



Governor Newsom Announces New Help for Small Businesses & Workers Displaced by COVID-19

Published: Apr 02, 2020

BEGINNING TOMORROW: Federal government offering first-come, first-serve loans of up to \$10 million for small employers

Governor Newsom announces \$50 million in loan guarantees for small businesses that may not be eligible for federal relief

Governor joins Bitwise Industries in announcing [OnwardCa.org](https://onwardca.org), a platform connecting COVID-19 displaced workers with over 70,000 job opportunities in critical industries

State is also allowing small businesses to defer payment of sales and use taxes of up to \$50,000, for up to 12 months

SACRAMENTO – Governor Gavin Newsom unveiled a series of new resources to aid small businesses and help California workers who have lost work due to COVID-19.

Beginning tomorrow, California small businesses impacted by the COVID-19 crisis can apply for a loan from the federal government for up to \$10 million. Importantly, the program is first-come, first-serve and the Governor encourages all eligible California small businesses to contact their lender to learn more.

Today, the Governor also announced that the state is allocating \$50 million to the California Infrastructure and Economic Development Bank for loan guarantees to small businesses to help eliminate barriers to capital for individuals who do not qualify for federal funds, including low wealth and undocumented immigrant communities. The state is also allowing small businesses to defer payment of sales and use taxes of up to \$50,000, for up to 12 months.

Additionally, the Governor joined Bitwise Industries and the Kapor Center to launch [OnwardCa.org](https://onwardca.org), a new platform connecting displaced California workers with more than 70,000 job opportunities in critical industries.

Earlier this week, Governor Newsom signed an [executive order to help small businesses](#), granting a 90-day extension for small businesses to pay sales taxes.

Governor Newsom also today announced \$17.8 million in new state initiatives to support California workers impacted by COVID-19. The allocation will come from Workforce Innovation and Opportunity Act funds with \$7.8 million going to the Los Angeles region and \$10 million made available statewide.

“The COVID-19 pandemic is having cascading effects for millions of California families and small businesses,” said Governor Gavin Newsom. “Through no fault of their own, more than a million Californians have lost a job and countless more are seeing their businesses fail. California will emerge from this crisis stronger than before, and until then, the state will work overtime with the federal government and private sector to get families the help they need.

For more information, go to covid-19.ca.gov.

With \$349 Billion in Emergency Small Business Capital Cleared, SBA and Treasury Begin Unprecedented Public-Private Mobilization Effort to Distribute Funds

oesnews.com/with-349-billion-in-emergency-small-business-capital-cleared-sba-and-treasury-begin-unprecedented-public-private-mobilization-effort-to-distribute-funds/

Shawn
Boyd

March 31,
2020

WASHINGTON – Following President Trump’s signing of the historic Coronavirus Aid, Relief, and Economic Security (CARES) Act, SBA Administrator [Jovita Carranza](#) and Treasury Secretary [Steven T. Mnuchin](#) today announced that the SBA and Treasury



U.S. Small Business
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Department have initiated a robust mobilization effort of banks and other lending institutions to provide small businesses with the capital they need.

The CARES Act establishes a new \$349 billion Paycheck Protection Program. The Program will provide much-needed relief to millions of small businesses so they can sustain their businesses and keep their workers employed.

“This unprecedented public-private partnership is going to assist small businesses with accessing capital quickly. Our goal is to position lenders as the single point-of-contact for small businesses – the application, loan processing, and disbursement of funds will all be administered at the community level,” said Administrator Carranza. “Speed is the operative word; applications for the emergency capital can begin as early as this week, with lenders using their own systems and processes to make these loans. We remain committed to supporting our nation’s more than 30 million small businesses and their employees, so that they can continue to be the fuel for our nation’s economic engine.”

“This legislation provides small business job retention loans to provide eight weeks of payroll and certain overhead to keep workers employed,” said Secretary Mnuchin. “Treasury and the Small Business Administration expect to have this program up and running by April 3rd so that businesses can go to a participating SBA 7(a) lender, bank, or credit union, apply for a loan, and be approved on the same day. The loans will be forgiven as long as the funds are used to keep employees on the payroll and for certain other expenses.”

The new loan program will help small businesses with their payroll and other business operating expenses. It will provide critical capital to businesses without collateral requirements, personal guarantees, or SBA fees – all with a 100% guarantee from SBA. All

loan payments will be deferred for six months. Most importantly, the SBA will forgive the portion of the loan proceeds that are used to cover the first eight weeks of payroll costs, rent, utilities, and mortgage interest.

The Paycheck Protection Program is specifically designed to help small businesses keep their workforce employed. Visit [SBA.gov/Coronavirus](https://www.sba.gov/coronavirus) for more information on the Paycheck Protection Program.

• The new loan program will be available retroactive from Feb. 15, 2020, so employers can rehire their recently laid-off employees through June 30, 2020.

