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Governor's Office for Business and Economic Development and  
California Governor's Office of Emergency Services

## State Resources for Businesses Impacted by Disaster



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## INTRODUCTION FOR BUSINESS RELIEF

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The State of California has dealt with a multitude of disasters, but California has and always will band together to support the communities affected by these horrific disasters.

As a result of fires, earthquakes, and other natural disasters, thousands of businesses are suffering grave losses which have led to loss of jobs and economic prosperity. It is the goal of the State of California to band together with local, state, and federal agencies to provide the resources and assistance available to all business owners and employees.

This resource guide contains a directory and information directly related to business recovery needs from California State Agencies.

## STATE AGENCY DIRECTORY

AGENCY:	CONTACT INFORMATION:
<p><b>CA Board of Equalization</b> 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.</p>	<p><a href="http://www.boe.ca.gov">www.boe.ca.gov</a> 1-800-400-7115</p>
<p><b>CA Department of Tax and Fee Administration</b> Business owners and other tax and fee payers affected by natural disasters may request extensions to file returns and relief from penalties and/or interest.</p>	<p><a href="http://www.cdtfa.ca.gov">www.cdtfa.ca.gov</a> 1-800-400-7115</p>
<p><b>CA Employment Development Department</b> Provides services to individuals and business affected by disasters in CA. EDD staff is located throughout the state and are often at Local Assistance Centers to provide: assistance with filing claims for Unemployment Insurance (UI) benefits, job search assistance, and general support, referrals, and resources.</p>	<p><a href="http://www.edd.ca.gov">www.edd.ca.gov</a></p> <ul style="list-style-type: none"> <li>• English: 1-800-300-5616</li> <li>• Spanish: 1-800-326-8937</li> <li>• Cantonese: 1-800-547-3506</li> <li>• Mandarin: 1-866-303-0706</li> <li>• Vietnamese: 1-800-547-2058</li> <li>• TTY: 1-800-815-9387</li> </ul>
<p><b>CA Department of Insurance (CDI)</b> Aids with questions about insurance or dispute with an insurer. Consumers can visit the CDI website to review essential Top Ten Tips, obtain information from Resources page, and submit a complaint if they are experiencing insurance related problems. CDI staff are also located at Local Assistance and Disaster Recovery Centers for one-on-one assistance.</p>	<p><a href="http://www.insurance.ca.gov">www.insurance.ca.gov</a> 1-800-927-4357</p>
<p><b>Franchise Tax Board</b> Taxpayers may deduct a disaster loss for any loss sustained in California that is proclaimed by the Governor to be in a state of emergency.</p>	<p><a href="http://www.ftb.ca.gov">www.ftb.ca.gov</a> 1-800-852-5711</p>
<p><b>Governor's Office of Business and Economic Development (GO-Biz)</b> GO-Biz has dedicated representatives on hand to field general business questions and to assist business owners as they seek to access business recovery resources.</p>	<p><a href="http://www.business.ca.gov">www.business.ca.gov</a> 1-877-345-4633</p>
<p><b>CA Infrastructure and Economic Development Bank (IBANK)</b> IBank offers loan programs for businesses affected by disasters in California.</p>	<p><a href="http://www.ibank.ca.gov">www.ibank.ca.gov</a> 1-916-341-6600</p>

## CALIFORNIA BOARD OF EQUALIZATION

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<https://www.boe.ca.gov/proptaxes/disaster-relief.htm>

If your property has been damaged by a recent natural disaster, 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. Once rebuilt, the property's pre-damaged value will be restored.

Owners of eligible property may also apply for deferral of the next property tax installment on the regular secured roll or tax payments on the supplemental roll, without penalties or interest. The disaster must be the result of a Governor-proclaimed state of emergency. When a timely claim for deferral is filed, the next property tax installment payment is deferred without penalty or interest until the county assessor has reassessed the property and a corrected tax bill has been sent to the property owner.

Chronological List of Governor-Proclaimed Disasters, visit <http://boe.ca.gov/proptaxes/pdf/Disasterlist.pdf>

### CLAIM FILING

<https://www.boe.ca.gov/proptaxes/disaster-relief.htm#Filing>

To qualify for property tax relief under section 170, you must file a claim with the county assessor within 12 months from the date of damage or destruction, or the time specified in your county ordinance, whichever is later. There must be at least a \$10,000 estimated loss of current market value to qualify the property for this relief.

