

BAY AREA SMALL/SOCIAL ENTERPRISE TASK FORCE

GUIDE TO COVID-19 RESOURCES AND RELIEF





Note: This guide was last updated on April 6, 2020. There can be no assurance that the resources listed remain available or that all resources have been included.

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LOCAL

BENICIA

Commercial Evictions: The City of Benicia has a moratorium until May 31 banning evictions of commercial tenants citywide. Additionally, the tenants will not be in default for unpaid rent for 60 days past the date on which the moratorium is no longer effective. See:

<https://www.ci.benicia.ca.us/coronavirus>.

BERKELEY

BERKELEY RELIEF FUND

(BUSINESS): The Berkeley Business Continuity Grants program establishes an emergency relief fund with an allocation of \$1 million to help mitigate COVID-19-related financial losses that Berkeley's small businesses have suffered. The grants are up to \$10,000 and the first round of grants will be determined on April 6 at 5 p.m. In order to qualify, the business must be an existing business or nonprofit within the City of Berkeley with an active business license, have between 1 and 50 employees, and demonstrate at least a 25% reduction in revenues due to COVID-19, while the funds must be used to cover payroll, rent, or working capital. Deadline is April 6, 2020, at 5:00 p.m. PST. See: <https://www.cityofberkeley.info/covid19-business-grants/>.

BERKELEY RELIEF FUND

(ARTS): The Berkeley Arts Organization Continuity Grants program establishes an emergency relief fund with an allocation of \$1 million to help mitigate COVID-19-related financial losses that Berkeley's arts organizations have suffered. Through this program the City is making grants of up to \$25,000 and applications are accepted on a rolling basis until April 20. To qualify, the organization must be located in the City of Berkeley and have been in operation for more than one year, have a majority of its arts activities in Berkeley for more than one year, while the organization must have 501(c)(3) status with a mission statement clearly focused on art and culture, or must be an ongoing program of a non-arts or service-based nonprofit organization that is focused on the development, production, or presentation of arts and culture or a fiscally sponsored organization with a mission statement clearly focused on the development, production, or presentation of arts and culture. See: <https://www.cityof-berkeley.info/covid19-arts-grants/>.

COMMERCIAL EVICTIONS:

The City of Berkeley has issued an emergency response ordinance prohibiting evictions for delayed rent payments during the emergency for commercial tenants. Rent will need to be paid once the state of emergency is over, but the landlord will not be able to collect late fees. See: <https://www.cityofberkeley.info/covid19-business-support/>.

BRENTWOOD

GENERAL RESOURCES: The City of Brentwood has compiled a list of general resources for small businesses:



<https://www.brentwoodca.gov/about/covid19.asp>.

TECHNICAL RESOURCES: The City of Brentwood Economic Development Division is providing free business counseling and referrals to regional, state, and federal resources such as layoff aversion and disaster assistance programs. Contact: EconomicDevelopment@brentwoodca.gov.

FREMONT

WAIVER OF LATE PAYMENT PENALTIES AND INTEREST FOR BUSINESS TAX RENEWALS:

The City of Fremont is automatically waiving late penalties and penalties for business tax certificate renewals for Business Tax Certificates that expired on December 31, 2019 and were up for renewal on February 29, 2020 and is continuing to do so for Business Tax Certificates that expired on March 31, 2020 and are up for renewal on April 30, 2020. See: <http://fremont.gov/3589/Business-Resources>.

HAYWARD

FINANCIAL RESOURCES: The City of Hayward Economic Development Division, through the Business Resiliency Grant Program, is providing businesses with 25 or fewer employees and all independently owned restaurants with grants of \$5,000 that can be used for any aspect of the business. See: <https://www.hayward-ca.gov/your-government/programs/hayward-covid-19-small-business-resiliency-grant-program>.

OAKLAND

GENERAL RESOURCES: The City of Oakland has put together an FAQ on relief available to small businesses. See: <https://www.oaklandca.gov/resources/small-business-frequently-asked-questions>.

FINANCIAL RESOURCES: In partnership with Working Solutions, the City of Oakland will provide rapid response working capital grants of \$5,000 to small businesses owned by low-income individuals. To qualify, a small business owner must have an income below 80% of the Area Median Income (\$69,000 for an individual or \$98,550 for a family of four) with priority given to very low-income or extremely low-income individuals. The business must also be based in Oakland and the owner must be able to show that they have suffered financial loss due to the COVID-19 crisis. See: <http://www.workingsolutions.org/oakland-grants>.

NOTE: Due to overwhelming demand, the application period has ended.

