



# **SMALL BUSINESS CRISIS HOTLINE**

**GUIDE TO COVID-19 RESOURCES AND RELIEF**

UPDATED 5/21/2020

sf-4222897

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## SMALL BUSINESS CRISIS HOTLINE

### WEBINAR

**Thursday, May 28, 2020**  
**3 – 4 p.m.**

[Zoom Webinar \(live\)](#)

**Audio Dial-In: 888 788 0099 (U.S. toll free)**

**Meeting ID: 527 839 619**

**Password: baseforce**

Please join us Thursday, May 28 (3 – 4 p.m.) for an informational webinar focused on the resources currently available to help small businesses and nonprofits in these very challenging times. This webinar, intended for California businesses with 25 or fewer employees, as well as nonprofits, will feature experienced professionals and attorneys covering a variety of topics.

### OFFICE HOURS<sup>1</sup>

**Thursdays, April 16 – June 25, 2020**  
**4 – 5:30 p.m.**

[Zoom Office Hours \(live\)](#)

**Audio Dial-In: 888 788 0099 (US toll free)**

**Meeting ID: 527 839 619**

**Password: baseforce**

Weekly group office hours will be led by experienced attorneys so that Bay Area businesses with 25 or fewer employees, as well as nonprofits, can get help with government relief programs and other resources.

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<sup>1</sup> The office hours are intended to be a resource for small businesses and nonprofits to learn information about various resources and legal issues. They are not intended to offer legal advice, and the leaders of the office hours are not able to represent office hour participants as their attorneys.



## THE CALIFORNIA SMALL ENTERPRISE TASK FORCE

The California Small Enterprise Task Force (CASE Force) is a consortium of legal, financial, and non-profit professionals working together to connect California small businesses with the resources they need during the COVID-19 pandemic. The task force is focused on collecting local, state, federal, and private/nonprofit resources for California small businesses impacted by COVID-19 and disseminating this information in a digestible way as quickly as possible. In addition, the task force provides small businesses with weekly access to live support from lawyers and financial professionals via virtual office hours.



# THE CALIFORNIA SMALL ENTERPRISE TASK FORCE

## GUIDE TO COVID-19 RESOURCES AND RELIEF

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NOTE: THIS GUIDE WAS LAST UPDATED ON MAY 21, 2020. THERE CAN BE NO ASSURANCE THAT THE RESOURCES LISTED REMAIN AVAILABLE OR THAT ALL RESOURCES HAVE BEEN INCLUDED.

NOTE: MOST CITIES AND COUNTIES HAVE ESTABLISHED A WEBPAGE DEDICATED TO COVID RELIEF. PLEASE MAKE SURE TO GOOGLE YOUR APPLICABLE CITY FOR ADDITIONAL RESOURCES.

## Regional

### I. NORTHERN CALIFORNIA

#### a. Alameda (City)

- i. FINANCIAL RESOURCES: Grant program to assist small businesses in Alameda. See: <https://www.alamedaca.gov/ALERTS-COVID-19/Business/COVID-19-business-relief-grant-program>.
  1. **To qualify**, applicant must be a small business and have 1 to 25 full-time equivalent employees or be a restaurant, business must be in Alameda, and business must have experienced a significant loss of 20% or more in income due to COVID-19 from March 16, 2020, to the application date.
  2. **NOTE: Application period is currently closed.**
- ii. COMMERCIAL EVICTIONS: Moratorium on evictions started on March 17. Alameda's renter eviction moratorium will last 60 days. Landlords are prohibited from turning off utilities. See: <https://www.alamedaca.gov/Shortcut-Content/News-Media/Alameda-halts-evictions-for-non-payment-of-rent-during-state-of-emergency>.

#### b. Alameda (County)

- i. FINANCIAL RESOURCES: The East Bay/Oakland Relief Fund for Individuals in the Arts is making grants of up to \$2,000 to artists, teaching artists, culture bearers, and nonprofit arts workers in Alameda and Contra Costa Counties who have been impacted by COVID-19. **Applications are due by Friday, June 5 at 5:00 PM.** See: <https://www.cciarts.org/EastBayOaklandRelief.htm>.
- ii. COMMERCIAL EVICTIONS: Moratorium on evictions started on March 24. Alameda County's moratorium will last until 30 days after the moratorium's start. Landlords may not retaliate or shut off utilities. See: [https://www.acgov.org/board/bos\\_calendar/documents/DocsAgendaReg\\_03\\_24\\_20/GENERAL%20ADMINISTRATION/Regular%20Calendar/CDA\\_293014.pdf](https://www.acgov.org/board/bos_calendar/documents/DocsAgendaReg_03_24_20/GENERAL%20ADMINISTRATION/Regular%20Calendar/CDA_293014.pdf).

#### c. Arcata

- i. FINANCIAL RESOURCES: Providing Arcata businesses impacted by COVID-19 with loans of up to \$10,000 at 2.5% interest. Payments will be deferred for 6 months, and the borrower can either convert to a traditional bank loan or the City will hold the loan with a 5-year repayment term. See: <https://www.cityofarcata.org/188/Economic-Development>.

#### d. Benicia

- i. COMMERCIAL EVICTIONS: Moratorium lasts until May 31. 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>.



e. [Berkeley](#)

- i. FINANCIAL RESOURCES: The Berkeley Business Continuity Grants program establishes an emergency relief fund with an allocation of \$1 million for grants of up to \$10,000 to help mitigate COVID-19-related financial losses that Berkeley's small businesses have suffered. See: <https://www.cityofberkeley.info/covid19-business-grants/>.
  - 1. **NOTE:** The application period for the first round of grants has closed. For questions about the second round, email: [odmailbox@cityofberkeley.info](mailto:odmailbox@cityofberkeley.info) or call (510) 981-7530.
- ii. FINANCIAL RESOURCES: The Berkeley Arts Organization Continuity Grants program establishes an emergency relief fund with an allocation of \$1 million for grants of up to \$250,000 to help mitigate COVID-19-related financial losses that Berkeley's arts organizations have suffered. See: <https://www.cityofberkeley.info/covid19-arts-grants/>.
  - 1. **NOTE:** The application period for the first round of grants has closed. For questions about the second round email: [civicarts@cityofberkeley.info](mailto:civicarts@cityofberkeley.info) or call (510) 981-7539.
- iii. COMMERCIAL EVICTIONS: Moratorium started on March 17. See: [https://www.cityofberkeley.info/Rent\\_Stabilization\\_Board/Home/Can\\_t\\_Pay\\_Rent\\_Due\\_to\\_COVID-19\\_.aspx](https://www.cityofberkeley.info/Rent_Stabilization_Board/Home/Can_t_Pay_Rent_Due_to_COVID-19_.aspx).

f. [Brentwood](#)

- i. GENERAL RESOURCES: The City of Brentwood has compiled a list of general resources for small businesses: <https://www.brentwoodca.gov/about/covid19.asp>.
- ii. 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: <https://www.brentwoodca.gov/gov/cd/ed/about/default.asp>.

g. [Calaveras County](#)

- i. FINANCIAL RESOURCES: Calaveras Community Foundation has established a program to provide grants to local non-profit organizations. See: <https://calaverascommunityfoundation.org/news-events/calaveras-community-foundation-announces-availability-of-covid-19-grants/>.

h. [Concord](#)

- i. COMMERCIAL EVICTIONS: Moratorium lasts until May 31. Landlords may not charge late fees or raise the rent in most cases. See: <https://www.cityofconcord.org/412/Tenant-Landlord-Resources>.

i. [Contra Costa \(County\)](#)

- i. FINANCIAL RESOURCES: The East Bay/Oakland Relief Fund for Individuals in the Arts is making grants of up to \$2,000 to artists, teaching artists, culture bearers, and nonprofit arts workers in Alameda and Contra Costa Counties who have been impacted by COVID-19. **Applications are due by Friday, June 5 at 5:00 PM.** See: <https://www.cciarts.org/EastBayOaklandRelief.htm>.