Loan Terms & Conditions

✓ **Eligible businesses:** All businesses, including non-profits, Veterans organizations, Tribal concerns, sole proprietorships, self-employed individuals, and independent contractors, with 500 or fewer employees, or no greater than the number of employees set by the SBA as the size standard for certain industries

✓ **Maximum loan amount up to \$10 million**

✓ **Loan forgiveness if proceeds used for payroll costs and other designated business operating expenses in the 8 weeks following the date of loan origination** (due to likely high subscription, it is anticipated that not more than 25% of the forgiven amount may be for non-payroll costs)

✓ **All loans under this program will have the following identical features:**

- Interest rate of 0.5%
- Maturity of 2 years
- First payment deferred for six months
- 100% guarantee by SBA
- No collateral
- No personal guarantees
- No borrower or lender fees payable to SBA

SBA's announcement comes on the heels of a series of steps taken by the Agency since the President's Emergency Declaration to expeditiously provide capital to financially distressed businesses affected by the Coronavirus (COVID-19) pandemic. Since March 17, SBA has taken the following steps:

Visit [SBA.gov/Coronavirus](https://www.sba.gov/coronavirus) for more information on SBA's assistance to small businesses.

###



NEWS RELEASE

Disaster Field Operations Center West

Release Date: March 16, 2020 **Contact:** Richard A. Jenkins, (916) 735-1500,
Richard.Jenkins@sba.gov
Release Number: CA 16332 -01 **Follow us on** [Twitter](#), [Facebook](#), [Blogs](#) & [Instagram](#)

SBA Offers Disaster Assistance to California Small Businesses Economically Impacted by the Coronavirus (COVID-19)

SACRAMENTO, Calif. – The U.S. Small Business Administration is offering low-interest federal disaster loans for working capital to California small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19), SBA Administrator Jovita Carranza announced today. SBA acted under its own authority, as provided by the Coronavirus Preparedness and Response Supplemental Appropriations Act that was recently signed by the President, to declare a disaster following a request received from Gov. Gavin Newsom’s designated representative, Director Mark S. Ghilarducci of the Governor’s Office of Emergency Services on March 13, 2020.

The disaster declaration makes SBA assistance available in the following California counties:

Alameda	Alpine	Amador	Calaveras
Contra Costa	El Dorado	Imperial	Kern
Lake	Los Angeles	Madera	Marin
Mariposa	Mendocino	Merced	Mono
Napa	Orange	Placer	Riverside
Sacramento	San Bernardino	San Diego	San Francisco
San Joaquin	San Mateo	Santa Clara	Santa Cruz
Solano	Sonoma	Stanislaus	Sutter
Tuolumne	Ventura	Yolo	

“SBA is strongly committed to providing the most effective and customer-focused response possible to assist California small businesses with federal disaster loans. We will be swift in our efforts to help these small businesses recover from the financial impacts of the Coronavirus (COVID-19),” said Administrator Carranza.

SBA Customer Service Representatives will be available to answer questions about SBA’s Economic Injury Disaster Loan program and explain the application process.

“Small businesses, private non-profit organizations of any size, small agricultural cooperatives and small aquaculture enterprises that have been financially impacted as a direct result of the Coronavirus (COVID-19) since Jan. 31, 2020, may qualify for Economic Injury Disaster Loans of up to \$2 million to help meet financial obligations and operating expenses which could have been met had the disaster not occurred,” said Carranza.

“These loans may be used to pay fixed debts, payroll, accounts payable and other bills that can’t be paid because of the disaster’s impact. Disaster loans can provide vital economic assistance to small businesses to help overcome the temporary loss of revenue they are experiencing,” Carranza added.

Eligibility for Economic Injury Disaster Loans is based on the financial impact of the Coronavirus (COVID-19). The interest rate is 3.75 percent for small businesses. The interest rate for private non-profit organizations is 2.75 percent. SBA offers loans with long-term repayments in order to keep payments affordable, up to a maximum of 30 years and are available to entities without the financial ability to offset the adverse impact without hardship.

Applicants may apply online, receive additional disaster assistance information and download applications at <https://disasterloan.sba.gov/ela>. Applicants may also call SBA’s Customer Service Center at (800) 659-2955 or email disastercustomerservice@sba.gov for more information on SBA disaster assistance. Individuals who are deaf or hard-of-hearing may call (800) 877-8339. Completed applications should be mailed to U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.

The deadline to apply for an Economic Injury Disaster Loan is Dec. 16, 2020.

For more information about Coronavirus, please visit: [Coronavirus.gov](https://www.coronavirus.gov).

For more information about available SBA resources and services, please visit: [SBA.gov/coronavirus](https://www.sba.gov/coronavirus).

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About the U.S. Small Business Administration

The U.S. Small Business Administration makes the American dream of business ownership a reality. As the only go-to resource and voice for small businesses backed by the strength of the federal government, the SBA empowers entrepreneurs and small business owners with the resources and support they need to start, grow or expand their businesses, or recover from a declared disaster. It delivers services through an extensive network of SBA field offices and partnerships with public and private organizations. To learn more, visit www.sba.gov.