BUSINESS REPORTING AND TAX FILING DEADLINE EXTENSIONS:

The City of Oakland will waive late payment penalties for small businesses resulting from failure to file taxes due March 1, 2020 on time as a result of COVID-19. To apply for a payment plan or seek a waiver, call the customer service line at (510) 238-3704 or email BTwebsupport@oaklandca.gov.

TECHNICAL RESOURCES: The Oakland Business Assistance Center is working directly with small businesses to connect them with business support organizations that are offering financial products, technical assistance, and other services. See: <https://www.oaklandca.gov/topics/oakland-business-assistance-centeru>.



RICHMOND

FINANCIAL RESOURCES:

The KIVA Richmond Entrepreneur Start-Up Fund provides up to \$1,500 matching small business loans to Richmond start-up businesses. Loans are provided through the KIVA platform. See:

<https://www.ci.richmond.ca.us/3656/KIVA-Richmond>.

The City of Richmond's Revolving Loan Fund provides loans ranging between \$5,000 and \$100,000 to businesses located in the City of Richmond or businesses that plan to relocate to the City of Richmond or provide services or hire residents within the City of Richmond. See:

<https://www.ci.richmond.ca.us/2768/Revolving-Loan-Fund>.

SACRAMENTO

FINANCIAL RESOURCES: The City of Sacramento established a Small Business Emergency Economic Relief Loan Program to provide relief for businesses affected by COVID-19. See: <https://www.cityofsacramento.org/Economic-Development/Economic-Relief>. NOTE: Applications are no longer being accepted at this time. If additional funds become available, the application process will re-open.

SAN FRANCISCO

GENERAL RESOURCES: The San Francisco Office of Economic and Workforce Development is regularly updating its website with a list of available financial resources, including local, state and federal loans, grants, insurance, and fee/service payment deferrals: <https://oewd.org/businesses-and-nonprofits-impacted-covid-19>.

FINANCIAL RESOURCES:

The Office of Economic and Workforce Development created a COVID-19 Small Business Resiliency Fund to allow impacted small business owners to access grants of up to \$10,000 for employee salaries and rent. This program is being administered in partnership with Northeast Community Federal Credit Union. See: <https://oewd.org/businesses-impacted-covid-19#Grants>. NOTE: Applications are no longer being accepted for this fund.

The City of San Francisco is providing \$10 million to reimburse businesses with employees located in SF to provide additional paid sick time for those employees. See:

<https://sf.gov/step-by-step/get-reimbursed-paying-your-sf-staff-extra-sick-time>. NOTE:

Initial funding has been depleted. At this time, any applications will be placed on a waitlist. If funds become available, the city will contact the businesses in the order they applied.

The City of San Francisco is contributing \$2.5 million to an Arts Relief Program to invest directly in working artists and arts and cultural organizations financially impacted by COVID-19. Individuals may apply for a grant of up to \$2,000. Organization grant awards will range from \$5,000 to \$25,000 and will be scaled based on budget size. Small- to mid-budget sized arts and cultural organizations may also apply for interest-free loans through this program. Deadline to apply is April 15, 2020 at 5:00pm PST. Apply here:

<https://www.cciarts.org/EmergencyRelief.htm>.

The City of San Francisco has established the Worker and Families First Paid Sick Leave Program. This program will cover any sick leave (up to \$15.59 per hour) an employee has taken since March 16, 2020 for up to 40 hours. Businesses must first exhaust their Sick Leave and Paid Time Off policies with businesses employing between 200 and 499 employees seeking reimbursement for sick leave after April 2, 2020 must exhaust an additional 80 hours of paid sick leave required by the Families First Coronavirus Response Act. See:



https://oewd.org/sites/default/files/Documents/3.30.20%20FAQs%20Worker%20and%20Families%20First%20Paid%20Sick%20Leave%20Program.pdf?_ga=2.66228715.415761610.1585879774-1699348701.1584403249.

TAX FILING AND BUSINESS REPORTING EXTENSIONS:

Quarterly estimated tax payments of the Gross Receipts Tax, Payroll Expense Tax, Commercial Rents Tax, and Homelessness Gross Receipts Tax that would otherwise be due on April 30, 2020, are waived for taxpayers or combined groups that had combined San Francisco gross receipts in calendar year 2019 of \$10,000,000 or less. These quarterly estimated tax liabilities must instead be paid along with annual tax payments for tax year 2020, which will generally be due by March 1, 2021. These bills are typically mailed in late March, but businesses with 2019 gross receipts of \$10,000,000 or less will receive a letter instead of a bill. The due date for license fees has been extended to June 30, 2020. See: <https://sftreasurer.org/covid19>.