- ii. COMMERCIAL EVICTIONS: Eviction protection ordinance and temporary rent freeze for all residential and commercial properties in the County through May 31.  
See: <https://campaign.r20.constantcontact.com/render?m=1111030452123&ca=25421df4-3be3-47d2-bf7c-619173920119>.
- iii. CALL CENTER: The Workforce Development Board (WDB) and Board of Supervisors have opened a new call center for Contra Costa businesses impacted by the COVID-19 pandemic. The call center will offer information and resources to help businesses navigate the current economic climate.  
See: <http://pioneerpublishers.com/PPublishers/new-call-center-to-help-contra-costa-businesses-workers-navigate-covid-19-impact/>.
  - 1. **The Call Center will operate** Monday through Friday from 8:30 a.m. to 5 p.m. and can be reachable at (833) 320-1919.

j. [Del Norte County](#)

- i. FINANCIAL RESOURCES:
  - 1. The Small Business Stabilization Program will provide up to \$140,000 in zero interest loans with up to \$5,000 of secured loans per business. The first loan payment will be deferred until 90 days after the local emergency is terminated or September 1st, 2020, whichever is later. To qualify, the business must have a demonstrated hardship due to COVID-19. Funds may be used to cover the day-to-day operating expenses of the business such as payroll or rent. The business must be a for-profit, independently owned local business with fewer than 5 employees. The business must have a physical establishment within the County of Del Norte. See: <https://www.preparedelnorte.com/covid-19-business-support>.

k. [Emeryville](#)

- i. COMMERCIAL EVICTIONS: Moratorium started on March 19. Emeryville's moratorium will last until May 31.  
See: <https://emeryville.legistar.com/View.ashx?M=F&ID=8220076&GUID=C9170208-8B7C-475C-86DD-1FDE2DC2ED81>.

l. [Fremont](#)

- i. 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>.
- ii. COMMERCIAL EVICTIONS: Moratorium started on March 27 and will last until 30 days after the state of emergency has expired. Landlords may not charge late fees.  
See: <https://www.fremont.gov/3599/Temporary-Moratorium-on-Evictions>.

m. [Hayward](#)

- i. FINANCIAL RESOURCES: The City of Hayward Economic Development Division is providing 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>.

1. **NOTE:** Application period is currently closed.

n. [Healdsburg](#)

i. FINANCIAL RESOURCES:

1. The Unity and Community COVID-19 Relief Fund is dispersing funds focused on three priority areas: food, housing and homelessness, and economic security. Priority will be for those who live or work in Northern Sonoma County (Windsor to Cloverdale) and providing assistance for winery and restaurant employees from all across Sonoma County. See: <https://www.corazonhealdsburg.org/covid19>
2. The City of Healdsburg has created a \$600,000 Small Business Sustainability (SBS) Loan Program to help its small businesses. See: <https://www.ci.healdsburg.ca.us/982/Help-for-Businesses-Impacted-by-Coronavi>.

- a. **NOTE:** Applications are no longer being accepted.

- ii. TRANSIENT OCCUPANCY TAX: The City is delaying the requirement for Healdsburg businesses to make Transient Occupancy Tax (TOT) payments for February (due on March 31, 2020), March (due on April 30, 2020), April (due on May 31, 2020), and May (due on June 30, 2020) until July 31, 2020.

See: <https://www.ci.healdsburg.ca.us/171/Transient-Occupancy-Tax>.

o. [Marin \(County\)](#)

- i. COMMERCIAL EVICTIONS: Tenants will have 90 days after a countywide moratorium on evictions expires on May 31 to repay back rent.

See: <https://www.marincounty.org/main/county-press-releases/press-releases/2020/cao-covid-bosactions-032420>.

p. [Mendocino County](#)

- i. FINANCIAL ASSISTANCE: The Save the Day Grant Program offered by the Community Foundation of Mendocino County has a limited budget for community grants to assist non-profits by responding to urgent needs and emergency situations that impair the organization from fulfilling its mission. The grants range from \$500-\$3,000, and the program runs until funds are expended. Applicants must be a 501(c)(3) non-profit.

See: <https://www.communityfound.org/grants-scholarships/save-the-day-grant-program/>

1. **NOTE:** The fourth round of applications are currently being vetted.

q. [Mendocino and Lake Counties](#)

- i. FINANCIAL RESOURCES: The Mendocino Economic Development Finance Corporation is offering a Disaster Assistance Loan Program to businesses in Mendocino and Lake Counties. The maximum loan amount is \$50,000, with an interest rate as low as 3% APR. The application fee is \$150, and businesses are able to pay \$50 to see if they pre-qualify for this loan program. See: <https://www.edfc.org/loan-programs/>.



r. Modesto

- i. FINANCIAL RESOURCES: COVID-19 Small Assistance Program:  
<http://modestogov.com/2516/COVID-19-Small-Business-Assistance-Progr>
  - 1. **NOTE: Applications no longer accepted.**
- ii. TAXES: Business taxes, business license fees, and utility payments have been deferred for up to 90 days from April 30, 2020. <http://modestogov.com/2516/COVID-19-Small-Business-Assistance-Progr>

s. Nevada County

- i. FINANCIAL RESOURCES: Nevada County Relief Fund:  
<https://www.nevcorelief.org/apply/>
  - 1. **NOTE: Applications no longer accepted.**

t. Northern California Counties

- i. FINANCIAL RESOURCES:
  - 1. Shasta Regional Community Foundation is providing grants to nonprofit agencies that are providing direct aid to impacted individuals and families in Shasta, Siskiyou, and Tehama counties. For application information, see: <https://www.shastarcf.org/funds/covid-19>.
  - 2. The United Way of Northern California is providing grants of \$1,000-\$10,000, on a rolling basis, made every two weeks to agencies that are assisting people adversely impacted by the COVID-19 crisis, particularly senior citizens, displaced workers, those from disadvantaged communities, and those who are homeless or threatened with homelessness because of the crisis. Agencies in the following counties may apply for the grants: Butte, Glenn, Lassen, Modoc, Plumas, Shasta, Siskiyou, Tehama, and Trinity. See: <https://www.norcalunitedway.org/coronavirus-fund>.
  - 3. The COVID-19 Regional Response Fund is making grants on a weekly basis to nonprofits, charitable organizations and public agencies meeting the immediate needs in Trinity, Humboldt, Del Norte, and Curry counties. For additional information and contact information, see: <https://www.hafoundation.org/Giving/COVID19-Fund-Grants>.