NEWS RELEASE

Disaster Field Operations Center West

Release Date: March 27, 2019

Contact: Richard A. Jenkins, (916) 735-1500,
Richard.Jenkins@sba.gov

Release Number: CA 15902-01
CA 15906-01

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SBA Economic Injury Disaster Loans Available to California Small Businesses

SACRAMENTO, Calif. – Small nonfarm businesses in the following counties are now eligible to apply for low-interest federal disaster loans from the U.S. Small Business Administration. These loans offset economic losses because of reduced revenues caused by the drought that occurred in the following California primary counties, announced Director Tanya N. Garfield of SBA’s Disaster Field Operations Center-West.

Declaration Number	Primary Counties	Neighboring Counties	Incident Type	Incident Date	Deadline
15902	Kern, Los Angeles, Orange, Riverside, San Bernardino, San Diego, San Luis Obispo, Santa Barbara and Ventura	Imperial, Inyo, Kings, Monterey, Tulare in California; La Paz and Mohave in Arizona; Clark in Nevada	Drought	Beginning Jan. 30, 2018	11/20/19
15906	Imperial	Riverside and San Diego in California; La Paz and Yuma in Arizona	Drought	Beginning March 6, 2018	11/20/19

“SBA eligibility covers both the economic impacts on businesses dependent on farmers and ranchers that have suffered agricultural production losses caused by the disasters and businesses directly impacted by the disasters,” Garfield said.

Small nonfarm businesses, small agricultural cooperatives, small businesses engaged in aquaculture and most private nonprofit organizations of any size may qualify for Economic Injury Disaster Loans of up to \$2 million to help meet financial obligations and operating expenses which could have been met had the disasters not occurred.

“Eligibility for these loans is based on the financial impact of the disasters only and not on any actual property damage. These loans have an interest rate of 3.58 percent for businesses and 2.5 percent for private nonprofit organizations, a maximum term of 30 years, and are available to small businesses and most private nonprofits without the financial ability to offset the adverse impact without hardship,” Garfield said.

By law, SBA makes economic injury available when the U.S. Secretary of Agriculture designates an agricultural disaster. The Secretary declared these disasters on March 20, 2019 .

Businesses primarily engaged in farming or ranching are not eligible for SBA disaster assistance. Agricultural enterprises should contact the Farm Services Agency about the U.S. Department of Agriculture assistance made available by the Secretary's declaration. However, in drought disasters nurseries are eligible for SBA disaster assistance.

Applicants may apply online, receive additional disaster assistance information and download applications at <https://disasterloan.sba.gov/ela>. Applicants may also call SBA's Customer Service Center at (800) 659-2955 or email disastercustomerservice@sba.gov for more information on SBA disaster assistance. Individuals who are deaf or hard-of-hearing may call (800) 877-8339. Completed applications should be mailed to U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.

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About the U.S. Small Business Administration

The U.S. Small Business Administration makes the American dream of business ownership a reality. As the only go-to resource and voice for small businesses backed by the strength of the federal government, the SBA empowers entrepreneurs and small business owners with the resources and support they need to start, grow or expand their businesses, or recover from a declared disaster. It delivers services through an extensive network of SBA field offices and partnerships with public and private organizations. To learn more, visit www.sba.gov.



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U.S. SMALL BUSINESS ADMINISTRATION FACT SHEET – ECONOMIC INJURY DISASTER LOANS

CALIFORNIA Declaration #16332

(Disaster: CA-00313)

Incident: **CORONAVIRUS (COVID-19)**

occurring: January 31, 2020 & continuing

in the California counties of: **Alameda, Calaveras, Contra Costa, Los Angeles, Sacramento, San Diego, San Francisco, San Mateo, Sonoma & Tuolumne;**
and the contiguous California counties of: **Alpine, Amador, El Dorado, Imperial, Kern, Lake, Madera, Marin, Mariposa, Mendocino, Merced, Mono, Napa, Orange, Placer, Riverside, San Bernardino, San Joaquin, Santa Clara, Santa Cruz, Solano, Stanislaus, Sutter, Ventura & Yolo**

Application Filing Deadline: December 16, 2020

Disaster Loan Assistance Available:

Economic Injury Disaster Loans (EIDLs) – Working capital loans to help small businesses, small agricultural cooperatives, small businesses engaged in aquaculture, and most private, non-profit organizations of all sizes meet their ordinary and necessary financial obligations that cannot be met as a direct result of the disaster. These loans are intended to assist through the disaster recovery period.

Credit Requirements:

- Credit History – Applicants must have a credit history acceptable to SBA.
- Repayment – Applicants must show the ability to repay the loan.
- Collateral – Collateral is required for all EIDL loans over \$25,000. SBA takes real estate as collateral when it is available. SBA will not decline a loan for lack of collateral, but SBA will require the borrower to pledge collateral that is available.

Interest Rates:

The interest rate is determined by formulas set by law and is fixed for the life of the loan. The maximum interest rate for this program is 4 percent.

