LOCAL RESOURCES

San Diego Gas & Electric (SDG&E) - Coronavirus Response
San Diego Gas & Electric (SDG&E) will temporarily suspend service disconnections and waive late payment fees for business customers whose finances have been hit hard by the coronavirus. The company does not charge residential customers a late payment fee. Call the Customer Contact Center at 1-800-411-7343 to make payment arrangements.

The San Diego Foundation - San Diego COVID-19 Community Response Fund
This fund will receive donations and make emergency grants to nonprofit organizations that have deep roots and strong experience supporting impacted communities, particularly those that are disproportionately affected by this global pandemic and its economic consequences. Grant funding will focus on three critical areas: food security, rental and utility assistance, and income replacement or gap funding.

City of San Diego - Economic Relief Package
The City of San Diego has recently announced an economic relief package of approximately 4-million-dollars that reduces fees, provides certainty and offers support to local employers affected by the global pandemic known as COVID-19. The new programs announced will include the following:

- **San Diego Small Business Relief Fund**: This fund will help make micro loans available to small businesses impacted by the COVID-19 pandemic. The City of San Diego has infused the fund with 2 million dollars and will look for partners to increase the fund during this time of need.
- **Tax Certificate Deferral Program**: This program will help ensure business owners are not penalized for late renewal submissions for up to 120 days. This program will also include a one-year forgiveness period for Business Tax Certificate penalties and surcharges when reestablishing delinquent accounts.
- **Commercial Utility Deferral**: This program immediately helps business owners by suspending water billing fees, removing penalties for late payments, and ensuring there are no commercial account shut-offs. This mirrors previous relief provided to families in San Diego struggling to make payments to keep current during uncertain times.
- **Extension of All Business Permits**: The proposed extension will last for 180 days and can be stretched further upon review. Usually, discretionary items would be automatically closed after 90 days of inactivity. This change will not only allow them to be open longer, but the City will be working with customers on a case by case basis.

South County EDC - Emergency Business Loan Program
South County EDC is offering a no-interest loan to eating establishments in South County in order to provide economic relief to restaurants impacted by COVID-19 and ensure they remain open to provide meals during this national emergency. 50 restaurants in South County will be eligible for a one-time $5,000 no-interest loan with repayment due on April 1, 2021.

United Way San Diego - San Diego Worker Assistance Initiative
As part of the greater San Diego COVID-19 Community Response Fund, the San Diego Worker Assistance Initiative provides flexible resources to individuals impacted by layoffs and reduced working hours implemented by employers as a result of the pandemic. The initiative will offer financial support to low-wage workers in the form of subsidies for utilities and rent/mortgage payments.

CALIFORNIA STATE RESOURCES

CA Infrastructure and Economic Development Bank (IBANK) - Disaster Relief Loan Guarantee Program (DRLGP)
IBank will issue loan guarantees up to 95 percent of the loan through its partner Financial Development Corporations to help small business borrowers who were impacted by disasters or public safety power shutoffs and who need term loans or lines of credit for working capital. Small businesses, including small farms, nurseries, agriculture-related enterprises and nonprofits that have suffered an economic loss and/or physical damage may apply. This disaster program will help lenders and small businesses by providing loan guarantees of up to $1 million for small business borrowers in declared disaster areas.
CA Infrastructure and Economic Development Bank (IBANK) - Jump Start Loan Program
IBank is offering loans from $500 to $10,000 to low-wealth entrepreneurs in the declared disaster and emergency areas through its Jump Start Loan Program. IBank established the Jump Start Loan Program in 2016 as a small loan and financial literacy/technical assistance program designed for low-income small businesses in low-wealth communities, including businesses owned by women, minorities, veterans, people with disabilities and those previously incarcerated. Access to IBank's Disaster Relief Loan Guarantee Program and Jump Start Loan Program can be made through its partner Financial Development Corporations (FDCs)

California Pollution Control Financing Authority (CPCFA) - California Capital Access Program (CalCAP) for Small Business
The California Capital Access Program for Small Business (CalCAP SB or Program) encourages banks and other financial institutions to make loans to small businesses that have difficulty obtaining financing. If you own a small business and need a loan for start-up, expansion or working capital, you may receive more favorable loan terms from a lender if your loan is enrolled in the CalCAP Loan Loss Reserve Program. This program helps communities by providing financing to businesses that create jobs and improve the economy. Loans are available up to $5 million. CalCAP is a loan loss reserve program which may provide up to 100% coverage on losses as a result of certain loan defaults. With CalCAP portfolio support, a lender may be more comfortable underwriting small business loans.