u. Oakland

- i. GENERAL RESOURCES: The City of Oakland has put together an FAQ on relief available to small businesses. See: <https://www.oaklandca.gov/topics/covid-19>.
- ii. FINANCIAL RESOURCES:
  - 1. Oakland African American Chamber of Commerce has created a COVID-19 Resiliency Relief Program to provide grants ranging from \$1,500 to \$10,000 for Oakland-based Black-owned small businesses that are being adversely impacted. **The application process is now open, with applications due by Saturday, June 20.** See: <https://oaacc.org/resiliency-fund/>.
  - 2. 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. See: <http://www.workingsolutions.org/oakland-grants>.



a. **NOTE:** Application period is currently closed.

- iii. **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](mailto:BTwebsupport@oaklandca.gov).
- iv. **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-center>.
- v. **COMMERCIAL EVICTIONS:** Moratorium started on March 27 and will last until May 31, unless City Council extends it. Landlords may not assess late fees on paid rent if it was late due to coronavirus-related reasons. See: <https://www.oaklandca.gov/topics/rent-adjustment-program>.

v. [Palo Alto](#)


- i. **COMMERCIAL EVICTIONS:** Moratorium started on March 23 and will last until the city's state of emergency is lifted. After the state of emergency is lifted, renters have 120 days to pay back their full back rent. See: <https://www.paloaltoonline.com/news/2020/03/23/palo-alto-bans-eviction-of-tenants-who-cant-pay-rent-during-pandemic>.

w. [Richmond](#)

- i. **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>.
- ii. **Financial Resources:** The City of Richmond's Revolving Loan Fund provides loans ranging between \$5,000 and \$100,000. See: <https://www.ci.richmond.ca.us/2768/Revolving-Loan-Fund>.
  - 1. **To qualify**, businesses must be located in the City of Richmond or plan to relocate to the City of Richmond or provide services or hire residents within the City of Richmond.

x. [Sacramento](#)

- i. **GENERAL RESOURCES:** The City of Sacramento has established a Small Business Hotline, where small businesses may ask the City's Office of Innovation and Economic Development staff about how or where to find business assistance. To access the hotline, call (916) 808-7196 or email: [smallbusiness@cityofsacramento.org](mailto:smallbusiness@cityofsacramento.org).
- ii. **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/Loan-Program>.
  - 1. **NOTE:** Applications are no longer being accepted at this time.
- iii. **COMMERCIAL EVICTIONS:** Moratorium started on March 24 and will last until the Governor's Executive Order issued on March 16, 2020, terminates. After the Governor's



Executive Order terminates, renters have 120 days to pay back their full back rent. See: <https://www.cityofsacramento.org/tpp>.

y. [San Francisco](#)

- i. 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>.
- ii. FINANCIAL RESOURCES:
  1. City of San Francisco is providing mini-grants ranging from \$1,000 to \$10,000 to impacted women-owned businesses and other small businesses in specific neighborhoods of San Francisco. **Applications are still being accepted from businesses in the Fillmore neighborhood.** See: <https://sf.gov/apply-small-business-mini-grant>.
  2. The San Francisco Hardship Emergency Loan Program (SF HELP) is providing small businesses with up to \$50,000 in zero interest loans. These loans will have a flexible repayment schedule, and the terms will be determined on a case-by-case basis, based upon each borrower's ability to repay. See: <https://oewd.org/businesses-impacted-covid-19>.
    - a. **NOTE: Application period is currently closed.**
  3. The City of San Francisco is providing \$10 million to reimburse businesses with employees located in San Francisco, 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>.
    - a. **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.**
  4. 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 that were financially impacted by COVID-19. See: <https://www.cciarts.org/EmergencyRelief.htm>.
    - a. \$2.5 million to an Arts Relief Program to invest directly in working artists and arts and cultural organizations.
      - i. Individuals may apply for a grant of up to \$2,000.
      - ii. Organization grant awards will range from \$5,000 to \$25,000.
      - iii. Small- to mid-budget-sized arts and cultural organizations may also apply for interest-free loans through this program.
    - b. **NOTE: The application cycle is now closed.**
  5. 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 that are seeking reimbursement for sick leave after April 2, 2020, and must exhaust an additional 80 hours of paid sick leave required by the Families First Coronavirus Response Act. See: <https://oewd.org/businesses-impacted-covid-19#Grants>.



6. The City of San Francisco is providing mini-grants of \$1,000 to \$10,000 to small businesses in qualifying neighborhoods and women-owned businesses. To qualify, the business must have less than \$2.5 million in receipts and must have been closed or seen a 25% decline in revenue during the COVID-19 outbreak. Some neighborhoods have additional criteria. See: <https://sf.gov/apply-small-business-mini-grant>.

- a. **To qualify**, businesses must be located within a target neighborhood boundary or be a woman-owned business.
- b. **Application** closes soon (May 8: Tenderloin, Women’s Grant / May 15: Bayview, Excelsior, OMI).

- iii. **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 million or less. See: <https://sftreasurer.org/covid19>.
- iv. **COMMERCIAL EVICTIONS:** Moratorium will last until at least June 16, 2020. See: <https://sf.gov/check-if-your-business-qualifies-eviction-moratorium>.

z. [San Jose](#)

- i. **COMMERCIAL EVICTIONS:** Moratorium will last until May 31. See: <https://www.sanjoseca.gov/your-government/departments-offices/housing/eviction-moratorium>.

aa. [San Mateo \(County\)](#)

- i. **FINANCIAL RESOURCES:** San Mateo County is launching the San Mateo County Strong Fund, with \$4 million in donations to help local individuals, families, nonprofit organizations, and small businesses. See: <https://www.smcstrong.org/>.
  1. **To qualify**, you must be a San Mateo County resident.
- ii. **COMMERCIAL EVICTIONS:** Moratorium started on March 24 and will last until May 31. Tenants have 90 days to pay their back rent but may request an extension. See: <https://housing.smcgov.org/covid-19-smc-eviction-regulations>.

bb. [Santa Clara \(County\)](#)

- i. **FINANCIAL RESOURCES:** Santa Cruz Resilience Microloan Program: The City established a microloan program to allocate \$5,000 – \$10,000 loans to local businesses. <https://choosesantacruz.com/santa-cruz-resilience-microloan-program>.
  1. **NOTE: All funds have been expended.**
- ii. **COMMERCIAL EVICTION:** Moratorium will last until May 31. All past due rent is due 120 days after the end of the moratorium; landlords may not assess late fees during this time. See: <https://www.mv-voice.com/news/reports/1585085000.pdf>.

cc. [Santa Cruz County](#)

- i. **FINANCIAL RESOURCES:** Santa Cruz Resilience Microloan Program: [https://choosesantacruz.com/santa-cruz-resilience-microloan-program?mc\\_cid=d36b3616cf&mc\\_eid=295d62b8e7](https://choosesantacruz.com/santa-cruz-resilience-microloan-program?mc_cid=d36b3616cf&mc_eid=295d62b8e7).