Loan Terms:

The law authorizes loan terms up to a maximum of 30 years. SBA will determine an appropriate installment payment based on the financial condition of each borrower, which in turn will determine the loan term.

Loan Amount Limit:

The law limits EIDLs to \$2,000,000 for alleviating economic injury caused by the disaster. The actual amount of each loan is limited to the economic injury determined by SBA, less business interruption insurance and other recoveries up to the administrative lending limit. SBA also considers potential contributions that are available from the business and/or its owner(s) or affiliates. If a business is a major source of employment, SBA has the authority to waive the \$2,000,000 statutory limit.

Loan Eligibility Restrictions:

Noncompliance – Applicants who have not complied with the terms of previous SBA loans may not be eligible. This includes borrowers who did not maintain required flood insurance and/or hazard insurance on previous SBA loans.

Note: Loan applicants should check with agencies / organizations administering any grant or other assistance program under this declaration to determine how an approval of SBA disaster loan might affect their eligibility.

Refinancing:

Economic injury disaster loans cannot be used to refinance long term debts.

Insurance Requirements:

To protect each borrower and the Agency, SBA may require you to obtain and maintain appropriate insurance. By law, borrowers whose damaged or collateral property is located in a special flood hazard area must purchase and maintain flood insurance. SBA requires that flood insurance coverage be the lesser of 1) the total of the disaster loan, 2) the insurable value of the property, or 3) the maximum insurance available.

Applicants may apply online, receive additional disaster assistance information and download applications at <https://disasterloan.sba.gov/ela>. Applicants may also call SBA's Customer Service Center at (800) 659-2955 or email disastercustomerservice@sba.gov for more information on SBA disaster assistance. Individuals who are deaf or hard-of-hearing may call (800) 877-8339. Completed applications should be mailed to U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.



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ADMINISTRATIVE DISASTER DECLARATION

Small Business Administration Economic Injury Disaster Declaration			
Disaster Declaration #	16332	State(s)	California
Incident:	Coronavirus (COVID-19)	Incident Period:	01/31/2020 and continuing
Date of Issue:	03/16/2020	Application Deadline:	12/16/2020
Loan Application Processing Address:	Submit completed loan applications to: U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155		
Agency Contact:	Alan Escobar, Office of Disaster Assistance, U.S. Small Business Administration, 409 3rd Street, SW., Suite 6050, Washington, DC 20416. (202 205-6734)		
Qualifying Counties			
Primary Counties:	Alameda, Calaveras, Contra Costa, Los Angeles, Sacramento, San Diego, San Francisco, San Mateo, Sonoma, Tuolumne.		
Contiguous Counties:	Alpine, Amador, El Dorado, Imperial, Kern, Lake, Madera, Marin, Mariposa, Mendocino, Merced, Mono, Napa, Orange, Placer, Riverside, San Bernardino, San Joaquin, Santa Clara, Santa Cruz, Solano, Stanislaus, Sutter, Ventura, Yolo.		
Economic Injury Disaster Loan Interest Rates			
Applicant Type	Interest Rate (Without Credit Available Elsewhere)		
Businesses and Small Agricultural Cooperatives	3.750		
Non-Profit Organizations	2.750		



SBA ECONOMIC INJURY DISASTER LOANS COVID-19 FREQUENTLY ASKED QUESTIONS

- **Question:** Congress passed disaster loans for small businesses. What happens now?
 - **Answer:** SBA is working directly with Governors to provide targeted, low-interest loans to small businesses and private nonprofit organizations that have been severely impacted by the Coronavirus (COVID-19) outbreak.
- **Question:** My state received approval, but it wasn't state-wide. Will SBA allow more counties to be approved?
 - **Answer:** In some instances, state-wide declarations are not being made. Instead, they are on a county basis. If your state is experiencing new cases in undeclared counties after an SBA approval, Governors can amend their approved declaration by working with SBA on the county-specific findings.
- **Question:** My state received approval so where do small businesses apply?
 - **Answer:** Small businesses in eligible areas may apply for an EIDL online at: <https://disasterloan.sba.gov/ela/> or they can also reach out to their local SBA District Offices.
- **Question:** If small businesses need help with their applications, are there any other resources available to help them fill out the applications?
 - **Answer:** SBA has also coordinated with the Resource Partners, including Small Business Development Centers, (SBDCs) who can assist with the application process. The list of SBDCs is available online at: <https://www.sba.gov/local-assistance/find/?type=Small%20Business%20Development%20Center&pageNumber=1>

- **Question:** How do I know if a small business is eligible?
 - **Answer:** SBA’s Office of Disaster Assistance works with state emergency management divisions to certify certain areas as an “eligible area.”
 - The list of eligible areas is also available online at: <https://disasterloan.sba.gov/ela/Declarations/Index> or <https://www.sba.gov/disaster-assistance/coronavirus-covid-19>.
 - The list is updated periodically and on the same day a new declaration is approved.
 - Your state may not have been approved yet but a county in your state may have been approved as a contiguous county on a neighboring state’s approval, which allows small employers in those counties to apply for loans.
 - Please check often to see if your area has been added even if your state has not been formally approved.