COMMERCIAL EVICTIONS: The City of San Francisco has ordered a moratorium prohibiting commercial and residential evictions due to nonpayment until at least May 3. This is aimed at helping businesses with less than \$25 million in gross receipts. Link: <https://oewd.org/businesses-impacted-covid-19>.

SAN MATEO COUNTY

FINANCIAL RESOURCES: San Mateo County is launching the San Mateo County Strong Fund with \$3 million in donations to help local individuals, families, non-profit organizations, and small businesses. Additional details on this program are forthcoming and will be available here:

<https://www.samceda.org/COVID-19-Resource-Links-Business> and here: <https://www.smcstrong.org/>.

VALLEJO

COMMERCIAL EVICTION: The City of Vallejo has a moratorium barring eviction of commercial tenants citywide until city council terminates the emergency proclamation. The Tenant's inability to pay rent must be documented and due to a decrease in income caused by the COVID-19 pandemic. See: <http://astanehelaw.com/wp-content/uploads/2020/03/VallejoCoronavirusCOVID19EvictionMoratorium.pdf>.

STATE

1. GENERAL RESOURCES:

- a. The California Governor's Office has compiled a guide to financial and technical assistance, labor and workforce support, and business tax filing deadline extensions. See: <https://business.ca.gov/coronavirus-2019/>.
- b. The California Governor's Office has issued an FAQ for California small businesses on available resources. See: <https://static.business.ca.gov/wp-content/uploads/2020/03/FAQ-for-Small-Businesses-3.25.2020.pdf>.
- c. The California Employment Development Department has issued information for workers, caregivers, and employers. See: https://www.edd.ca.gov/about_edd/coronavirus-2019.htm.
- d. The California Employment Development Department has developed an FAQ on disability/paid family leave, unemployment insurance benefits, and employer information. See:



https://www.edd.ca.gov/about_edd/coronavirus-2019/faqs.htm.

- e. The LA Small Business Development Center has prepared a guide to the latest COVID-19 resources for businesses. See: <https://smallbizla.org/covid19-response-guide/#edd>.

2. FINANCIAL RESOURCES:

- a. The California Capital Access Program (CalCAP)'s Loan Loss Reserve Program provides financing to businesses that create jobs and improve the economy. It may provide up to 100% coverage on losses as a result of certain loan defaults. With CalCAP portfolio support, a lender may be more comfortable underwriting small business loans. Individual borrowers are limited to a maximum of \$2.5 million enrolled over a three-year period. See: <https://www.treasurer.ca.gov/cpcfaca/cap/sb/index.asp>. Qualifying small businesses should contact a participating lender to enroll: <https://www.treasurer.ca.gov/cpcfaca/cap/sb/institutions.pdf>.
- b. The California Infrastructure and Economic Development Bank (IBank)'s Small Business Finance Center (SBFC) partners with Financial Development Corporations (FDCs) to provide loan guarantees and direct loans for small businesses that experience capital access barriers. See: <https://ibank.ca.gov/small-business-finance-center/>.
 - i. The California Small Business Disaster Relief Loan Guarantee Program will be providing loan guarantees and direct loans for small businesses that experience capital access barriers and cannot obtain loans without a guarantee. To qualify, businesses must have less than 750 employees and have been negatively impacted or disrupted by COVID-19. Up to \$1,399,000 may be guaranteed and the proceeds may be used to refinance debt. Qualifying

small business owners may apply for a loan guarantee or get additional information by contacting one of the participating FDCs:

<https://www.ibank.ca.gov/fdc/>.

- ii. The Jump Start Loan Program offers loans from \$500 to \$10,000 to low-wealth entrepreneurs in declared disaster and emergency areas. Qualifying small business owners may apply for a Jump Start loan or get additional information by contacting one of the Jump Start FDCs (those marked with asterisks): <https://www.ibank.ca.gov/fdc/>.

3. TAX FILING AND BUSINESS REPORTING EXTENSIONS:

- a. The Franchise Tax Board has postponed the tax filing and payment deadlines for businesses until July 15. See: <https://www.ftb.ca.gov/about-ftb/newsroom/news-releases/2020-3-state-postpones-tax-deadlines-until-july-15-due-to-the-covid-19-pandemic.html>.
- b. The California Department of Tax and Fee Administration is permitting small businesses with less than \$5 million in taxable annual sales to take advantage of a 12-month, interest free, payment plan for up to \$50,000 of sales and use tax liability. The application for the payment deferral will be available in the coming months. See: <https://www.cdfta.ca.gov/services/covid19.htm>.