1. **NOTE: Applications no longer accepted.**

dd. [San Joaquin County](#)

- ii. FINANCIAL RESOURCES: The San Joaquin County Revolving Loan Fund is issuing loans on a first-come, first-served basis. In order to be eligible, the business must have been in operation for at least 2 years as of February 15, 2020, must be located in San Joaquin County, be in good standing, and have a workforce of no more than 100 people. The maximum loan amount is \$75,000 or 4 months of demonstrated operating expenses (whichever is less). See: <http://sjcworknet.org/pdfs/SJC%20EBSF%20form.pdf>.

ee. [Solano County](#)

- i. FINANCIAL RESOURCES: The Solano Community Foundation is providing COVID-19 Emergency Response Grants to Solano County 501(c)(3) organizations serving Solano residents. A non-profit may apply for up to \$10,000 to help meet the immediate emergency needs. Applications will be accepted until June 30, 2020, or when funds run out. See: <https://www.solanocf.org/uploads/images/SCF%20Covid-19%20Emerg%20Response%20Grants--Eligibility%20&%20Instructions.pdf>.

ff. [Sonoma County](#)

- i. FINANCIAL RESOURCES: The COVID-19 Arts Relief Grant Program provides grants to non-profit organizations. In order to qualify, an organization must be a Sonoma County-based 501(c)(3) with 51% or more of its mission and programming dedicated to the arts. Additionally, applicants must have received funding for arts or arts education activities in the last 5 years from Creative Sonoma and/or the Community Foundation, have at least 1 employee and a minimum operating budget of \$25,000, and a minimum 3-year history of consistent arts programming. The application closes May 26, 2020, and funds must be used by December 31, 2020. See: <https://www.sonomacf.org/nonprofits/apply-for-grants/2020-covid-19-arts-relief-grants-for-nonprofit-arts-organizations/>.

gg. [Stanislaus County](#)

- i. FINANCIAL RESOURCES: Small Business Relief Program: <https://valleysierrasbdc.com/news/stanislaus-county-micro-grants-now-available>.

1. **NOTE: Applications no longer accepted.**

hh. [Stockton](#)

- i. FINANCIAL RESOURCES:
  1. City of Stockton COVID-19 Small Business Relief Grant Program is providing \$3,000 grants for eligible, local small businesses that can be used for inventory, working capital (e.g. rent, payroll, utilities), and/or equipment. <http://www.advantagestockton.com/covid-19-resources.html>.
    - a. **NOTE: Due to limited funding, this program is currently closed.**
  2. City of Stockton Small Business Micro Loan Program is providing business loans from \$3,000 – \$30,000. <http://www.stocktongov.com/files/Small%20Business%20Micro%20Loan%20Brochure.pdf>.



- a. Eligibility Requirements: Business located within Stockton city limits; For-profit enterprise; Business consulting from San Joaquin Delta College Small Business Development Center (SBDC) required; Business must create or retain at least 1 job.
- b. Funds may be used for most reasonable business purposes, including: operating capital (including permit fees and inventory), Tenant improvements and expansion, furniture, fixtures and equipment, and to purchase manufacturing equipment.

ii. Vallejo

- i. COMMERCIAL EVICTION: Moratorium started on March 16. 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>.

jj. Yolo County

- i. FINANCIAL RESOURCES: Yolo Community Foundation has established 2 grant programs, one ranging from \$10,000 to \$30,000 for organizations addressing critical community needs caused by COVID-19, and the other ranging between \$2,500 and \$10,000, to support non-profits at risk of closing. Grants are open to 501(c)(3) nonprofits serving Yolo County residents. See: <https://www.yolocf.org/grants/yolo-covid-19-nonprofit-relief-fund/>.

## II. CENTRAL CALIFORNIA

a. Bakersfield

- i. GENERAL RESOURCES: The Open for Business Hub is listing tech companies that are helping small businesses remote-work during the outbreak. For more info, see: <https://openforbusiness.org/>.
- ii. FINANCIAL RESOURCES: Kern Community Foundation Relief Fund Grant for Nonprofits, the Kern Community Foundation, has established a COVID-19 relief fund for nonprofits. See: <http://www.kernfoundation.org/nonprofits/available-grants/>.
- iii. FINANCIAL RESOURCES: The Bakersfield City Council approved a package to delay deadlines for certain fee and tax payments, providing short-term relief for businesses economically impacted by the COVID-19 pandemic; if you have any suggestions or questions, please email [kpeterson@bako chamber.com](mailto:kpeterson@bako chamber.com). For further details about the package, visit here: <https://bakersfieldcity.us/news/displaynews.htm?NewsID=774&TargetID=1>.

b. Bishop

- i. FINANCIAL RESOURCES: The Bishop Chamber of Commerce will offer a new grant program to benefit small businesses in Bishop that have been significantly affected by the COVID-19 pandemic. Thanks to a generous private donor, an emergency fund has been established with \$20,000, available to provide immediate financial assistance. All businesses with a physical location inside Bishop City limits are eligible to apply online. See: <https://www.bishopchamberofcommerce.com/covid-19-grant-application/>.

- 1. **NOTE:** Application period is currently closed.



c. [Clovis](#)

- i. PROPERTY RESOURCES: The city has also issued an order to waive late fees, penalties, and interest for all city utility payments. See: <https://cityofclovis.com/order-to-waive-late-fees-on-business-license-and-utility-payments/>.
- ii. GENERAL RESOURCES: In preparation for business being allowed to reopen, a checklist has been developed in consultation with the Fresno County Department of Public Health, Business Owners, Public Safety Staff, and the City's Economic Development Staff; for further details, visit here: <https://www.clovis4business.com/wp-content/uploads/2020/05/Re-opening-Checklist-5-12-20-3PM.pdf>.

d. [Fresno \(County\)](#)

- i. GENERAL RESOURCES: The County of Fresno has issued interim Guidance for Reopening; for further details, visit here: <https://www.co.fresno.ca.us/Home/ShowDocument?id=44523>.

e. [Fresno \(City\)](#)

- i. GENERAL RESOURCES: Rapid Response Service's – a proactive business focused on strategy to respond to layoffs and closings by quickly coordinating services to provide immediate aid to companies and their affected workers – latest up-to-date info can be found at <http://www.fresnobsc.com/>.
- ii. FINANCIAL RESOURCES:
  1. Council has approved over \$2 million in additional funding for the Save Our Small Businesses Fund. Businesses with 25 or fewer employees will be eligible for 0% interest loans of \$5,000 – 10,000. If the business remains open for 1 year, the loan will be forgiven.
    - a. **To qualify**, a business must be located in Fresno, not have any unpaid judgments or tax liens, have a valid City of Fresno business license, have a loss of 25% or more of revenue due to COVID-19, and have **no CUP** Violations or fines. Updated application information to come. See: <https://fresnocovidhelp.com/business/>.
  2. The City of Fresno's Revolving Loan Fund is offering loans to small located in its Empowerment and Enterprise Zones for the purposes of financing real estate, providing working capital, and/or for the financing of equipment. Loans are made in cooperation with a 3<sup>rd</sup>-party lender; for further details, click here: <https://cencalfinance.com/revolving-loan-program/>.