- **Question:** What is an Economic Injury Disaster Loan?
 - **Answer:** The SBA’s Economic Injury Disaster Loan (EIDL) program provides small businesses with working capital loans of up to \$2 million to help overcome the temporary loss of revenue.
 - The loans may be used to pay fixed debts, payroll, accounts payable, or other bills that can’t be paid because of the COVID-19 outbreak.
 - The interest rate is 3.75 percent for small businesses without credit available elsewhere, and businesses with credit available elsewhere are not eligible to apply for assistance.
 - The maximum term is 30 years.
 - A small business is defined by the SBA’s Size Standards in accordance with the Native American Industry Classification System ([NAICS](#)) codes and SBA’s Size Standards [Tool](#) can be utilized.

- **Question:** What’s the timeline like?
 - **Answer:** Once a borrower submits an application, approval timelines depend on volume. Typical timeline for approval is 2-3 weeks and disbursement can take up to 5 days. Borrowers are assigned individual loan officers for servicing of the loan.

- **Question:** Where can I find more information?
 - **Answer:** For additional information, borrowers should contact the SBA Disaster Assistance customer service center by calling 1-800-659-2955 or emailing disastercustomerservice@sba.gov.
 - They can also visit [SBA.gov/disaster](https://www.sba.gov/disaster) for more information.



Economic Development Agency

Soua Vang
Interim Economic Development Director

Dear Business Leaders,

As we continue to monitor the conditions, there has been an increase in new cases nationwide and raising concerns about the spread of the virus. Recently, the World Health Organization (WHO) declared COVID-19 a pandemic. The situation regarding COVID-19 continues to be dynamic, San Bernardino County Public Health also declared a public health emergency due to Coronavirus as a proactive measure. We recognize that these events may have impacted you and your businesses.

The San Bernardino County Department of Public Health (DPH) has continued to monitor Novel Coronavirus 2019 (COVID-19) as the situation is quickly evolving. Please see the link below to stay updated on all new information.

[San Bernardino County Department of Public Health \(DPH\)](#)

The California State Public Health Officer and Director of the California Department of Public Health is **ordering all individuals living in the State of California to stay home or at their place of residence**, except as needed to maintain continuity of operation of the federal critical infrastructure sectors.

[Frequently asked questions](#)

Our State and Federal partners are diligently working in partnership with counties to pursue SBA's Economic Injury Disaster Declaration with required documentation.

Please continue to check these resources that capture the State's current guidance as it is continuing to evolve.

- All official public health information can be found at the California Department of Public Health: <https://www.cdph.ca.gov/>
- The latest news on business assistance can be found on GO-Biz's website: <https://business.ca.gov/coronavirus-2019/>
- Employers and employees can find resources here: <https://www.labor.ca.gov/coronavirus2019/>

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Additional Federal and State Government Resources:

- The [U.S. Small Business Administration](#) is offering designated states and territories low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19).
- The [Export-Import Bank](#) of the United States (EXIM) is announcing relief provisions for exporters and financial institutions located throughout the United States that may have been affected by COVID-19 (Coronavirus).
- [GO-Biz main COVID-19 resource webpage](#) with links to the IBank, Small Business Advocate, State Treasurer, Labor and Workforce Agency, Franchise Tax Board, and Department of Tax and Fee Management.
- [The California Office of the Small Business Advocate](#) is available to help businesses identify resources and obtain answers to critical questions (to the extent known).
- At [California's Small Business Finance Center](#), small businesses can access a range of financial products, including loan guarantees and direct loans.
- California IBank: [Small Business Finance Center](#)
- California Treasurers Office: [CalCAP](#)
- EDD: [Work Sharing Program](#)
- Summary chart with links to benefits available to workers:
<https://www.labor.ca.gov/coronavirus2019/#chart>
- Labor and Workforce Development Agency's primary website for COVID-19, including information on support services for workers and interim guidelines for protecting workers:
<https://www.labor.ca.gov/coronavirus2019/>
- Employers experiencing 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 an extension must be received within 60 days from the original delinquent date of the payment or return. For questions, employers may call the EDD Taxpayer Assistance Center. **Toll-free from the U.S. or Canada: 1-888-745-3886**

- [Treasury, IRS and Labor](#) announce plan to implement Coronavirus-related paid leave for workers and tax credits for small and midsize businesses to swiftly recover the cost of providing Coronavirus-related leave

Utility Partner Resources:

- [SCE](#) will help customers with their bills by suspending service disconnections for nonpayment and waiving late fees for business and residential customers impacted by the COVID-19 emergency.
- [Southern California Gas](#) is committed to helping customers experiencing hardships, including from the Coronavirus. If in need of assistance, we encourage customers to call us at 1800-427-2200. If you're experiencing financial hardship due to COVID-19, we are supporting our residential and small business customers
- [Southwest Gas](#) is committed to providing safe and reliable service to our customers. Because of the COVID-19 pandemic, we are immediately starting a temporary moratorium on natural gas disconnections for nonpayment that is in effect until further notice. We understand these are trying times for many of our customers and want to ensure that they focus on the well-being of their families without having to worry about the disruption of service. We will also offer flexible payment options for customers experiencing financial hardships due to this issue. Customers can manage their accounts and payment options through MyAccount on swgas.com or via the Southwest Gas mobile app." – *John Hester, President, and CEO, Southwest Gas*

Thank you for your partnership, and we wish you, your families and colleagues continued safety and health.