Franchise Tax Board (FTB) - Tax Filing Extension
This relief includes moving the various tax filing and payment deadlines that occur on March 15, 2020, through June 15, 2020, to June 15, 2020. This includes:
- Partnerships and LLCs who are taxed as partnerships whose tax returns are due on March 15 now have a 90-day extension to file and pay by June 15.
- Individual filers whose tax returns are due on April 15 now have a 60-day extension to file and pay by June 15.
- Quarterly estimated tax payments due on April 15 now have a 60-day extension to pay by June 15.
- The FTB's June 15 extended due date may be pushed back even further if the Internal Revenue Service grants a longer relief period.
- Taxpayers claiming the special COVID-19 relief should write the name of the state of emergency (for example, COVID-19) in black ink at the top of the tax return to alert FTB of the special extension period. If taxpayers are e-filing, they should follow the software instructions to enter disaster information.

State of California: Employment Development Department - Tax Assistance
Employers experiencing a hardship as a result of COVID-19 may request up to a 60-day extension of time from the EDD to file their state payroll reports and/or deposit state payroll taxes without penalty or interest. A written request for extension must be received within 60 days from the original delinquent date of the payment or return.

State of California: Employment Development Department - Rapid Response Services for Businesses
Rapid Response is a proactive, business-focused program designed to assist companies facing potential layoffs or plant closures. Rapid Response teams provide early intervention assistance to help avert potential layoffs, and immediate on-site services to assist workers facing job losses. Rapid Response services are tailored to each company based on the needs of the affected employees. These services are carried out by state and local workforce development agencies in partnership with the America's Job Center of CaliforniaSM network.

State of California: Employment Development Department - Work Sharing Program
Employers experiencing a slowdown in their businesses or services as a result of the coronavirus impact on the economy may apply for the UI Work Sharing Program. This program allows employers to seek an alternative to layoffs — retaining their trained employees by reducing their hours and wages that can be partially offset with UI benefits. Workers of employers who are approved to participate in the Work Sharing Program receive the percentage of their weekly UI benefit amount based on the percentage of hours and wages reduced, not to exceed 60 percent.

State of California - California Competes Tax Credit
The California Competes Tax Credit (CCTC) is an income or franchise tax credit available to businesses that want to come to or stay and grow in California. Tax credit agreements are negotiated by the Governor's Office of Business and Economic Development (GO-Biz) and approved by a statutorily-created CCTC Committee. At least $74.7 million is available for allocation plus any remaining unallocated amounts from the previous application periods. Applications for the credit will be accepted at calcompetes.ca.gov from March 4, 2019, until March 25, 2019.
FEDERAL RESOURCES

**Export-Import Bank of the United States (EXIM) - Working Capital Guarantee Program**

EXIM’s Working Capital Loan Guarantee can empower exporters to unlock cash flow to fulfill sales orders and take on new business abroad. With EXIM support, exporters can borrow more with the same collateral, secure performance and bid bonds necessary to win projects, and increase their global competitiveness.

**U.S. Small Business Administration - Economic Injury Disaster Loan (EIDL)**

Substantial economic injury means the business is unable to meet its obligations and to pay its ordinary and necessary operating expenses. EIDLs provide the necessary working capital to help small businesses survive until normal operations resume after a disaster. The SBA can provide up to $2 million to help meet financial obligations and operating expenses that could have been met had the disaster not occurred. Your loan amount will be based on your actual economic injury and your company’s financial needs, regardless of whether the business suffered any property damage.

**U.S. Small Business Administration - Export Express**

This loan program allows access to capital quickly for businesses that need financing up to $500,000. Businesses can apply for a line of credit or term note prior to finalizing an export sale or while pursuing opportunities overseas, such as identifying a new overseas customer should an export sale be lost due to COVID-19.

