inventory itemization, etc. Learn more by calling your insurance agent or visiting the Local Assistance Center.</p>	<p>Residents or business owners with insurance policies.</p>	<p>California Dept. of Insurance insurance.ca.gov 800-927-4357</p>
<p><u>Personalized Site Consultation</u></p>	<p>GO-Biz California Business Investment Services provides free, confidential site location consultation for businesses affected by the fires which are considering relocation.</p>	<p>All businesses.</p>	<p>GO-Biz California Business Investment Services business.ca.gov/Programs/Business-Investment-Services 877-345-4633</p>