Harold Duffey

From: San Bernardino County Operational Area <SBCOA@oes.sbcounty.gov>
Sent: Friday, April 03, 2020 3:51 PM
Subject: COVID-19 SMALL BUSINESS LOANS

ATTENTION EMERGENCY MANAGERS:

Please see the information below and website established by the San Bernardino County Economic Development Department specifically to assist with small business loans. Please share with your business partners and Chambers of Commerce to help get the word out to impacted businesses.



The graphic features the San Bernardino County logo on the left, which includes a shield with a sunburst and the text "SAN BERNARDINO COUNTY". To the right of the logo, the text "COVID-19" is written in white, and "SMALL BUSINESS LOANS" is written in large, bold, orange letters. The background of the graphic is dark blue with several light blue, stylized virus particles.

UPDATES: COVID-19 SMALL BUSINESS LOANS

The County of San Bernardino is committed to providing up-to-date resources to our business community and partners during this critical time.

The San Bernardino County Economic Development Department will continue to update our [website](#) regularly as new programs roll out from our state, federal and utility partners. Below we have provided a document that highlights current US Small Business Administration Loan programs.

These programs are subject to change due to rapidly evolving legislative guidelines. Please continue to check back for updated information.

Small Business Administration Loan Programs



The U.S. Small Business Administration is offering designated states and territories low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19).



For questions, please contact the SBA disaster assistance customer service center at 1-800-659-2955 (TTY: 1-800-877-8339) or e-mail disastercustomerservice@sba.gov.

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Sent by matthew.mena@eda.sbcounty.gov

Carrie Cruz, P/I Section Chief
SBCOA | Emergency Operations Center
1743 Miro Way | Rialto, CA 92376
Office: 909.356.3998 | Fax: 909.356.3965



OES Mission - Through leadership and guidance, strengthen countywide emergency management capabilities to ensure the protection of life and property before, during and after disasters.



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**EXECUTIVE DEPARTMENT
STATE OF CALIFORNIA**

EXECUTIVE ORDER N-40-20

WHEREAS on March 4, 2020, I proclaimed a State of Emergency to exist in California as a result of the threat of COVID-19; and

WHEREAS on March 19, 2020 I issued a statewide Order directing all residents to heed current state public health directives to stay home except as needed to maintain continuity of operations of critical infrastructure sectors during the COVID-19 response; and

WHEREAS the COVID-19 pandemic and the necessary physical distancing measures implemented have affected governmental agencies, private businesses, and California residents alike, with associated impacts on adherence to certain statutory deadlines; and

WHEREAS certain businesses have been unable to operate, or are otherwise significantly impacted, as a result of COVID-19 and require administrative relief; and

WHEREAS certain corporations are unable to conduct in-person shareholder meetings due to physical distancing requirements; and

WHEREAS the State is conducting or may conduct critical emergency activities at fairgrounds and existing law restricts the Fairs' access to the Fairs and Exposition Fund; and

WHEREAS the Women, Infants, and Children (WIC) Program is designed to ensure program participants access to necessary nutrition and COVID-19 related scarcity has caused challenges in program participants' access to this nutrition; and

WHEREAS existing law requires the Division of Juvenile Justice and the Board of Juvenile Hearings within the California Department of Corrections and Rehabilitation to be reestablished under the California Health and Human Services Agency as the Department of Youth and Community Restoration, and requires the transfer to be completed by July 1, 2020; and

WHEREAS the Division of Juvenile Justice, the California Health and Human Services Agency, and the California Department of Corrections and Rehabilitation have taken numerous steps over many months to initiate the transfer, but the threat of COVID-19 has newly forced Division of Juvenile Justice to redirect available resources to preventing COVID-19 from entering the juvenile facilities and to protecting and serving the youth residing in and the staff working in these facilities, and has forced California Health and Human Services Agency to redirect resources from assisting Division of Juvenile Justice with the transfer to addressing the broader COVID-19 emergency; and

WHEREAS under the provisions of Government Code section 8571, I find that strict compliance with various statutes and regulations specified in this order would prevent, hinder, or delay appropriate actions to prevent and mitigate the effects of the COVID-19 pandemic.