Visit the County Assessor's Office at <http://www.boe.ca.gov/proptaxes/assessors.htm>

After an application is processed by the county assessor's office, a notice of proposed new assessment will be sent to you. Subsequently, a separate supplemental refund will be made based on the amount of reduction. The refund will be prorated from the month in which the disaster occurred to the end of the fiscal year or completion of new construction, whichever is first. You do not have to file a separate claim for refund. However, you must still pay your regular tax bill.

The form and its title differ from county to county; therefore, you must contact your county assessor for an application for reassessment for property damaged or destroyed by misfortune or calamity. In some cases, the form may be downloaded from the county's website. You may find your assessor's contact information by visiting the Listing of County Assessors.

### DISASTER RELIEF QUICK REFERENCE CHART

<https://www.boe.ca.gov/proptaxes/disaster-relief.htm#Resources>

While section 170 is one form of relief that may be available when a disaster strikes, depending on the nature of your property, you may be eligible for additional relief. The chart below lists additional relief that may be available to you based on property type and the type of disaster that occurred. The listed Revenue and Taxation Code will provide the requirements of each relief option.

## DEPARTMENT OF TAX AND FEE ADMINISTRATION

Business owners and other tax and fee payers affected by natural disasters may request extensions to file returns and relief from penalties and/or interest. Tax and fee payers for the programs below can request relief from penalties and/or interest and ask for an extension of time to file their tax or fee returns either by visiting our website or by calling CDTFA's Customer Service Center toll-free at 1-800-400-7115 (TTY: 711), Monday through Friday from 8 a.m. to 5 p.m. (Pacific time), excluding state holidays.

### EXTENSION OF FILING DEADLINE

An extension of up to three months\* to file and pay taxes or fees is available in all of the following CDTFA administered programs:

- Alcoholic Beverage Tax
- California Tire Fee
- Cannabis Tax
- Childhood Lead Poisoning Prevention Fee
- Cigarette and Tobacco Products Tax
- Covered Electronic Waste Recycling Fee
- Diesel Fuel Tax
- Emergency Telephone Users Surcharge
- Energy Resources Surcharge
- Fire Prevention Fee
- Hazardous Waste Activity Fee
- Hazardous Waste Disposal Fee
- Hazardous Waste Environmental Fee
- Hazardous Waste Facility Fee
- Hazardous Waste Generator Fee
- Integrated Waste Management Fee
- Interstate User Diesel Fuel Tax
- Jet Fuel Tax
- Lead Acid Battery Fees
- Lumber Products Assessment Fee
- Marine Invasive Species Fee
- Motor Vehicle Fuel Tax
- Natural Gas Surcharge
- Occupational Lead Poisoning Prevention Fee
- Oil Spill Response, Prevention, and Administration Fee
- Prepaid Mobile Telephony Services (MTS) Surcharge
- Regional Railroad Accident Preparedness and Immediate Response Fee
- Sales and Use Tax
- Timber Yield Tax
- Underground Storage Tank Maintenance Fee
- Use Fuel Tax
- Water Rights Fee

This relief is offered to any business owner or feepayer who was directly affected by the disasters in the counties listed above, and who, as a result, cannot meet their filing and payment deadlines. The CDTFA has also extended the deadline for filings that were delayed by disruption of service of the United States Postal Service or private mail and freight companies.

\*Effective September 9, 2016, the extension available for tax or fee payers affected by a disaster was increased from one-month to up to three months (Assembly Bill 1559).

## ONLINE RELIEF REQUEST OF INTEREST AND PENALTIES

Relief from interest and penalties may be provided for those persons who are unable to file their returns and pay taxes and fees when due. This relief may be provided for the programs listed above. To request a filing extension or relief from interest and penalties visit our Relief Request webpage.

Request Relief at <https://www.cdtfa.ca.gov/services/#Request-Relief>

Please note: The relief program for interstate user tax under the International Fuel Tax Agreement (IFTA) applies to California tax only. California is unable to waive interest and penalties for another jurisdiction. For information regarding IFTA, please call our Customer Service Center at 1-800-400-7115.

