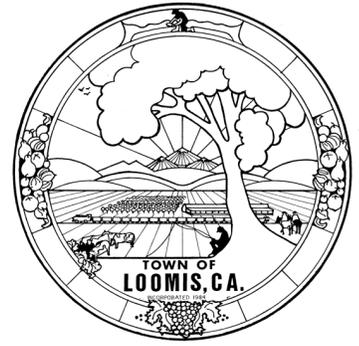


# TOWN OF LOOMIS



March 18, 2020

MESSAGE FROM JAN CLARK-CRETS – MAYOR  
TOWN OF LOOMIS  
ANNOUNCING AN  
**EMERGENCY BUSINESS TASKFORCE**

Dear Business Community,

These are uncharted times. Because of the concerns and uncertainties about the economic ramifications based on the spread of the Coronavirus (COVID-19) the Town of Loomis and the Loomis Basin Chamber of Commerce have organized an Emergency Business Taskforce.

The objective of the Taskforce is to provide pertinent information to our business community and communicate directly with you to find out what your biggest challenge or need is. Additionally, we urge you to contact us for any questions, concerns or help so that we can direct you appropriately. We will get through this crisis together and want you and your businesses to be ready to ramp up your operations once it is safe to do so.

We are communicating with local agencies on a regular basis to collect factual information. We will provide links to accurate information by email, Loomis Chamber of Commerce Website, Facebook, and Twitter as the information arises.

We are also working with our local utility companies to ascertain whether or not financially impacted businesses will have a grace period before a late fee or shut off action is taken. The Placer County Water Agency (PCWA) encourages businesses to call the agency if this is the case with your business so arrangements can be made. Pacific Gas & Electric has issued a shutoff moratorium on service disconnections to anyone as of this day until April 7. Please contact the PG&E Business Customer Center Monday – Friday 7am to 6pm for further questions or if you need to make payment arrangements 1-800-468-4743.

We have communicated with all three of the banks here in the Town of Loomis and they are all working diligently to service their customers. Please check hours of the branches as they have adjusted them recently. We encourage our business community to reach out to your individual banking centers and talk with them directly about any short term business needs. Your bankers are great partners in this crisis.

We also want to help communicate our member's messages to the community by sharing your social media posts etc. If you have a message that you would like us to share, please contact us by email and let us know.

We will be emailing this information via the Loomis Basin Chamber of Commerce contact list. Also, we have created a page for the Emergency Business Taskforce for ease of reference.

**This is recent information, as of March 18, 2020:**

## **SBA Updates Criteria on States for Requesting Disaster Assistance Loans for Small Businesses Impacted by Coronavirus (COVID-19)**

**WASHINGTON** – Today, as part of the Trump Administration’s aggressive, whole-of-government efforts to combat the Coronavirus outbreak (COVID-19) and minimize economic disruption to the nation’s 30 million small businesses, U.S. Small Business Administration Administrator Jovita Carranza issued revised criteria for states or territories seeking an economic injury declaration related to Coronavirus (COVID-19). The relaxed criteria will have two immediate impacts:

- **Faster, Easier Qualification Process for States Seeking SBA Disaster Assistance.** Historically, the SBA has required that any state or territory impacted by disaster provide documentation certifying that at least five small businesses have suffered substantial economic injury as a result of a disaster, with at least one business located in each declared county/parish. **Under the just-released, revised criteria, states or territories are only required to certify that at least five small businesses within the state/territory have suffered substantial economic injury, regardless of where those businesses are located.**
- **Expanded, Statewide Access to SBA Disaster Assistance Loans for Small Businesses.** SBA disaster assistance loans are typically only available to small businesses within counties identified as disaster areas by a Governor. **Under the revised criteria issued today, disaster assistance loans will be available statewide following an economic injury declaration. This will apply to current and future disaster assistance declarations related to Coronavirus.**

“We’re very encouraged that banks and financial institutions are responding to the President’s efforts to mobilize an unprecedented public-private response to the Coronavirus (COVID-19) outbreak. As a result, most small businesses that need credit during these uncertain times will be able to obtain it. However, our goal is to ensure that credit is available to any and all small businesses that need credit but are unable to access it on reasonable terms through traditional lending channels,” said Administrator Carranza. “To that end, the SBA is relaxing the criteria through which states or territories may formally request an economic injury declaration, effective immediately. Furthermore, once an economic injury declaration has been made in a state or territory, the new rules allow the affected small businesses within the state or territory to apply for a disaster assistance loan.”

