

Economic Wildfire Recovery Resource Guide



Cal OES
GOVERNOR'S OFFICE
OF EMERGENCY SERVICES

Overview

The California Governor's Office of Emergency Services (Cal OES), Interagency Recovery Coordination is comprised of six Recovery Support Functions (RSF) teams. The teams are Community Planning & Capacity Building (CPCB), Natural & Cultural Resources (NCR), Health & Social Services (HSS), Economic (ECON), Housing (HSG), and Infrastructure Systems (INF). The role of the RSF teams is to help communities with long-term recovery after disasters strike. This includes help to find additional funding opportunities that fall outside of Federal Emergency Management Agency (FEMA) and State Public/Individual Assistance

When a disaster occurs, it will impact the community in a variety of ways. With this burden the Economic RSF put together this resource guide to help communities recovery.

This guide is a collection of resources from FEMA's Disaster Resource Library, the California Grants Portal as well as resources from our Economic Recovery Support Function partners.

For more information, please email LongTermRecovery@caloes.ca.gov.

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Disaster Help Desk for Business

Description	U.S. Chamber of Commerce Foundation offers Disaster Help Desk for Business. They provide one-on-one expert assistance to small business owners before, during, and after a disaster strikes.
Website	Labor Law Helpline - California (calchamber.com)
Contact Information	1-888-692-4943

Technical Assistance

Small Business Development Centers (SBCD)

Description	Small Business Development Centers provide counseling and training to small businesses including working with the U.S. Small Business Administration to develop and provide informational tools to support business start-ups and existing business expansion.
Website	Small Business Resources
Contact Information	Enter your zip code to find your local Small Business Development Center here

CalOSBA Technical Assistance

Description	<p>The California Office of the Small Business Advocate (CalOSBA) supports a network of small business technical assistance centers that provide services, including but not limited to, free one-on-one consulting and no cost or low-cost trainings to:</p> <ul style="list-style-type: none"> • Help businesses get funded • Enter new markets • Strengthen operations • Build resiliency and more.
Website	Small Business Centers - California Office of the Small Business Advocate (CalOSBA)
Contact Information	1-877-345-4633

USDA Disaster Assistance Recovery Tool

Description	Learn about USDA disaster assistance programs that might be right for you by completing five simple steps
Website	USDA Farmers Disaster Assistance

Federal & State Grants & Loans

U.S. Small Business Association (SBA) Business Development Program Extension

Application Deadline	N/A
Program Description	<p>The federal government's goal is to award at least five percent of all federal contracting dollars to small, disadvantaged businesses each year.</p> <p>Types of contracts for small businesses here</p>

Eligibility	<p>Eligibility: For-Profit Organizations</p> <p>Businesses interested in applying for 8(a) certification can get a preliminary assessment on SBA Certify - Small Business Administration SBA Certify - Small</p>
Maximum Award	N/A
Application Process	<p>Before you can participate in the 8(a) program you must be certified by SBA.</p> <ol style="list-style-type: none"> 1. Identify your primary NAICS code(s) at here 2. Register your business in the System for Award Management (SAM) 3. Apply for 8(a) certification. Applications are processed electronically. Visit the application website at certify.sba.gov to access checklist tools, training, and information that provide guidance prior to applying.
Website	U.S. Small Business Association
Contact Information	8aQuestions@sba.gov

Economic Injury Disaster Loans	
Application Deadline	Ongoing
Program Description	<p>Loans to business suffering from substantial economic (unable to meet its obligations and pay its ordinary and necessary operating expenses) injury to help meet financial obligations and operating expenses that could have been met (had the disaster not occurred).</p> <p>The 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.</p> <p>*A business may qualify for, both, an EIDL and a physical disaster loan.</p>
Eligibility	<p>If you have suffered substantial economic injury and are one of the following types of businesses located in a declared disaster area, you may be eligible for an SBA EIDL:</p> <ul style="list-style-type: none"> • Small business • Small agricultural cooperative • Most private nonprofit organizations
Maximum Award	\$2 million
Application Process	<ul style="list-style-type: none"> • Apply online for an SBA disaster assistance loan • SBA will send an inspector to estimate the cost of damage once your application is completed and submitted. • Complete, sign, and date IRS Form 4506-T with your application, giving permission for the IRS to provide SBA with your tax return information.
Website	Economic Injury Disaster Loans
Contact Information	disastercustomerservice@sba.gov

SBA Physical Damage Loans: Business Physical Disaster

Application Deadline	Ongoing
Program Description	If you own a business located in a declared disaster area that has experienced damage, you may be eligible for financial assistance from SBA. Businesses of any size and most private non-profit organizations may apply to SBA for a loan to recover after a disaster.
Eligibility	Qualified businesses or most private nonprofit organizations
Maximum Award	\$2 million
Application Process	Apply Here
Website	Physical Damage Loan
Contact Information	Email: disastercustomerservice@sba.gov Phone: 800-659-2955