International Fuel Tax Agreement (IFTA) at <https://www.cdtfa.ca.gov/taxes-and-fees/ifta-ciudft-di-license.htm>.

## COPIES OF CDTFA TAX RECORDS

Business owners and fee payers who need to obtain copies of CDTFA tax records will be able to receive replacements free of charge. To obtain copies of critical tax records on file with the CDTFA, please call us toll-free at 1-800-400-7115. These forms may include copies of prior tax returns filed with the CDTFA, audits, or permit applications.

# CALIFORNIA EMPLOYMENT DEVELOPMENT DEPARTMENT

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## WAITING WEEK FOR UNEMPLOYED BENEFITS WAIVED

Governor's Emergency Proclamations usually waive the non-payable one-week waiting period for regular Unemployment Insurance (UI) benefit payments to eligible individuals affected by current disasters. This means individuals can be paid benefits for the first week they are unemployed due to the disaster.

The UI program provides partial wage replacement benefits to workers who lose their jobs, or have their hours reduced, through no fault of their own. Learn more about the Unemployment Insurance program and eligibility requirements for collecting benefits.

For more information on the UI Program, visit <https://edd.ca.gov/unemployment/>

## EXTENSIONS FOR EMPLOYERS TO FILE AND PAY PAYROLL TAXES

Employers directly affected by a disaster 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.

For more information about how to request an extension and other employer assistance available, visit Emergency and Disaster Assistance for Employers at [https://edd.ca.gov/Payroll\\_Taxes/Emergency\\_and\\_Disaster\\_Assistance\\_for\\_Employers.htm](https://edd.ca.gov/Payroll_Taxes/Emergency_and_Disaster_Assistance_for_Employers.htm)

You can also learn about assistance available through the Internal Revenue Service's Help During Disasters web page at <http://www.irs.gov/Tax-Professionals/Help-During-Disasters>

## OTHER DISASTER-RELATED EDD SERVICES

### JOB SEARCH ASSISTANCE

In disaster situations, our EDD Workforce Services representatives will often be available along with our UI and Tax representatives in Local Assistance Centers that may be established by the State OES. They can provide a wide range of job search assistance and employer support services, as well as other general support, referrals, and resources.

For Job Assistance, visit [https://edd.ca.gov/Find\\_a\\_Job.htm](https://edd.ca.gov/Find_a_Job.htm)

For Employer Support Services, visit [https://edd.ca.gov/Jobs\\_and\\_Training/Employer\\_Information.htm](https://edd.ca.gov/Jobs_and_Training/Employer_Information.htm)

For California's online job exchange system, visit <https://www.caljobs.ca.gov/>

### DISABILITY INSURANCE BENEFITS

Disability Insurance (DI) provides partial wage replacement benefits to eligible California workers who are unable to work due to a non-work-related illness, injury, or pregnancy. If you were injured by the disaster, you may be eligible for DI benefits.

To apply for DI benefits, submit a Claim for Disability Insurance (DI) Benefits (DE 2501) using SDI Online or by mail. If you need a paper version of the DE 2501, you can order the form through the Online Forms and Publications page or contact DI by phone.



## CALIFORNIA DEPARTMENT OF INSURANCE

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The CA Department of Insurance (CDI) is available to provide assistance with questions about insurance or a dispute with your insurer. The Department has prepared guides on understanding key insurance items, preparing, and making a claim and how to avoid fraud after disaster. Consumers can visit the CDI website to review essential Top Ten Tips, obtain information from the Resources page, and submit a complaint if they are experiencing insurance related problems. CDI staff are also located at Local Assistance and Disaster Recovery Centers for one-on-one assistance.

## CALIFORNIA STATE TREASURER'S OFFICE

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### CALIFORNIA CAPITAL ACCESS PROGRAM (CalCAP)

<https://www.treasurer.ca.gov/cpcfca/calcap/sb/index.asp>

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.

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.

Check to see if your commercial lender or financial institution participates in CalCAP or find a participating lender. 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 to get started.

To find a participating lender, visit <https://www.treasurer.ca.gov/cpcfca/calcap/sb/institutions.pdf>

Financial Institution Application available at <https://www.treasurer.ca.gov/cpcfca/calcap/sb/index.asp>

Send completed applications to [calcap@treasurer.gov](mailto:calcap@treasurer.gov)

## FRANCHISE TAX BOARD

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Taxpayers may claim a deduction for a disaster loss sustained in an area proclaimed by the Governor to be in a state of emergency.