f. [Hartford](#)

- i. GENERAL RESOURCES: The city of Hartford holds webinar that will walk business owners and employers through the Corona Virus Aid, Relief, and Economic Security (CARES) Act stimulus bill—business owners who anticipate a need for financial assistance during the COVID-19 pandemic are encouraged to attend; for further details about the COVID-19 Webinar, visit here: [https://www.cityofhanfordca.com/news\\_detail\\_T6\\_R157.php](https://www.cityofhanfordca.com/news_detail_T6_R157.php).



g. [Kern \(County\)](#)

- i. FINANCIAL RESOURCES: The Kern Small Business Relief Program is expected to launch on May 26, 2020, and will provide forgivable loans of up to 4 months of average payroll or \$75k to local businesses affected by Covid-19. Among the businesses that will be eligible for the program are restaurants, barbers, salons, sole proprietors, and various small retailers that have less than 50 employees and under \$5 million in gross revenue from 2019. Details on how business can apply for this loan will be provided when the program launches. See: <https://www.turnto23.com/news/local-news/county-announces-new-money-for-small-businesses-affected-by-the-covid-19-pandemic>; Read: <https://southkernsol.org/2020/05/19/kern-to-launch-small-business-relief-program-to-help-local-businesses-affected-by-covid-19-after-memorial-day-weekend/>.

h. [Monterey County](#)

- i. FINANCIAL RESOURCES: The Community Foundation for Monterey County established the COVID-19 Relief Fund in partnership with Monterey Peninsula Foundation. The grants are expected to range between \$5,000 and \$30,000 and will be reviewed on an ongoing basis. 501(c)(3) nonprofit organizations and public agencies are eligible to apply for additional funds as needs arise. See: <https://www.cfmco.org/nonprofits/grants/covid-19-relief-grants/>.

i. [San Luis Obispo \(County\)](#)

- i. FINANCIAL RESOURCES:
1. The Community Foundation of San Luis Obispo is providing COVID-19 Rapid Response Grants to local nonprofits serving the area's most vulnerable populations with basic needs (food, shelter, transportation, etc.). Grants will range between \$5,000 and \$20,000 and will be provided for general operating support. See: <https://cfsloco.communityforce.com/Funds/Search.aspx#4371597136646D517975544F5976596D4E73384E69673D3D>.
  2. The SLO County Business Relief Fund was organized to provide financial relief to San Luis Obispo County businesses disproportionately impacted by the COVID-19 pandemic. Comevo, a local technology company that specializes in online orientation software, provided an initial \$75,000 to fund the grant program. See: <https://slochamber.org/slo-county-small-business-relief-fund/>.
    - a. **To qualify**, you must be (1) a for-profit business owned and operated in San Luis Obispo County and (2) have less than 200 employees.
    - b. Applicants are eligible to receive a grant of \$5,000 or more to help fill immediate financial gaps until they can resume normal operations or until other more permanent financing becomes available.
    - c. **NOTE: The initial application process closed on May 14, 2020. The San Luis Obispo Chamber of Commerce is putting out a call for other businesses provide grant funding.**
- ii. WAIVER OF LATE TAX PAYMENT PENALTIES: Property owners who have been impacted by COVID-19 may claim a waiver of penalties and interest, which are imposed by state law if the property tax bill becomes delinquent. The second installment of this year's property tax bills become delinquent if not paid by April 10, 2020. Taxpayers who want to submit a waiver request should do so at the same time they are ready to make



their tax payment. See: <https://www.slocounty.ca.gov/Departments/Health-Agency/Public-Health/Department-News/COVID-19-Updates/How-to-Get-Delinquent-Property-Tax-Penalties-Waive.aspx>.

j. Santa Barbara (County)

- i. EVICTION MORATORIUM: The Santa Barbara County Board of Supervisors adopted an ordinance to suspend evictions arising from loss of income or substantial medical expenses related to COVID-19 until May 31, 2020. See: <http://countyofsb.org/housing/UrgencyOrdinance.sbc/>.
- ii. FINANCIAL RESOURCES:
  1. Women's Economic Ventures (WEV) is providing Quick Response Loans to small businesses experiencing hardship as a result of COVID-19. WEV's loans are targeted to low- and moderate-income men, women, and minorities who have traditionally been underserved by lenders and who are U.S. citizens or permanent residents that have resided in Santa Barbara County or Ventura County for at least 1 year.
    - a. For information regarding WEV's Business Start-up Loans and Business Expansion Loans, see: <https://www.wevonline.org/loans-2/loan-overview/>; for eligibility requirements, see: <https://www.wevonline.org/loans-2/loan-eligibility/>.
    - b. For information regarding WEV's Quick Response loan, see: <https://www.wevonline.org/loans-2/quick-response-loans/>.
  2. The Santa Barbara Foundation, United Way of Santa Barbara County, and Hutton Parker Foundation are providing grants of up to \$25,000 to nonprofit organizations supporting regions of Santa Barbara County that are actively engaged in COVID-19 assistance efforts, are adapting to continue to provide essential services, or have reduced services due to COVID-19 and need general operating support. See: <https://www.sbfoundation.org/covid-19-response-grants/>.
  3. The Santa Barbara County Arts Commission, Santa Barbara Foundation, and Santa Barbara Bowl Foundation are partnering on a new COVID-19 Arts & Culture Relief Grant Program, which will disburse more than \$75,000 in 2 cycles to support the general operating expenses, including staff and facilities, of nonprofit arts and culture organizations working to produce, promote, and preserve arts and culture in Santa Barbara County. See: <https://www.sbac.ca.gov/county-grants>.
    - a. **To qualify**, an applicant must (1) operate as an arts and culture nonprofit organization based in Santa Barbara County with 501(c)(3) tax-exempt status, (2) have an annual operating budget less than one million dollars, (3) show evidence of community impact and need of services provided by organization, and (4) either have applied previously for a grant administered by the County Office of Arts through the Community Grants Portal or attended the County Office of Arts and Culture Grant Webinar. See:
    - b. **To apply**, applicants must submit the application via the Community Grants Portal at <https://sbac.force.com/communitygrants> on or before **May 24, 2020**.



iii. TECHNICAL RESOURCES:

1. Axxess has created a Community Crisis Merchant Directory, where any merchant in Santa Barbara or Ventura County may post, for free, that they are open and available for business, while being socially responsible and adhering to local orders. See: <https://localaxxess.com/>.
2. The Economic Development Collaborative has developed a COVID-19 Business Response Guide for Business, the Self Employed, Employees, and Nonprofits, which outlines key steps to take to ensure that you are taking advantage of all financial and technical resources available to you. See: <https://edcollaborative.com/covid19/>.
3. SCORE, the nation's largest network of volunteer business mentors, has compiled a resource guide with links for immediate steps to navigate current community and business challenges. See: <https://santabarbara.score.org/covid-19-business-resource-guide-score-santa-barbara>.

k. [Santa Barbara \(City\)](#)

- i. EVICTION MORATORIUM: The Council of the City of Santa Barbara enacted a temporary moratorium on all no-fault evictions of residential and commercial tenants who demonstrate COVID-19-related inability to pay rents. See: [https://www.santabarbaraca.gov/depts/attorney/rental\\_housing\\_information.asp](https://www.santabarbaraca.gov/depts/attorney/rental_housing_information.asp).
- ii. GENERAL RESOURCES: The City of Santa Barbara has compiled a list of guidance and resources for businesses and employees impacted by COVID-19. See: <https://www.santabarbaraca.gov/business/covid.asp>.

l. [Tulare \(County\)](#)

- i. FINANCIAL ASSISTANCE: The Tulare County Economic Development Corporation (EDC) has launched a COVID-19 recovery task force that is compiling a list of financial resources for small businesses located within the county. The EDC also provides Tulare small businesses with access to micro and mini loan programs. See: <http://www.covid19bizassist.com/>.

### III. [SOUTHERN CALIFORNIA](#)

a. [Agoura Hills](#)

- i. COMMERCIAL EVICTIONS: An emergency moratorium on all no-fault evictions started on March 20 and will last until May 31 for tenants who are unable to pay rent due to the COVID-19 crisis. Tenants will have up to 6 months post-emergency to repay any back-due rent. See: <https://www.ci.agoura-hills.ca.us/novel-coronavirus-information/moratorium-on-evictions>.

b. [Alhambra](#)

- i. COMMERCIAL EVICTIONS: An emergency moratorium on all no-fault evictions started on March 4 and will last until May 31 for tenants who are unable to pay rent due to the COVID-19 crisis. Tenants will have up to 6 months post-emergency to repay any back-due rent. See: <https://www.cityofalhambra.org/resources/notices-and-documents>.



c. [Apple Valley](#)

- i. COMMERCIAL EVICTIONS: An emergency moratorium on all no-fault evictions started on March 24 and will last until the later of (i) the conclusion of the local emergency, (2) May 31 or such other date as the Governor declares, or (3) termination or the order for tenants who are unable to pay rent due to the COVID-19 crisis. Tenants will have up to 6 months post emergency to repay any back-due rent. See: <https://www.applevalley.org/home/showdocument?id=29632>.

d. [Arcadia](#)

- i. COMMERCIAL EVICTIONS: An emergency moratorium on all no-fault evictions started on March 17 and will last until May 16 for tenants who are unable to pay rent due to the COVID-19 crisis. Tenants will have up to 6 months post emergency to repay any back-due rent. See: <https://www.arcadiaca.gov/Shape%20Arcadia/Development%20Services/economic%20development/Resolution%20No.%207300.pdf>.
- ii. CHAMBER OF COMMERCE DUES: As of March 23, the Arcadia Chamber of Commerce will defer renewal payment dues for 90 days from the due date printed on the member's renewal invoice for any Chamber member who requests deferral. The Chamber is also offering monthly payment plans. See: <https://www.arcadiaca.gov/Shape%20Arcadia/Development%20Services/economic%20development/Arcadia%20Chamber%20Dues%20deferral%20letter%20COVID-19.pdf>.

e. [Artesia](#)

- i. COMMERCIAL EVICTIONS: An emergency moratorium on all evictions started on March 25 and will last until May 31 for tenants who are unable to pay rent due to the COVID-19 crisis. Tenants otherwise have up to 6 months post emergency to repay any back-due rent. See: <http://www.cityofartesia.us/DocumentCenter/View/3646>.

f. [Azusa](#)

- i. COMMERCIAL EVICTIONS: An emergency moratorium on all no-fault evictions was declared for tenants who are unable to pay rent due to the COVID-19 crisis. Tenants will have until October 31 to make their landlord whole. See: <https://azusaca.gov/DocumentCenter/View/41908/Rent-Moritorium-Press-Release>.

g. [Baldwin Park](#)

- i. GENERAL INFORMATION: The City of Baldwin Hills maintains a general information site for businesses impacted by COVID-19. See: <https://www.baldwinpark.com/businesses>.
- ii. BUSINESS LICENSE FEE WAIVER AND EXTENSION: License fees will be waived for businesses that closed due to COVID-19. Businesses that have suffered a hardship due to COVID-19 can apply for a 4-month extension.
- iii. COMMERCIAL EVICTIONS: An emergency moratorium on evictions was declared for tenants who are unable to pay rent due to the COVID-19 crisis. See: <https://www.baldwinpark.com/community-services>.



h. [Beverly Hills](#)

- i. SOLID WASTE/TRASH SERVICE PAUSING: Businesses that are currently closed due to COVID-19 can pause solid waste/trash service charges while closed.
- ii. MONTHLY PARKING PAUSING: Businesses can pause monthly charges for parking that is currently unused.

i. [Big Bear Lake](#)

- i. COMMERCIAL EVICTIONS: An emergency moratorium on evictions started on March 23 and will continue until April 30 for tenants who are unable to pay rent due to the COVID-19 crisis. Tenants will have up to 60 days post emergency to repay any back-due rent. See: <https://www.citybigbearlake.com/>.

j. [Burbank](#)

- i. COMMERCIAL EVICTIONS: An emergency moratorium on certain evictions until April 30 for tenants who are unable to pay rent due to the COVID-19 crisis. Tenants will have up to 6 months post-emergency to repay any back-due rent. See: <https://www.burbankca.gov/what-s-new/coronavirus#Businesses>.
  - 1. **To qualify**, a business must have experienced a substantial decrease in income due to a reduction in operating hours or consumer demand.

k. [Camarillo](#)

- i. COMMERCIAL EVICTIONS: An emergency moratorium on evictions was declared for tenants who are unable to pay rent due to the COVID-19 crisis. Tenants must notify landlords, in writing, within 30 days after rent is due and document inability to pay. Tenants must also repay unpaid amounts within 6 months of the emergency's expiration, and landlords cannot charge late or collection fees. Effective through May 31, unless statewide emergency extended. See: <https://www.nolo.com/legal-encyclopedia/coronavirus-covid-19-california-eviction-bans-and-tenant-protections.html>.

l. [Carlsbad](#)