Collateral Support Programs

California Capital Access Program (CalCAP) for Small Business

Application Deadline	Ongoing
Program Description	<p>CalCAP is a loan loss reserve program which may provide up to 100% coverage to participating lenders on losses because of certain loan defaults. With CalCAP portfolio support, a lender may be more comfortable underwriting small business loans.</p> <p>Check to see if your commercial lender or financial institution participates in CalCAP or find a participating lender.</p> <p>If your financial institution does not currently participate, it is easy for lenders to sign up. Please have your institution complete the Financial Institution Application and send to calcap@treasurer.ca.gov to get started.</p>

Eligibility	The eligible business's location and primary economic effect must be in California. The definition of a Small Business for these purposes is businesses with 500 employees or fewer.
Maximum Award	Varies
Application Process	Borrowers will need to contact a Participating Lending Institution to start the CalCAP loan enrollment process
Website	https://www.treasurer.ca.gov/cpcfca/calcap/sb/index.asp
Contact Information	Email: CalCAP@treasurer.ca.gov Phone: 1-916-654-5610

USDA-RD Community Facilities Guaranteed Loan Program	
Application Deadline	Rolling
Program Description	Loan guarantees to eligible private lenders to help build essential community facilities in rural areas.
Eligibility	Lenders who have the legal authority, financial strength, and sufficient experience to operate a successful lending program. Eligible borrowers are: <ul style="list-style-type: none"> • Public bodies • Indian tribes on Federal and State reservations • Federally Recognized Tribes • Non-profit organizations
Application Process	<ul style="list-style-type: none"> • Applications are accepted from lenders through USDA local offices - https://www.rd.usda.gov/contact-us/state-officesyear-round. • Interested borrowers should inquire about the program with their lender. • Lenders interested in participating in this program should contact the USDA Rural Development Business Programs Director in the state where the project is located.
Website	Community Facilities Guaranteed Loan Program
Contact Information	Find your local area office here

IBank Disaster Relief Loan Guarantees

Application Deadline	Ongoing
Program Description	<p>One of the IBank (California Infrastructure and Economic Development Bank) Small Business Finance Center's loan guarantee programs is designed for Disaster Relief and is currently available to small businesses needing assistance to overcome economic injury caused by COVID-19. Businesses should apply directly with one of the participating lenders.</p> <p>The loan guarantees provided for the Disaster Relief Loan Guarantee Program help mitigate barriers to capital for those small businesses that do not qualify for federal disaster funds, including businesses in low-wealth and immigrant communities.</p>
Eligibility	Small businesses in California with 1-750 employees are eligible for Disaster Relief Loan Guarantee financing
Maximum Award	\$1,000,000
Application Process	Contact a participating lender in your area and apply for a loan. You also can receive help in the application from your local Small Business Development Center.
Website	Disaster Relief Loans
Contact Information	COVID19Loan@ibank.ca.gov

USDA-RD OneRD Loan Initiative

Application Deadline	Ongoing
Program Description	<p>This program offers loan guarantees to lenders for their loans to rural businesses.</p> <p>USDA has removed unnecessary regulations to increase private investment in rural businesses and economic development projects and to improve customer service within four flagship loan guarantee programs. The Agency implemented a standard set of requirements, processes, and forms for these programs. The programs are:</p> <ul style="list-style-type: none"> • Water and Waste Disposal Guaranteed Loan Program • Community Facilities Guaranteed Loan Program • Business and Industry Loan Guarantee Program • Rural Energy for America Guaranteed Loan Program
Eligibility	<u>Only lenders are eligible to apply.</u>
Application Process	<p>To file an application for programs under this initiative, lenders are encouraged to complete the following steps:</p> <ul style="list-style-type: none"> • Review the OneRD Guarantee Loan Initiative Lender Guide for eligibility, origination, and application provisions • Download the 5001-1 – Application for Loan Guarantee Form and the 5001-2 – Lender’s Agreement Form. • Review the final rule
Website	OneRD Guarantee
Contact Information	OneRDGuarantee@usda.gov

Rural Economic Development Loan & Grant Program in California

Application Deadline	Applications are accepted year-round through your local USDA Rural Development office.
Program Description	Rural Economic Development Loan (REDL) and Grant programs provide funding to rural projects through local utility organizations. Under the program, USDA provides zero-interest loans to local utilities. In turn, the utilities pass the loans through to local businesses for use in projects that create and keep employment in rural areas.
Eligibility	<ul style="list-style-type: none"> • Any former Rural Utilities Service (RUS) borrower that pre- or repaid an insured, direct, or guaranteed loan. • Nonprofit utilities eligible to receive assistance from Rural Development Electric or Telecommunication Programs • Current Rural Development Electric or Telecommunication programs borrowers <p>What is an eligible area?</p> <p>Intermediaries can use REDLG funds to lend for projects in rural areas or towns with populations of 50,000 or fewer.</p>
Application Process	Contact your local state office to submit an application .
Website	OneRD Guarantee
Contact Information	OneRDGuarantee@usda.gov

Economic Development Administration (EDA) Funding Opportunities

Application Deadline	N/A
Program Description	At EDA, we understand that some communities need help developing a plan and figuring out where to start their efforts. Others need critical infrastructure that will allow business to locate or expand operations. EDA helps communities at every point along the way – from planning to public works. Information on EDA Programs and Grants
Maximum Award	Varies
Website	Home (eda.gov)
Contact Information	Contact Support (eda.gov)