

A man wearing a white baseball cap, a light blue and white striped long-sleeved shirt, and blue jeans is leaning over a workbench in a workshop. He is carefully examining several large, flat wooden planks. The workshop background is filled with stacks of lumber and various tools, creating a sense of a busy, industrial environment.

# THE SONOMA COUNTY BUSINESS RECOVERY RESOURCE GUIDE



[www.SonomaEDB.org](http://www.SonomaEDB.org)

Compiled by the EDB, a department of the County of Sonoma



# Resources for Businesses - GRANTS, LOANS, AND FINANCING

PROGRAM	DETAILS	Eligibility	PROVIDER
<a href="#"><u>Disaster Assistance Grant</u></a>	Up to \$34,000 in grants to pay for temporary housing, building repair, un/under-insured property losses, or other needs. Registering with FEMA is required for many other financing programs.	Residents/business owners whose homes suffered damage. Does NOT apply to a business property.	Federal Emergency Management Agency <a href="http://disasterassistance.gov">disasterassistance.gov</a> 800-621-3362
<a href="#"><u>Business Physical Disaster Loan</u></a>	Up to \$2 million in loans to repair or replace property, inventory, supplies, and equipment, or to relocate. Businesses unable to secure traditional financing will receive a <4% interest rate, those with access to traditional financing will receive a <8% interest rate. 7 - 30 year terms.	Any business or non-profit impacted from the wildfires.	Small Business Administration <a href="http://disasterloan.sba.gov">http://disasterloan.sba.gov</a> disastercustomerservice@sba.gov 800-659-2955
<a href="#"><u>Economic Injury Disaster Loan</u></a>	Up to \$2 million in low-interest loans to help small businesses meet their obligations and pay their necessary operating expenses until normal operations resume after a disaster. 7 - 30 year terms.	Any business or non-profit which incurred damage from the wildfires.	Small Business Administration <a href="http://disasterloan.sba.gov">http://disasterloan.sba.gov</a> disastercustomerservice@sba.gov 800-659-2955
<a href="#"><u>Disaster Relief Loan Guarantee Program</u></a>	Up to \$1 million in loans (85%-95% guarantee by IBANK) to repair or replace property, inventory, supplies, and equipment, or to relocate. Interest rates less than 9%, negotiated with lender. Up to 7 year terms.	Small businesses which incurred damage from the wildfires.	IBANK <a href="http://ibank.ca.gov/ibank/programs">ibank.ca.gov/ibank/programs</a> SBFC@ibank.ca.gov 916-341-6600
<a href="#"><u>Jump Start Loan Program</u></a>	Up to \$10,000 in quick microloans for small businesses to meet their obligations and pay their necessary operating expenses, as well as general start-up expenses. Interest rates less than 9%. Up to 5 year terms.	Small businesses which incurred damage from the wildfires.	IBANK <a href="http://ibank.ca.gov/ibank/programs">ibank.ca.gov/ibank/programs</a> SBFC@ibank.ca.gov 916-341-6600
<a href="#"><u>Small Business Loan Guarantee Program</u></a>	Up to \$20 million in loans with a maximum loan guarantee of \$2,500,000 or up to 80% of loan amount. 0 - 7 year terms. Market rate negotiated between lender and borrower.	Small Businesses located in California with 1-750 Employees.	Nor-Cal Financial Development Corp. <a href="http://nor-calfdc.org">nor-calfdc.org</a> slivingston@nor-calfdc.org 510-542-1171
<a href="#"><u>North Bay Emergency Relief Loan</u></a>	Up to \$50,000 in loans to pay for obligations and operating expenses, as well as replacement/repair of equipment, inventory, or property. 9% interest rate with no fees and a 6 month payment grace period.	Any business which incurred damage/economic injury from the fires.	Working Solutions CDFI <a href="http://workingsolutions.org/contact-us">workingsolutions.org/contact-us</a> laurie@workingsolutions.org 415-852-8499
<a href="#"><u>Industrial Development Bond Financing Program</u></a>	Up to \$1 million-\$10 million in low-cost, low-interest loans for manufacturing companies to be used for land acquisition, building construction, building renovation, or equipment purchasing.	All manufacturing or processing businesses.	IBANK Bond Financing Program <a href="http://ibank.ca.gov/ibank/programs/bonds">ibank.ca.gov/ibank/programs/bonds</a> Fariba.Khoie@ibank.ca.gov 916-341-6600
<a href="#"><u>Farm Loan Program</u></a>	Up to \$1.4 million in low-interest loans (90% loan guarantee by USDA) for operation and production expenses, including repair or construction of buildings and storage facilities; purchase of equipment, livestock, seed, or fertilizer; soil and water conservation; or refinancing debt.	Owner or operator of a family farm/vineyard, otherwise unable to secure a loan without a guarantee.	IBANK Small Business Finance Center <a href="http://ibank.ca.gov/ibank/programs">ibank.ca.gov/ibank/programs</a> SBFC@ibank.ca.gov 916-341-6600