- i. FINANCIAL RESOURCES: The City of Carlsbad has approved a \$5 million economic revitalization package to help businesses impacted by COVID-19; \$4.4 million of the funds will go toward microloans and small-business recovery loans. Eligibility requirements and application information is available online. Applications for both loan programs will be available no later than May 25. See: <https://www.carlsbadca.gov/news/displaynews.asp?NewsID=2143>. For more information about the loan program and other business support, please email [business@carlsbadca.gov](mailto:business@carlsbadca.gov).
- ii. COMMERCIAL EVICTIONS: The City of Carlsbad suspended evictions of commercial tenants that cannot pay rent due to COVID-19, on April 7. Eligibility requirements are available online. See: <https://www.carlsbadca.gov/news/displaynews.asp?NewsID=2143>.
- iii. OTHER BUSINESS RESOURCES: The City of Carlsbad's economic development staff is working with the Carlsbad Chamber of Commerce and Carlsbad Village Association to provide business-related Covid-19 updates. Business-related questions can be emailed to [business@carlsbadca.gov](mailto:business@carlsbadca.gov). See: <https://cityadmin.carlsbadca.gov/services/depts/fire/emergency/business.asp>.





m. Cerritos

- i. COMMERCIAL EVICTIONS: An emergency moratorium on evictions was declared for tenants who are unable to pay rent due to the COVID-19 crisis. Tenants will have up to 12 months post-emergency to repay any back-due rent. See: [http://www.cerritos.us/\\_pdfs/covid19\\_cerritos\\_emergency\\_order\\_updated.pdf](http://www.cerritos.us/_pdfs/covid19_cerritos_emergency_order_updated.pdf).

n. Chula Vista

- i. GENERAL INFORMATION: The City of Chula Vista maintains a general information site for businesses and employees impacted by COVID-19. See: <https://www.carlsbadca.gov/news/displaynews.asp?NewsID=2143> and <https://www.chulavistaca.gov/businesses>.
- ii. COMMERCIAL EVICTIONS: Moratorium on commercial evictions started on March 17 and will last until May 31. Evictions for nonpayment of rent are suspended when the tenant's income has been substantially impacted by COVID-19. See: <https://www.chulavistaca.gov/home/showdocument?id=20730> and <https://www.chulavistaca.gov/departments/development-services/housing/eviction-moratorium>.

o. Claremont

- i. FINANCIAL RESOURCES: The City of Claremont is providing emergency grants to Claremont-based businesses impacted by COVID-19, the Governor of California's Executive Order, and/or LA County's Safer at Home public health order. See: <https://www.ci.claremont.ca.us/living/covid-19-information/claremont-business-assistance-program>.
1. **To qualify**, a business must qualify as either a Microenterprise or a Special Economic Development Activity. Microenterprises must have (1) 5 or fewer employees, including the owner, and (2) the owner must have a household income below 80% of the Area Median Income. Both requirements will be assessed at the time of application. To qualify as a Special Economic Development Activity, a business must meet a public benefit, which means (1) jobs made available to low/moderate persons are created or retained, and (2) 1 Full-Time Equivalent, permanent job must be created or retained for \$50,000 CDBG funds of \$35,000 in the aggregate.
  2. **NOTE:** Applications for the Claremont Emergency Small Business Grant Program will be accepted starting May 14 at 12 pm until May 18 at 5 pm or when 20 applications have been received.

p. Costa Mesa

- i. COMMERCIAL EVICTIONS: Emergency moratorium on all no-fault evictions of residential and commercial tenants who demonstrate COVID-19-related inability to pay rents. Tenants must notify landlords in writing of inability to pay within 30 days after rent is due, provide documentation, and pay a portion due that the 'tenant is able to pay'. Tenants will have up to 120 days post-emergency to repay any back rent. Effective through May 30. See: <https://www.nolo.com/legal-encyclopedia/coronavirus-covid-19-california-eviction-bans-and-tenant-protections.html>.



q. [Culver City](#)

- i. BUSINESS TAXES: Culver City has deferred business taxes until June 1. See: <https://www.culvercity.org/live/public-safety/emergency-preparedness/coronavirus/businesses-coronavirus>.
- ii. COMMERCIAL EVICTIONS: An emergency moratorium on all evictions started on March 20 and will last until May 31 for tenants who are unable to pay rent due to the COVID-19 crisis. Tenants will have up to 12 months post-emergency to repay any back-due rent. See: <https://www.culvercity.org/live/public-safety/emergency-preparedness/coronavirus/businesses-coronavirus>.

r. [El Cajon](#)

- i. EVICTION RESOURCES: The City of El Cajon has not passed an eviction moratorium. See: [https://www.cityofelcajon.us/resident-services/public-safety/coronavirus-covid-19-information/covid-19-frequently-asked-questions#faq\\_a351](https://www.cityofelcajon.us/resident-services/public-safety/coronavirus-covid-19-information/covid-19-frequently-asked-questions#faq_a351).
  - 1. If your business is in an unincorporated area of El Cajon, the San Diego County eviction moratorium may apply (see San Diego County resources below).
- ii. REOPENING GUIDANCE: Information regarding the reopening of businesses located in El Cajon can be found at the following link. Businesses eligible for reopening must complete the Safe Reopening Plan (SRP) Checklist, which is to be posted at the entrance. A copy must also be distributed to each employee. See: <https://www.cityofelcajon.us/home/showdocument?id=22845> and <https://www.cityofelcajon.us/resident-services/public-safety/coronavirus-covid-19-updates>.
- iii. OTHER RESOURCES:
  - 1. Business License Late Fees: The City of El Cajon has waived business-license late fees through December 2020. See: <https://www.cityofelcajon.us/resident-services/public-safety/coronavirus-covid-19-information/business-resources>.
  - 2. Easing of Banner, Sign, and Temporary Use Restrictions: The City of El Cajon has temporarily eased banner, sign, and temporary use regulations to help businesses increase presence. See: <https://www.cityofelcajon.us/resident-services/public-safety/coronavirus-covid-19-information/business-resources>.
- iv. UTILITIES: The City of El Cajon has waived sewer bill late fees for the remainder of 2020. Late fees will resume January 2021. See: <https://www.cityofelcajon.us/resident-services/public-safety/coronavirus-covid-19-information/business-resources>.

s. [Fullerton](#)

- i. COMMERCIAL EVICTIONS: An emergency moratorium on all residential and commercial evictions for tenants who demonstrate COVID-19-related inability to pay rents. Tenants must notify landlords, in writing, within 30 days after rent is due, pay any amount possible, and document inability to pay. Tenants must also repay unpaid amounts within 6 months of the emergency's expiration, and landlords cannot charge late or collection fees. Effective through May 30. See: <https://www.nolo.com/legal-encyclopedia/coronavirus-covid-19-california-eviction-bans-and-tenant-protections.html>.



t. [Gardena](#)

- i. COMMERCIAL EVICTIONS: An emergency moratorium on all evictions started on March 26 and will last until expiration of ordinance No. 1819 for tenants who are unable to pay rent due to the COVID-19 crisis. Tenants will have up to 120 days post-emergency to repay any back-due rent. See: <https://www.cityofgardena.org/wp-content/uploads/2020/03/2020.072-Urgency-Ordinance-No.-1819.pdf>.
- ii. GENERAL: The City of Gardena's Economic Development Division maintains a "COVID-19 Business Resource Portal". See: <http://www.gardenaawaits.com/covid-19-resource-guide/#financial-assistance>.