**U.S. Small Business Administration - Export Working Capital**

The program enables small businesses to fulfill export orders and finance international sales by providing revolving lines of credit or transaction-based financing of up to $5 million. Businesses could use a loan to obtain or retain overseas customers by offering attractive payment terms.

**U.S. Small Business Administration - Express Bridge Loan (EBL)**

The program enables small businesses who currently have a business relationship with an SBA Express lender to access a streamlined emergency loan of up to $25,000 for disaster-related purposes. This resource aims to bridge the gap for businesses as they await a decision for an Economic Injury Disaster Loan.
San Diego has a highly collaborative environment for business where the private sector, government, and non-profits work together to assist small businesses across the region. In collaboration with its many partners, San Diego Regional EDC has compiled a list of resources to provide guidance and support during the COVID-19 epidemic.

**CALIFORNIA DEPARTMENT OF TAX AND FEE ADMINISTRATION (CDTFA)** government department that oversees California’s sales and use, fuel, tobacco, alcohol, and cannabis taxes, as well as a variety of other taxes and fees that fund specific state programs. CDTFA is assisting employers and employees impacted by COVID-19 by granting extensions for filing tax returns, making payments, relief from interest and penalties, and filing a claim for a refund.

[cdtfa.ca.gov/services/covid-19](cdtfa.ca.gov/services/covid-19)

**CALIFORNIA GOVERNOR’S OFFICE OF BUSINESS AND ECONOMIC DEVELOPMENT (GO-BIZ)** serves as the preeminent economic development department representing the state of California. Go-Biz provides an avenue to state-wide resources that can assist businesses and individuals as well as updates from the California Department of Public Health.


**CALIFORNIA INFRASTRUCTURE AND ECONOMIC DEVELOPMENT BANK (IBANK)** offers loan programs for businesses affected by disasters in California. IBank, a unit within California Governor’s Office of Business and Economic Development (GO-Biz), offers the following loan programs for businesses from one to 750 employees (small businesses): Disaster Relief Loan Guarantee Program (DRLGP) and Jump Start Loan Program.

[ibank.ca.gov/small-business-finance-center](ibank.ca.gov/small-business-finance-center)

**EAST COUNTY ECONOMIC DEVELOPMENT COUNCIL** organization focused on fostering economic prosperity and providing business support within San Diego’s East County. East County EDC offers Connectory, a business-to-business marketing, information, and communication tool which links San Diego companies to firms globally that may need their products, technologies, and services. Businesses can be listed for free.

[connectory.com](connectory.com)

**FRANCHISE TAX BOARD** responsible for administering personal income tax and corporation tax within the state of California. The agency assists taxpayers in filing tax returns in a timely and accurate manner while ensuring the correct amount is paid to fund services important to Californians. Special tax relief is available to taxpayers affected by COVID-19.


**SAN DIEGO AND IMPERIAL SMALL BUSINESS DEVELOPMENT CENTER (SBDC)** a resource partner of SBA and California Go-Biz, they provide a vast array of “No Cost” and “Low Cost” support to entrepreneurs and small businesses through their four regional locations in Carlsbad, National City, Linda Vista, and El Centro. They provide guidance on getting access to capital and consulting on overcoming the effects of COVID-19.

[sdvibdc.org](svdvibdc.org)

**SAN DIEGO GAS & ELECTRIC (SDG&E)** regulated public utility that provides service for all residents of San Diego County. SDG&E is offering various services to assist customers such as: payment help, postponement of planned outages, bill discount programs, and a COVID-19 community response fund.

[sdge.com/coronavirus](sdge.com/coronavirus)

**SAN DIEGO WORKFORCE PARTNERSHIP (SDWP)** organization focused on providing innovative workforce solutions across San Diego County such as funding and delivering job training programs within in-demand careers. SDWP offers support for businesses that are considering laying off workers in the form of webinars for employees and resources to file for unemployment insurance.

[workforce.org/covid-19-bus/](workforce.org/covid-19-bus/)

**SMALL BUSINESS ADMINISTRATION (SBA)** federal agency dedicated to supporting small businesses and providing counseling, capital, and contracting expertise. Small businesses and nonprofits can apply for SBA disaster assistance programs online such as an economic injury disaster loan (EIDL) and seek assistance from their customer service center.

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