4. TECHNICAL RESOURCES:

The EDD's Rapid Response teams provide early intervention assistance to help avert potential layoffs, and immediate on-site services to assist workers facing job losses. These services are carried out by state and local workforce development agencies in partnership with the America's Job Center of California network. See: <https://export->



connect.org/en/products/v/covid19/california-rapid-response-for-businesses. Employers are encouraged to contact their local America's Job Center of California to learn more about whether Rapid Response can help them navigate the COVID-19 crisis: <https://www.careeronestop.org/LocalHelp/AmericanJobCenters/find-american-job-centers.aspx>.

FEDERAL

U.S. SMALL BUSINESS ADMINISTRATION CARES ACT LOANS (TREASURY AND PPP LOANS):

The Coronavirus Aid, Relief, and Economic Security Act (the CARES Act) established two loan programs for U.S. businesses: (1) the Coronavirus Economic Stabilization Act of 2020, which creates loan programs to be directed by the United States Department of the Treasury; and (2) the Keeping American Workers Paid and Employed Act, which creates the Paycheck Protection Program. Morrison & Foerster LLP has developed a CARES Act Resource Center, which provides information on these two loans programs, as well as other sources of relief under the Act.

- i. CARES Act Resource Center: <https://www.mofo.com/special-content/coronavirus/cares-act.html>.
- ii. Overview of loan programs: <https://www.mofo.com/resources/insights/200327-overview-cares-act-loan-programs.html>.
- iii. CARES Act FAQ: <https://www.mofo.com/resources/insights/200327-faq-coronavirus-economic-stabilization-act-cesa.html>.

U.S. SMALL BUSINESS ASSOCIATION ECONOMIC INJURY DISASTER LOAN (EIDL):

The U.S.

Small Business Administration (SBA) is offering, in California and other designated states and territories, low-interest federal disaster loans to provide working capital to small businesses suffering substantial economic injury as a result of COVID-19. The maximum loan amount is \$2 million and the interest rate is 3.75% for small businesses. The loan proceeds may be used to pay fixed debts, payroll, accounts payable, and other bills that cannot be paid because of the disaster's impact. Borrowers are also eligible to apply for a loan advance of up to \$10,000. See: <https://www.sba.gov/disaster-assistance/coronavirus-covid-19>.

U.S. SMALL BUSINESS ASSOCIATION EXPRESS BRIDGE

LOANS: Small businesses that currently have a business relationship with an SBA Express Lender can access an express bridge loan of up to \$25,000. These loans must be repaid in full or in part by proceeds from the EIDL Loan. See: <https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/sba-express-bridge-loans>.

PRIVATE

FACEBOOK (GRANTS): Facebook is offering \$100 million in cash grants and advertising credits to help small businesses. The details are not yet available, but businesses can sign up to be notified of updates by email. See: <https://www.facebook.com/business/boost/grants>.

GOFUNDME (DONATION MATCHING):

GoFundMe has launched a Small Business Relief Fund to help small businesses negatively impacted by a government mandate relating to the COVID-19 pandemic. The business must be independently owned and operated and not nationally dominant in the



field of operation for the business and intend to use funds to either help care for its employees/workers or pay ongoing business expenses. If a business receives at least \$500 in donations on its GoFundMe campaign it may be considered to receive a \$500 matching grant from the Small Business Relief Fund. See: <https://www.gofundme.com/c/small-business-relief-initiative-and-fund-faqs>.

GOOGLE (AD CREDITS): Google is making \$340 million in Google Ads credits available to all small businesses with active accounts over the past year. Apply here: https://edu.google.com/programs/credits/research/?modal_active=none.

INTUIT (PAYMENT DEFERRALS): In addition to working with the GoFundMe Small Business Relief Initiative, Intuit is helping QuickBooks Capital customers with upcoming payments and access to funds. Customers can receive up to an eight-week deferral on loan payments with no interest charged. QuickBooks is also launching a free version of the QuickBooks Instant Deposit for QuickBooks Payments customers. See: <https://www.intuit.com/blog/news-social/supporting-consumers-small-businesses-and-communities-as-we-face-covid-19-together/?iana=cp> news link.

VERIZON-LISC (GRANTS): Verizon is partnering with LISC to offer up to \$2.5 million worth of Small Business Recovery Grants. Grants will be of up to \$10,000 to businesses facing immediate financial pressure because of COVID-19, especially entrepreneurs of color, women-owned businesses, and other enterprises in historically under-served places who don't have access to flexible, affordable capital. Register for next round of grants here: <https://www.lisc.org/covid-19/verizon-small-business-recovery-fund/>. NOTE: First round application period has closed. Register now for upcoming round to begin mid-April.

