



Laguna Niguel COVID-19 Business Resource List

Program Name	Program Summary	Agency	Website	Phone No.
FEDERAL - SMALL BUSINESS ADMINISTRATION (SBA)				
Paycheck Protection Program	The Paycheck Protection Program (PPP) provides loans to help businesses keep their workforce employed during the COVID-19 pandemic. Borrowers may be eligible for PPP loan forgiveness. If you have not received a PPP loan before, First Draw PPP Loans are available. If you have previously received a PPP loan, certain businesses are eligible for a Second Draw PPP loan.	SBA	https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program	714-550-7420 / TDD 800-877-8339
COVID-19 Economic Disaster Loan	The COVID-19 Economic Injury Disaster Loans provides economic relief to small businesses and nonprofit organizations that are currently experiencing a temporary loss of revenue.	SBA	https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/covid-19-economic-injury-disaster-loans	714-550-7420 / TDD 800-877-8339
SBA Debt Relief	SBA Debt Relief provides debt relief to existing SBA loan borrowers during the COVID-19 pandemic.	SBA	https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/sba-debt-relief	714-550-7420 / TDD 800-877-8339
SBA Express Bridge Loans	The SBA Express Bridge Loans enables small businesses who currently have a business relationship with an SBA Express Lender to access up to \$25,000 quickly.	SBA	https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/sba-express-bridge-loans	714-550-7420 / TDD 800-877-8339
STATE				
Small Business Relief Payment Plans	Eligible small businesses with less than \$5 million in taxable annual sales can take advantage of a 12-month interest-free payment plan for up to \$50,000 of sales and use tax liability.	CA Dept. of Tax & Fee Administration	https://www.cdtfa.ca.gov/services/covid19.htm	800-400-7115
Work Sharing Program	Businesses impacted by the COVID1-19 pandemic may apply for the Unemployment Insurance (UI) Work Sharing Program. This program allows employers to seek an alternative to layoffs.	State of CA Employment Development Dept.	https://www.edd.ca.gov/Unemployment/Work_Sharing_Program.htm	800-400-7115
California Small Business Loan Guarantee Program	Eligible small businesses may qualify for a loan through IBank. Financial Development Corporation (FDC) partners throughout the State are assisting businesses in securing a 95% guarantee on bank loans of up to \$1 million.	Small Business Finance Center via IBank	https://www.ibank.ca.gov/small-business-finance-center/	Email – COVID19Loan@ibank.ca.gov
REGIONAL				
Economic & Business Recovery Call Center	Call center to assist businesses impacted by the COVID-19 pandemic. These resources will support businesses with challenges such as lay-off aversion, loans, utility reduction programs, and community resources mapping.	Orange County Community Services	https://covid19info.ocgov.com/employers	714-480-6500
SCORE Mentoring	No-cost personal mentoring at 23 locations throughout Orange County and free and low-cost workshops and webinars on a variety of business topics.	SCORE Orange County	https://orangecounty.score.org/	714-550-7369
Orange County Small Business Development Centers (SBDC)	Comprehensive small business assistance network. Currently providing daily webinars relating to funding information during the COVID-19 pandemic.	Orange County SBDC	https://ociesmallbusiness.org/	800-616-SBDC