SBA’s Economic Injury Disaster Loans offer up to \$2 million in assistance for each affected small business. These loans can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing.

### **Process for Accessing SBA’s Coronavirus (COVID-19) Disaster Relief Lending**

- 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). Upon a request received from a state’s or territory’s Governor, SBA will issue under its own authority, as provided by the Coronavirus Preparedness and Response Supplemental Appropriations

Act that was recently signed by the President, an Economic Injury Disaster Loan declaration.

- Any such Economic Injury Disaster Loan assistance declaration issued by the SBA makes loans available **statewide** to small businesses and private, non-profit organizations to help alleviate economic injury caused by the Coronavirus (COVID-19).
- SBA's Office of Disaster Assistance will coordinate with the state's or territory's Governor to submit the request for Economic Injury Disaster Loan assistance.
- Once a declaration is made, the information on the application process for Economic Injury Disaster Loan assistance will be made available to affected small businesses within the state.
- 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. The interest rate is 3.75% for small businesses. The interest rate for non-profits is 2.75%.
- SBA offers loans with long-term repayments in order to keep payments affordable, up to a maximum of 30 years. Terms are determined on a case-by-case basis, based upon each borrower's ability to repay.
- SBA's Economic Injury Disaster Loans are just one piece of the expanded focus of the federal government's coordinated response, and the SBA is strongly committed to providing the most effective and customer-focused response possible.

For additional information, please visit the SBA disaster assistance website at [SBA.gov/Disaster](https://www.sba.gov/Disaster)  
The application can be found at <https://disasterloan.sba.gov/ela/>

## Sierra Small Business Development Center Provides Resources

Things are changing quickly and our partners in workforce development, the Placer County Resource Center and **Sierra Small Business Development Center** are prepared to help local business owners through the effects of the COVID-19 virus.

We suggest that you like the @sierrasbdc Facebook page as they will be dedicating the page to posting as much information as possible for small businesses during this challenging time. Resources, webinars, informative websites, government agencies, etc. If you have a question or need more information you can call them at 530-582-5022. They are also aggregating resources on their website <https://www.sierrasbdc.com/.../ne.../covid-19-business-resources>

## California Department of Labor (resources for employers/employees):

Guidance for Employers and Workers:

More information can be found at their website: <https://www.labor.ca.gov/coronavirus2019/>

## California Employment Development Department (unemployment for workers)

The State of California's EDD has an important resource for employers and employees. Programs like payroll tax deferral, how to apply for unemployment if you are out of work due to COVID-19. Paid Family Leave, Unemployment Insurance, Disability Insurance have all been extended by the Governor to include the impacts of COVID-19 and in some cases, the 7 day waiting period has been waived.

More information at their website: [https://www.edd.ca.gov/about\\_edd/coronavirus-2019.htm](https://www.edd.ca.gov/about_edd/coronavirus-2019.htm)

## Message from U.S. Representative for California's 4th congressional district Tom McClintock

“During this time my office will remain open to constituents in need of federal assistance. If you are currently quarantined and in need of assistance, please contact me. If your small business is facing economic distress, my office can provide guidance on available resources. I want to hear directly from small business owners on what you need to help ramp up your operations as quickly and safely as possible as we move past COVID-19. I will continue to assist our Veterans with their claims and provide casework help to seniors so they don't have to navigate Medicare or the Social Security Administration on their own. If you are a constituent seeking assistance with a federal agency, please contact me at (916) 786-5560.”

### Internal Revenue Service

The Internal Revenue Service is postponing the April 15<sup>th</sup> Tax Deadline for most Americans, while waiving interest and penalties for 90 days. We are expecting more information soon. <https://www.irs.gov/coronavirus>.

### U.S. Department Of Labor Announces New Guidance On Unemployment Insurance Flexibilities During Covid-19 Outbreak

See: <https://www.dol.gov/newsroom/releases/eta/eta20200312-0>

---

#### Local Contact Information:

Loomis Basin Chamber of Commerce [manager@loomischamber.com](mailto:manager@loomischamber.com) Telephone - 916-652-7252  
Mayor Jan Clark-Crets [jclark-crets@loomis.ca.gov](mailto:jclark-crets@loomis.ca.gov) Cell phone 916-871-2431  
Councilmember Tim Onderko [tonderko@loomis.ca.gov](mailto:tonderko@loomis.ca.gov)  
Loomis Town Manager Sean Rabé [srabe@loomis.ca.gov](mailto:srabe@loomis.ca.gov)