NOW, THEREFORE, I, GAVIN NEWSOM, Governor of the State of California, in accordance with the authority vested in me by the State Constitution and statutes of the State of California, and in particular, Government Code sections 8567 and 8571, do hereby issue the following Order to become effective immediately:

IT IS HEREBY ORDERED THAT:

1. The deadlines specified in Government Code sections 11346.4(b), 11346.1(e) and (h), 11349.4(a), and 11349.3(a), and the accompanying regulation in Title 1, California Code of Regulations, section 100(c), related to the filing, refiling, certification and/or review of regulations and emergency regulations, are extended for a period of 60 calendar days to allow state agencies additional time to finalize regulatory changes pursuant to the Administrative Procedure Act.
2. The deadlines specified in Government Code section 19995.4 (b)-(e), related to leadership and development training for supervisors, managers, and career executive assignment employees, are extended for a period of 60 days.
3. The deadline specified in Revenue and Taxation Code section 19522(a)(1), related to the submission by the Franchise Tax Board of an annual report to the Legislature on all changes to the Internal Revenue Code enacted into law in 2019, is extended for a period of 60 days.
4. In order to quickly provide relief from interest and penalties for businesses impacted by the proclaimed emergency of COVID-19, the provisions of the Revenue and Taxation Code that apply to the taxes and fees administered by the Department of Tax and Fee Administration requiring a request for an extension and the filing of a statement under penalty of perjury may be suspended by the Department for a period of up to three months after the due date of the return or payment for individuals or businesses filing a return for less than \$1,000,000 in tax. This is effective after the date of this Order and shall remain effective through the reporting of taxes or fees due or the payment of taxes that are due on or by July 31, 2020.
5. The provisions of the Revenue and Taxation Code that apply to the taxes and fees administered by the Department of Tax and Fee Administration and specify the statute of limitations to file a claim for refund for the taxes and fees administered by the Department of Tax and Fee Administration are extended for a period of 60 days for individuals who or businesses that are unable to file a timely claim for refund as a result of this proclaimed emergency related to COVID-19. The provisions in this paragraph are effective after the date of this Order and shall remain effective for all claims for refunds that must otherwise be filed by July 31, 2020.
6. The provisions of the Department of Tax and Fee Administration's Rules for Tax Appeals that interpret and apply the Revenue and Taxation Code to the taxes and fees administered by the Department of Tax and Fee Administration and that provide a 30-day period to file an administrative appeal with the Office of Tax Appeals are extended for a period of 60 days for individuals who or businesses that are unable to

file a timely administrative appeal as a result of this proclaimed emergency related to COVID-19. The provisions in this paragraph are effective after the date of this Order and shall remain effective through July 31, 2020.

7. To protect the health and welfare of employees, state department representatives, hearing officers, administrative law judges, counsel, and others who conduct business relating to evidentiary appeals before the State Personnel Board, the six-month time limitation under Government Code section 18671.1 by which the Board shall render its decision after the filing of an appeal shall be extended by 60 days.
8. The deadlines specified in Government Code section 22844 and California Code of Regulations, title 2, sections 599.517 and 599.518, related to notification of requirement to enroll in Medicare (Cal. Code Regs., tit. 2, § 599.517, subd. (c)(2).), administrative review of termination of enrollment in basic health benefits plan including requests for administrative review, acknowledgement of receipt of administrative review requests, and provision of administrative review decisions (Cal. Code Regs., tit. 2, § 599.517, subd. (g)(2), (3)), administrative review of the basis for delayed effective date including requests for administrative review, acknowledgement of receipt of administrative review requests, and provision of administrative review decisions (Cal. Code Regs., tit. 2, § 599.517, subd. (h)(2), (3).), administrative review of decisions resulting from an appeals process related to coverage including requests for administrative review, acknowledgement of receipt of administrative review requests, and provision of administrative review decisions (Cal. Code Regs., tit. 2, § 599.518, subd. (d)(1), (2).), requests for administrative hearings related to administrative review decisions and provision of the CalPERS Board of Administration's decision related to administrative hearing (Cal. Code Regs., tit. 2, § 599.518, subd. (e)(1), (3).), are extended for a period of 60 days.
9. The Director of the Department of Alcoholic Beverage Control shall have the authority to suspend, for a period of up to 60 days, the deadlines for renewing licenses upon payment of annual fees and license renewal penalty fees that are due, as specified in Business and Professions Code section 24048.
10. The deadlines to pay annual fees, including any installment payments, currently due or that will become due during the proclaimed emergency, as specified in Business and Professions Code sections 19942, 19951, 19954, 19955, and any accompanying regulations; the expiration dates of all licensees, work permits, findings of suitability, or other approvals, as specified in Business and Professions Code sections 19876, 19877, 19912(a)(1)(B), and any accompanying regulations; the deadlines for submission and processing of any application or related fee, as specified in Business and Professions Code sections 19868, 19876, 19877, 19942, and any accompanying regulations; the deadline for completing the annual financial reports and audited reports, as specified in section 12313 of Title 4 of the California Code of Regulations; and the deadlines for satisfying any outstanding requirements, including conditions or restrictions on licenses, work

permits, findings of suitability, or other approvals, as specified in Business and Professions Code sections 19824, 19870, and 19912, are extended for a period of 60 days for any card room or third-party provider of proposition player service that suspends operations due to the proclaimed emergency.