YELP (FREE ADVERTISING):

Yelp is providing approximately \$25 million in relief, primarily focused on supporting independent local restaurants that remain open in the form of waiving advertising fees, free advertising products and services, and free access to Yelp page upgrades. See: https://blog.yelp.com/2020/03/yelp-covid-19-response-and-support-for-local-businesses?utm_source=biz_blog&utm_medium=yelp_blog&utm_content=blog_text_link.

BUMBLE: Until April 5th small business owners can submit a request to receive up to \$5,000 in monetary support from Bumble. To apply, applicants must download the Bumble dating app and match with the Bumble Community Grants profile. See: <https://helloalice.com/resources/content/covid-19-small-business-grant>.

NOTE: Deadline was April 5.

HELLO ALICE: Hello Alice, with the support of a number of businesses, is offering \$10,000 emergency grants to small businesses severely impacted by COVID-19. See: <https://helloalice.com/resources/funding/hello-alice-covid-19-business-for-all-emergency-grant> and <https://www.covid19businesscenter.com/>.

NONPROFIT

EAST BAY COMMUNITY FOUNDATION (GRANTS): In its first phase, the COVID-19: A Just East Bay Response Fund will provide one-time general operating grants to organizations that provide critical services around economic security to the most vulnerable populations in the East Bay. See: <https://www.ebcf.org/covid-19-fund/>.

JAMES BEARD FOUNDATION (GRANTS): The James Beard Foundation Food and Beverage Industry Relief Fund is



providing a \$15,000 payment to restaurants that are independently owned with 100 full- or part-time employees or a restaurant group in which each member restaurant has 100 or less full- or part-time employees. See:

<https://www.jamesbeard.org/relief>.

NOTE: Applications suspended due to overwhelming response.

KIVA (LOANS): Kiva provides no interest loans to small businesses. In response to COVID-19, Kiva expanded its eligibility criteria, increased the maximum loan amounts to \$15,000, and provided for a six-month grace period prior to repayment. See: <https://pages.kiva.org/blog/faqs-kivas-response-to-covid-19>.

MAIN STREET LAUNCH

(LOANS): Main Street Launch offers small business loans from \$10,000 to \$250,000 and manages the City of San Francisco's Emerging Business Loan Fund, which offers microloans of up to \$250,000. See: <https://www.mainstreet-launch.org/san-francisco-launch/>.

OPPORTUNITY FUND

(LOANS): Opportunity Fund provides loans between \$2,600 and \$250,000 to small businesses who may not qualify for traditional funding. See: <https://www.opportunityfund.org/loan-faqs/>.

SAN FRANCISCO FOUNDATION

(GRANTS): The San Francisco Foundation COVID-19 Emergency Response Fund is providing one-time payments to nonprofits addressing the following four issue areas: racial bias, worker protection, homelessness and renter protection/housing security, and food security. The grants range between \$3,000 and \$25,000. See: <https://sff.org/nonprofits-apply-for-a-grant-from-the-sff-covid-19-emergency-response-fund/>.

SEMPRA ENERGY FOUNDATION (GRANTS):

The Sempra Energy Foundation COVID-19 Nonprofit Hardship Fund will provide grants ranging from \$500 to \$50,000 to small to medium-sized nonprofit organizations. To qualify, applicants must have charitable status under section 501(c)(3) and be in good standing, be providing critical services to individuals and families significantly affected by COVID-19, and be providing health, education, welfare, or social services in response to COVID-19 in areas of the U.S. where Sempra Energy and its family of companies operates (including California). See: <https://www.sempraenergyfoundation.org/pages/areas-of-giving/health-and-safety.shtml>.

NOTE: Online application process is closed.

SILICON VALLEY COMMUNITY FOUNDATION (GRANTS):

The COVID-19 Regional Response Fund will provide operating grants to organizations that have deep roots in the community and will serve vulnerable individuals such as residents without health insurance, people with limited English proficiency, healthcare and gig workers, and communities of color. See: <https://www.siliconvalleycf.org/coronavirus-fund>.

SMALL BUSINESS MAJORITY CALIFORNIA (TECHNICAL ASSISTANCE):

Small Business Majority, a national small business advocacy organization, is updating its website daily with information about upcoming webinars, relevant small business updates, policy recommendations, new resources, and more. See: <https://smallbusinessmajority.org/covid-19-daily-updates-for-small-businesses>.

UNITED WAY (GRANTS):

United Way Bay Area's COVID-19 Community Relief Fund will direct funds to Bay Area organizations



that are offering relief and response services to families who have been adversely impacted by COVID-19. See:

<https://uwba.org/covid19fund/grantee-application/>.

NOTE: Accepting applications through May 15, 2020.