California law generally follows federal law regarding the treatment of losses incurred because of a casualty or a disaster.

### CASUALTY LOSS

If your property is lost or damaged due to an earthquake, fire, flood, or similar event that is sudden, unexpected, or unusual, and insurance or other reimbursements do not repay you for the damage to your property, you will usually qualify for a casualty loss deduction.

### DISASTER LOSS

For California purposes, a casualty loss becomes a disaster loss when both of the following occur:

- You sustain the loss in an area the President of the United States or the Governor of California declares a state of emergency.
- You sustain the loss because of the declared disaster.

### STATE TAX RELIEF

State tax relief is available for taxpayers impacted by natural disasters. Write "Ridgecrest Earthquake" in red ink at the top of the tax return to alert FTB the return is disaster-related. (NOTE: this information has not been updated on the FTB website at the time of this publication but follows previous announcements such as the "Carr Fire.")

### COPIES OF TAX RETURNS

Taxpayers who are survivors of a disaster may also receive free copies of state returns to replace lost or damaged ones. Taxpayers may complete Form FTB 3516, Request for Copy of Tax Return and print the name of the disaster in red ink (for example, "Camp Fire") at the top of the request.

Visit 2018 Disaster Loss How to Claim a State Tax Deduction at  
<https://www.ftb.ca.gov/individuals/disaster.shtml>

How to Claim a State Tax Deduction for Your Disaster Loss (FTB Pub. 1034)  
<https://www.ftb.ca.gov/forms/misc/1034.shtml>

Form to Receive Copies of Previous Years' Tax Returns  
<https://www.ftb.ca.gov/forms/misc/1034.shtml>

## CALIFORNIA GOVERNOR'S OFFICE OF BUSINESS AND ECONOMIC DEVELOPMENT (GO-Biz)

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GO-Biz offers a range of services to business owners and has dedicated representatives to field general business questions and to assist business owners as they seek to access business recovery resources.

The following programs may provide additional support and act as the liaison to other California regulatory agencies and local governments throughout the state:

### **California Business Investment Services (CalBIS)**

The California Business Investment Services (CalBIS) Unit provides no-fee, tailored site selection services to employers, corporate real estate executives, and site location consultants who are considering California for relocation and/or expansion. Our staff is available to help identify the advantages of considering California locations for business relocation and expansion.

In addition to site selection, the CalBIS team assists businesses with a wide array of incentives, resources, and services including:

- Financial assistance and loan programs
- Labor availability and education information
- State and local permit assistance
- Transportation and infrastructure information
- Information on tax credits and other incentive programs

### **Office of Small Business Advocate**

The Office of Small Business Advocate (OSBA) provides information and assistance to small businesses to help them succeed in the California marketplace. OSBA hosts a variety of summits, forums and interagency meetings. It also maintains a comprehensive list of resources for small business technical assistance, financing and state procurement.

### **Office of Permit Assistance**

The Permit Assistance Unit offers comprehensive permit and regulatory compliance assistance to all businesses in California by serving as the central source of permit guidance.

Knowledgeable staff helps new business owners identify the permits needed to start a new business or expand an existing one. To help streamline the permitting process, Permit Specialists may schedule pre-application meetings between businesses and the appropriate regulatory agencies. When necessary, staff can act as a neutral third-party facilitator between businesses and local, state, and/or federal regulatory agencies to resolve permitting issues. All these services are free and confidential.

For a comprehensive list of GO-Biz' programs and more information, visit [www.business.ca.gov/Programs](http://www.business.ca.gov/Programs)

## CALIFORNIA INFRASTRUCTURE AND ECONOMIC DEVELOPMENT BANK (IBank)

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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)**

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 a natural disaster 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 Resources for Businesses and/or physical damage may apply. The DRLGP will help lenders and small businesses by providing loan guarantees of up to \$1 million for Disaster Relief Borrowers, and up to \$2.5 million for other small business borrowers in declared disaster areas.

### **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).

For more information on how to apply, visit <http://www.ibank.ca.gov/small-business-finance-center/>