11. For any shareholder meetings that already have been scheduled, or must occur before June 30, 2020, the requirements in Corporations Code sections 20 and 600 to request and receive the consent of shareholders for meetings of shareholders to be held by electronic transmission or by electronic video screen communication are hereby suspended, and the requirement in Corporations Code section 601 to provide written notice of such meetings is hereby suspended, to the extent that a corporation has provided notice to its shareholders that a meeting will occur at a physical location and subsequently provides notice by a press release, website posting and other means reasonably designed to inform shareholders that the meeting will occur by electronic transmission or by electronic video screen communication.
12. The Director of the Department of Consumer Affairs may, for 60 days from the date of this Order, waive any of the continuing education requirements in Divisions 2 and 3 of the Business and Professions Code, and any accompanying regulations.
13. In order to limit the need for in-person transactions at Department of Motor Vehicle offices and thereby facilitate adherence to physical distancing guidelines, the prohibition in Vehicle Code section 12814.5(e) against renewals by mail of driver's licenses and the requirements in Vehicle Code section 13002.1(b) for in-person renewals of identification cards, and any accompanying regulations, are waived for a period of 60 days.
14. To ensure the availability of fairgrounds for emergency activities, the restrictions on the use of the Fair and Expositions Fund contained in Business and Professions Code section 19620.15(h)(3)(C) are suspended, for the duration of the proclaimed emergency, for employees providing critical support for fairgrounds that are or may be activated for emergency activities.
15. The deadline specified in Government Code section 3304(d) for opening and completing investigations of alleged misconduct by public safety officers is extended by 60 days.
16. The deadline for serving a notice of adverse action specified in Government Code section 19635 is extended by 60 days.
17. The deadlines specified in Welfare and Institutions Code section 1961(A) and Government Code section 30061(b)(4) shall be extended by 30 days to allow counties sufficient time to submit updated Juvenile Justice Crime Prevention Act and the Youthful Offender Block Grant program plans to the Board of State and Community Corrections.
18. In order to enhance options for the delivery of food benefits to WIC participants and implement the administrative flexibilities for the WIC

Program contemplated in the Families First Coronavirus Response Act, Public Law No. 116-127, and other federal laws and waivers related to the WIC Program and COVID-19, for the duration of the authority granted by Congress or the COVID-19 waivers granted by the U.S. Department of Agriculture Food and Nutrition Service and any extensions thereto, the director of the State Department of Public Health may make temporary changes to Department's regulations governing WIC certification and eligibility, food delivery systems, and authorized supplemental foods in the California Code of Regulations, Title 22, Division 2, Subdivision 6, Chapter 6, Articles 2, 5, 6, and 7 and the California Women, Infants, and Children Program Bulletin Regulations Articles 3, 4, and 5 notwithstanding any other provision of State law. Any regulatory changes made pursuant to this paragraph shall be consistent with federal law and associated waivers and shall be posted on the Department's website.

19. In order to ensure timely payment of unemployment benefits, and as requested, notwithstanding Revenue and Taxation Code section 19542 or any other state laws, the Franchise Tax Board has the authority to share bank account information, received during Franchise Tax Board tax administration, of the Employment Development Department's unemployment benefit claimants, through no later than July 15, 2020, which shall be used solely for the express limited purpose of paying unemployment benefit claims.

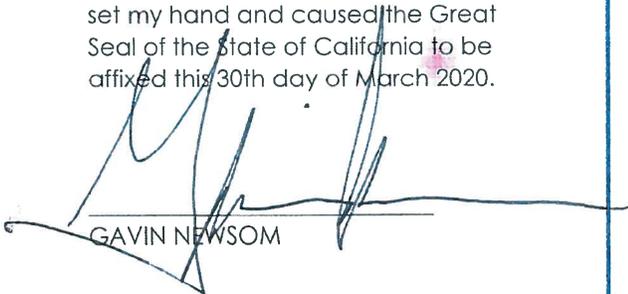
20. California Code of Regulations, Title 15, section 3041(b)(2), shall be waived for any inmate who loses a current compensated assignment as a result of a modified program or transfer until such time as the inmate receives a new compensated assignment.

21. The deadline specified in Government Code section 12820 for transfer of Division of Juvenile Justice to the California Health and Human Services Agency and the establishment of the Department of Youth and Community Restoration, is extended from July 1, 2020, to July 1, 2021.

This Order is not intended to, and does not, create any rights or benefits, substantive or procedural, enforceable at law or in equity, against the State of California, its agencies, departments, entities, officers, employees, or any other person.

I FURTHER DIRECT that as soon as hereafter possible, this Order be filed in the Office of the Secretary of State and that widespread publicity and notice be given of this Order.

IN WITNESS WHEREOF I have hereunto set my hand and caused the Great Seal of the State of California to be affixed this 30th day of March 2020.


GAVIN NEWSOM