# Resources for Businesses - TAX CREDITS AND PROPERTY REASSESSMENT

PROGRAM	DETAILS	ELIGIBILITY	PROVIDER
<a href="#"><u>Tax Extension and Assistance</u></a>	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 through Jan. 31, 2018. 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 <a href="http://ftb.ca.gov/individuals/disaster.shtml">ftb.ca.gov/individuals/disaster.shtml</a> 916-845-7057
<a href="#"><u>State Disaster Loss Tax Deduction</u></a>	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 <a href="http://ftb.ca.gov/individuals/disaster.shtml">ftb.ca.gov/individuals/disaster.shtml</a> 916-845-7057
<a href="#"><u>Sales and Use Exception Tax Credits for Manufacturing</u></a>	Businesses can qualify for partial or full exemption of state sales and use tax on certain manufacturing and research equipment purchases and leases.	Manufacturing, biotechnology, alternative energy, and physical, engineering, and life sciences companies.	California Board of Equalization <a href="http://boe.ca.gov/sutax/manufacturing">boe.ca.gov/sutax/manufacturing</a> UTD-Industry_Guides@boe.ca.gov 707-576-2100
<a href="#"><u>Sales and Use Exception Tax Credit for Agriculture</u></a>	5% state sales tax exception for the sale, storage, use, or consumption of new farm equipment or parts.	Livestock/agricultural businesses, including horse farms and vineyards. SIC Codes 0111-0291 and 0711-0783.	California Board of Equalization <a href="http://boe.ca.gov/sutax/exemptfem.htm">boe.ca.gov/sutax/exemptfem.htm</a> UTD-Industry_Guides@boe.ca.gov 707-576-2100
<a href="#"><u>Calamity Provision Property Reassessment</u></a>	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.	Residents or business owners whose property suffered more than \$10,000 in value loss.	Sonoma County Assessor's Office <a href="http://sonomacounty.ca.gov/CRA/Assessor">sonomacounty.ca.gov/CRA/Assessor</a> BusinessProperty@sonoma-county.org 707-565-1330
<a href="#"><u>Qualified Contaminated Property Reassessment</u></a>	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).	Sonoma County Assessor's Office <a href="http://sonomacounty.ca.gov/CRA/Assessor">sonomacounty.ca.gov/CRA/Assessor</a> BusinessProperty@sonoma-county.org 707-565-1330

## Resources for Businesses - WORKFORCE AND MISCELLANEOUS SERVICES

PROGRAM	DETAILS	ELIGIBILITY	PROVIDER
<a href="#"><u>Disaster Unemployment Insurance</u></a>	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. Those who are not directly unemployed due to the fires should still contact Job Link to potentially receive traditional Unemployment Insurance.	Individuals who become unemployed as a result of the wildfires.	California Employment Development Dept. <a href="http://edd.ca.gov/unemployment/DisasterUnemployment_Assistance.htm">edd.ca.gov/unemployment/DisasterUnemployment_Assistance.htm</a> 800-300-5616
<a href="#"><u>Job Link Services</u></a>	Job Link is providing Job Fairs and Rapid Response assistance for businesses seeking employees or for workers seeking new jobs due to the wildfires. Job Link also provides extensive resources for searching out jobs, preparing resumes, practicing for interviews, and learning more about key industries.	All businesses and employees.	Sonoma County Job Link <a href="http://sonomawib.org">sonomawib.org</a> 707-565-8076
<a href="#"><u>Temporary Coworking Sites</u></a>	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. 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 Petaluma, Santa Rosa, Rohnert Park, and Sebastopol.	All businesses and employees	Coworking Alliance of Sonoma County <a href="http://coworksonoma.org/spaces">coworksonoma.org/spaces</a>
<a href="#"><u>Insurance Assistance</u></a>	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.	Residents or business owners with insurance policies.	California Dept. of Insurance <a href="http://insurance.ca.gov">insurance.ca.gov</a> 800-927-4357
<a href="#"><u>Personalized Site Consultation</u></a>	GO-Biz California Business Investment Services provides free, confidential site location consultation for businesses affected by the fires which are considering relocation.	All businesses.	GO-Biz California Business Investment Services <a href="http://business.ca.gov/Programs/Business-Investment-Services">business.ca.gov/Programs/Business-Investment-Services</a> Diane.Banchero@gov.ca.gov 916-322-0597
<a href="#"><u>Economic Development Board Services</u></a>	The EDB offers free specific fire recovery resources, as well as complementary startup assistance, a business assistance hot-line, business plan consultations, Impact Loan Funds, customer and market research, workforce development, talent attraction, expansion services, and more. Creative Sonoma has support and resources for artists and professionals in the creative economy, as well as a list of disaster resources for artists.	All businesses and employees.	Sonoma County Economic Development Board <a href="http://sonomaedb.org">sonomaedb.org</a> 707-565-7170 <a href="http://creativesonoma.org">creativesonoma.org</a> 707-565-6121