SBA

U.S. Small Business Administration

Sacramento SBA District Office

Serves 22 counties in northeastern California

Sacramento District Office Territory		
Alpine County	Modoc County	Siskiyou County
Amador County	Nevada County	Sutter County
Butte County	Placer County	Tehama County
Calaveras County	Plumas County	Trinity County
Colusa County	Sacramento County	Yolo County
El Dorado County	San Joaquin County	Yuba County
Glenn County	Shasta County	
Lassen County	Sierra County	

 Visit <u>SBA.gov/local-assistance</u> to reach one of our other SBA 67 District Offices nationwide.

PPP Loan Program

Summary of All PPP Approved Lending 2020 and 2021

Loans Approved 11,823,594

Total Net Dollars \$799,832,866,520

Lender Count 5,467

<u>Paycheck Protection Program (PPP) Report: Approvals through 05/31/2021 (sba.gov)</u>



COVID-19 Economic Injury Disaster Loan

SBA Disaster Assistance Update Dationwide Economic Injury
Disaster Loans COVID-19, September 16

EIDLs Approved 3,833,654 EIDL

Dollars Approved \$266,522,175,697

Beginning Oct. 8th: Loan maximum increases from \$500K to \$2M

- Normal operating expenses (e.g., payroll, rent, working capital)
- (New) Payment and prepayment of commercial debt and regularly-scheduled payments of federal debt
- 3.75% for businesses (fixed), 2.75% for nonprofits (fixed)
- 30 years with 2-year deferment, no pre-payment penalty



Are You Ready to Consider Federal Contracting?



The world's largest customer, buying all kinds of products & services



Required by law to provide contract opportunities to small businesses



Evaluate your readiness & learn more by visiting SBA.gov/contracting



The SBA Resource Partner Network



- Small Business Development Centers (SBDC)
- Women's Business Centers
- SCORE
- Veteran's Business Outreach Centers (VBOC)





Approved and funded by the SBA



Find local resource partners near you at SBA.gov/local-assistance

Eligible Energy Public Policy Projects

SBA 504 Loan Program

- a. Eligible Energy Public Policy Projects
- \$5,500,000 maximum for each eligible project (see Paragraph A.2.a.i. of this Chapter, Projects for the reduction of existing energy consumption by at least 10%, and Paragraph A.2.a.ii of this Chapter, Renewable energy sources that generate more than 15% of energy used at Project Facility, for more information on Projects that are eligible for the \$5,500,000 debenture limit).
 - i. The outstanding Gross Debentures issued for a small business concern, including affiliates, for Eligible Energy Public Policy Projects must not exceed \$16,500,000 in the aggregate.
 - ii. The \$5,500,000 limit for each Project is not reduced by any other outstanding SBA loan guaranties that the Borrower and its affiliates have received through other SBA loan programs.
 - iii.Loans made for Eligible Energy Public Policy Projects do not reduce the \$5,000,000 limit for each small business concern for other 504 Projects.

SBA Hub Zone Benefits to Opportunity and Promise Zone Businesses

SBA's Historically Underutilized Business Zones (<u>HUBZone</u>) program provides set-aside contract opportunities to qualified businesses in distressed areas that undergo a certification process.

- 3% goal for all government contracts
- Available to qualified businesses in Promise Zones and Opportunity Zones

HUBZones and Opportunity Zones have a significant overlap

- HUBZone Map (sba.gov)
- Opportunity Zones Map | opportunityzones.hud.gov

Accessing the Internet in Rural America

- SBA's Office of Advocacy examined rural broadband access in a 2019 report: <u>Accessing</u> the Internet in Rural America (sba.gov)
 - Highlights:
 - In a 2018 survey by the Pew Research Center, 58 percent of rural respondents reported that access to high-speed internet was a problem for their communities.
 - Internet subscription rates are lower in rural areas for the most popular broadband technologies, with rural communities turning to alternatives like satellite.

Gold Country Broadband Consortium

- Leverages regional, state, and natural resources to launch public-private partnerships to improve and expand broadband access.
- Serves Nevada, Placer, El Dorado, Sierra, and eastern Alpine counties.
- Hosts a broadband speed test and survey to identify gaps in broadband coverage.
- Managed by Sierra Business Council. For more details, visit: Gold Country Broadband Consortium - Sierra Business Council.

Governor's Office of Business and Economic Development (GO-Biz)

- CA Relief Grant: funding from \$5,000 to \$25,000. Eligibility based on a business' annual revenue as documented in their 2019 Federal Tax Return. https://careliefgrant.com/
 - Round 8 Nonprofit Cultural Institutions Program and Round 9 Program now open.
- Visit the CA Business Portal for comprehensive information on state business programs and resources.

https://business.ca.gov/apps/

Fraud Alert

Be on the lookout for COVID-19 business scams

https://www.justice.gov/disaster-fraud

- Report suspected COVID-19 fraud to the National Center for Disaster Fraud: 1-866-720-5721 or <u>disaster@leo.gov</u>.
- Report suspected SBA loan fraud:
 https://www.sba.gov/funding programs/loans/covid-19-relief-options/report id-theft-fraud

SBA Contacts

SBA Disaster EIDL Program Assistance

- sba.gov/disaster 1-800-659-2955 / 1-800-877-8339 (TTY)
- Loan servicing questions: <u>elpasodlsc@sba.gov</u> or 800.487.6019
- Requests for reconsideration if declined: <u>pdcrecons@sba.gov</u>
- Suspicious loans or advances: <u>sba.gov/eidl-id-theft</u>

Sacramento District Office

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- Subscribe to our e-newsletter for updates and visit our district calendar: https://www.sba.gov/ca/sacramento
- sba.gov/relief all economic aid options