

SAN DIEGO REGION: CORONAVIRUS 2019 (COVID-19) - BUSINESS RESOURCE GUIDE

San Diego Regional EDC continues to aggregate resources that are available to help San Diego companies through the COVID-19 pandemic. Each program is linked to its source and our economic development team is ready to assist companies with challenges related to this crisis and the ensuing recovery. We continue to monitor new programs as they come online. *This version was updated on 3/20/2020.*

Note: The resources below are offered from local, state, and federal agencies and are not administered by EDC. Programs will be added to this list when they go into effect, or have been approved by the overseeing agency.

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.

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.

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CALIFORNIA STATE RESOURCES CONTINUED.

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.

SAN DIEGO REGION: CORONAVIRUS 2019 (COVID-19) - PARTNER RESOURCE GUIDE

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 ASSOCIATION FOR LOCAL ECONOMIC DEVELOPMENT (CALED) statewide professional economic development organization dedicated to advancing its members' ability to achieve excellence in delivering services to their communities and business clients. CALED provides resources at the state and federal level for both employers and employees in addition to local business assistance programs within the community.

caled.org/economic-development-resources-for-the-novel-coronavirus-and-covid-19



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/covid19



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.

business.ca.gov/coronavirus-2019



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



CITY OF SAN DIEGO the City leverages public incentives and assistance to promote community revitalization, and to attract and induce investment in local businesses. The City of San Diego not only assists individual businesses, but also focuses on strengthening business organizations and improving business districts throughout San Diego. Information and updates regarding measures the City has taken to combat COVID-19 are listed on their website.

sandiego.gov/coronavirus



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.

ftb.ca.gov/about-ftb/newsroom/covid-19/help-with-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.

sdivsbdc.org



SAN DIEGO GAS & ELECTRIC regulated public utility that provides service for all residents of San Diego County. SDGE 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



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.

sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources

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