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The California Office of the Small Business Advocate (CalOSBA) supports economic growth and innovation statewide. CalOSBA's core mission is to provide resources to all California small businesses, disabled veteran business enterprises (SB/DVBEs), minority and women-owned businesses, and individuals who own and operate businesses in low-wealth and rural communities.

CalOSBA supports outreach and engagement efforts through advocacy, sharing resources, and building resilience through programs and our Technical Assistance Network that supports growth and business sustainability.

This month's newsletter highlights the ecosystem and CalOSBA's efforts to serve California businesses statewide.

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[From the Advocate](#)



Hail to Those Who Carry Payroll on Their Backs

A collage of two images showing CalOSBA Director Tara Lynn Gray and a close up photo of hands as one individual hands over a check and an off camera individual receives it.

My office is planning an upcoming Policy Day, an internal review of new programs and policies impacting small businesses. As part of this exercise, our office counted approximately 46 new laws that went into effect on January 1, 2023. We decided to do this exercise because small business owners need to make sure their operations and Human Resource policies are up-to-date each year. I can tell you: it's way more than putting up a new OSHA poster in the breakroom.

There is one bill in particular that warrants attention; this is where I'm going to deep dive this month: [Senate Bill-No. 3](#) (SB-3) *Minimum wage: in-home supportive services: paid sick days*.

It's not actually a new law; it was signed by Governor Brown in 2016. What's new is the SB-3 mandate, as of January 1, 2023, California's minimum wage increased to \$15.50 per hour for all employers (except for those working in cities and counties where the minimum wage is higher).

I believe the increase in hourly wage is necessary in a state with [the second highest cost of living in the country](#). (Highest is Hawaii). A California For All must mean that workers can afford to live decently within commuting distance of their place of employment.

As the CalOSBA Small Business Advocate, thinking about this one policy reminded me of what it feels like to be responsible for other people's livelihoods, the many sleepless nights pondering that heavy question: am I going to make payroll?

[Read the full article on LinkedIn here.](#)

[Disaster Response Resource Guide for California Businesses](#)



To download the CalOSBA Disaster Resources for California Businesses guide, click [here](#).

Governor Newsom declared a statewide state of emergency on January 4, 2023, related to a series of atmospheric river systems bringing high winds, substantial precipitation, and river and urban flooding. The Declaration

authorized the mobilization of the California National Guard and directed Caltrans to request immediate assistance through the Federal Highway Administration's Emergency Relief Program. The Governor also activated the State Operations Center to its highest level.

This was followed by an Emergency Declaration from President Joe Biden on January 9 and a Presidential Declaration of a Major Disaster on January 14. The most recent amendment to this declaration as of delivery of this newsletter releases Federal aid in the primary counties of Merced, Sacramento, Santa Cruz, Santa Barbara, Monterey, San Luis Obispo, San Joaquin, Calaveras, Alameda, Contra Costa, Mendocino, Ventura and San Mateo for damages caused by severe winter storms, flooding, landslides, and mudslides beginning on December 27, 2022.

Business Physical Disaster Loans are available in the primary counties listed above to repair or replace disaster damaged property including real estate, inventory, and equipment. Economic Injury Disaster Loans (EIDL) only are available to supplement working capital for small businesses, agricultural cooperatives, and most non-profits in the following contiguous counties: Alameda, Alpine, Amador, Contra Costa, El Dorado, Fresno, Kern, Kings, Madera, Mariposa, Placer, San Benito, San Francisco, Santa Clara, Solano, Stanislaus, Sutter, Tuolumne, Ventura, Glenn, Humboldt, Lake, Los Angeles, Sonoma, Tehama, Trinity and Yolo.

Assistance includes grants for temporary housing and home repairs, low-cost loans to cover uninsured property losses, and other programs for individuals and business owners. Funding for emergency work is also available to State, tribal, and eligible local governments, and certain nonprofits. Businesses in the primary counties may apply for SBA Business Physical Disaster Loans and Emergency Injury Disaster Loans (EIDL); businesses in contiguous counties are eligible for EIDL only. Business and residents must first register with FEMA before applying for SBA loans. Counselors are available to support this process at Disaster Resource Centers and Small Business Development Centers (SBDCs).

To download the CalOSBA guide, click [here](#).

To download the Disaster Assistance Loan 3-Step Process guide, click [here](#).

Para ver la guía del proceso del préstamo de asistencia por desastre, oprima [aquí](#).

[Grant Programs](#)

New Year, New Reminder About Non-Profit Resources



A photograph showing four young women in leotards practicing ballet.

CalOSBA offers support and resources to small businesses and non-profits alike and understands the [importance of investing in mission-driven organizations](#).

The new year is a new opportunity to share non-profit grant programs that are currently open, or are opening soon, in case you may know of organizations that could benefit from these programs. Help us spread the word to organizations in your community that [CalOSBA funding programs](#), with more than \$49.5 million available, are also open and available to non-profits.

[Read the full article on LinkedIn here.](#)

[Resiliency and Outreach](#)

New Small Business Success Stories Web Page



An animated image showing different businesses on the small business success stories webpage at CalOSBA.ca.gov.

Check out the new page to read more about small business owners who used the state's technical assistance network, and grants from our office, to take their businesses to the next level [here](#).

Sign up with one of our partners [here](#) to be a client today – and your business might be featured next!

For more small business resources and information, visit calosba.ca.gov

No-cost and low-cost training is available through Technical Assistance Centers across the state. Browse the training schedule on the CalOSBA website by [clicking here](#).

[Submit a request to CalOSBA](#)



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