u. [Garden Grove](#)

- i. COMMERCIAL EVICTIONS: An emergency moratorium on all no-fault evictions of residential and commercial tenants who demonstrate COVID-19-related inability to pay rents. Tenants must notify landlords, in writing, on or before the day rent is due and will have up to 6 months post-emergency to repay any back rent. Effective through May 31. See: <https://www.nolo.com/legal-encyclopedia/coronavirus-covid-19-california-eviction-bans-and-tenant-protections.html>.

v. [Glendale](#)

- i. COMMERCIAL EVICTIONS: An emergency moratorium on all no-fault evictions started on March 24 and will last for the duration of the local emergency for tenants who are unable to pay rent due to the COVID-19 crisis. Tenants will have up to 12 months post-emergency to repay any back-due rent. See: <https://www.glendaleca.gov/government/coronavirus/covid-19-landlords-tenants>.

w. [Hawaiian Gardens](#)

- i. SUSPENSION OF CITY FINES: The City of Hawaiian Gardens suspended imposition of late-payment penalties for City-issued fines or charges. See: <https://www.hgcity.org/PDFfiles/city-emergency-order-2.pdf>.

x. [Hermosa Beach](#)

- i. BUSINESS LICENSE EXTENSION: The City of Hermosa Beach has extended business-license renewal due dates to May 31. See: <https://www.hermosabeach.gov/home/showdocument?id=13548>.
- ii. COMMERCIAL EVICTIONS: An emergency moratorium on all evictions started on March 16 and will last until March 31 for tenants who are unable to pay rent due to the COVID-19 crisis. Tenants will have up to 120 days post-emergency to repay any back-due rent. See: <https://www.hermosabeach.gov/home/showdocument?id=13624>.

y. [Imperial \(County\)](#)

- i. FINANCIAL RESOURCES: The Imperial County Board of Supervisors has developed a loan program for for-profit and non-profit businesses (the Imperial County Business Stabilization Lending Program). Details are available online and the application period opened May 18. See: <https://imperialcounty.org/2020/05/18/community-benefit-scholarship-program-2/>.



- ii. **COMMERCIAL EVICTIONS:** The Imperial County Board of Supervisors approved an uncodified emergency ordinance on March 31, establishing a temporary prohibition on evictions in unincorporated areas of Imperial County. Tenants who have received an eviction notice must be able to demonstrate a substantial loss of income or substantial medical expenses related to COVID-19. The ordinance is set to expire May 31. See: [https://www.thedesertreview.com/news/bos-enables-renters-to-evade-eviction-in-its-jurisdiction/article\\_972cf4f8-7385-11ea-b892-cb3ae271fbc4.html](https://www.thedesertreview.com/news/bos-enables-renters-to-evade-eviction-in-its-jurisdiction/article_972cf4f8-7385-11ea-b892-cb3ae271fbc4.html)

**z. Imperial Valley (Regional)**

- i. **FINANCIAL SERVICES:** The Santa Ana District Office of the Small Business Administration has a Lender Relations Specialist and a Veterans Business Development Officer on staff to assist business owners attempting to obtain SBA financing. See: <https://a56.asmdc.org/article/local-small-business-resources>.
- ii. **BUSINESS COUNSELING RESOURCES:** The Imperial Valley Small Business Development Center is offering one-on-one business counseling sessions. Additional information is available online. See: <https://sdsbdc.ecenterdirect.com/signup>. Interested parties can also call 760-312-9800 or email [dfitzgerald@swccd.edu](mailto:dfitzgerald@swccd.edu) for an appointment.
- iii. **OTHER RESOURCES:**
  - 1. The Imperial Valley Business Recovery Task Force is providing updates on resources for Imperial Valley businesses as they become available. Sign-up online. See: <https://lp.constantcontactpages.com/su/OAV1siS/COVID19>.
  - 2. California State Assembly Member, Eduardo Garcia (District 56), maintains a website offering numerous resources for local small businesses. See: <https://a56.asmdc.org/article/local-small-business-resources>.

**aa. Inglewood**

- i. **COMMERCIAL EVICTIONS:** An emergency moratorium on all evictions started on March 17 and will last until the end of the local or state emergency (whichever lasts longer) for tenants who are unable to pay rent due to the COVID-19 crisis. Tenants will have up to 6 months post-emergency to repay any back-due rent. See: <https://www.cityofinglewood.org/1345/COVID-19>.

**bb. Irvine**

- i. The City of Irvine maintains a comprehensive website of COVID-19 Resources, including small-business resources. See: <https://www.cityofirvine.org/covid-19-resources>.

**cc. La Verne**

- i. **COMMERCIAL EVICTIONS:** An emergency moratorium on all evictions started on March 24 and will last until May 31 for tenants who are unable to pay rent due to the COVID-19 crisis. Tenants will have up to 6 months post-emergency to repay any back-due rent. See: <https://cityofaverne.org/index.php/documents/news-articles/1668-1093-prohibiting-evictions-covid-19/file>.

**dd. Laguna Beach**

- i. **COMMERCIAL EVICTIONS:** An emergency moratorium on all no-fault evictions of residential and commercial tenants who demonstrate COVID-19-related inability to pay



rents. Tenants will have up to 120 post-emergency to repay any back rent.  
See: <https://www.nolo.com/legal-encyclopedia/coronavirus-covid-19-california-eviction-bans-and-tenant-protections.html>.

ee. Lakewood

- i. COMMERCIAL EVICTIONS: An emergency moratorium on all no-fault evictions will last until May 31 for tenants who are unable to pay rent due to the COVID-19 crisis. Tenants will have up to 180 days post-emergency to repay any back-due rent.  
See: <https://www.lakewoodcity.org/news/displaynews.asp?NewsID=1226&TargetID=56>.

ff. Lancaster

- i. LOAN PROGRAM: The City of Lancaster Stand Strong Business Recovery Loan Program offers low- and no-interest loans of \$5,000 to \$20,000, to aid small businesses impacted by the COVID-19 crisis. Loan funds are intended to aid small businesses, maintain viability during and after the crisis, and recommence operations once the crisis ends. The program opened March 25 and will remain in effect until December 31, or until the funds are exhausted. See: <http://cityoflancasterca.org/standstrongloan>.
1. **To qualify**, businesses must (1) be independent, locally-owned small businesses whose primary business operation is located within the Lancaster City limits, (2) have been in operation in Lancaster for at least 12 months as of March 17, 2020, and (3) have annual gross revenue of \$3,500,000 or less.
  2. **NOTE: The following businesses are not eligible to participate in the program: smoke shops/cigarette stores, hookah lounges, pawn shops, payday lenders, liquor stores, adult entertainment enterprises, massage establishments, gambling establishments, and home-based businesses.**

gg. Lomita

- i. COMMERCIAL EVICTIONS: An emergency moratorium on all no-fault evictions started on March 23 and will last until May 31 for tenants who are unable to pay rent due to the COVID-19 crisis. Tenants will have up to 6 months post-emergency to repay any back-due rent. See: <http://www.lomita.com/cityhall/announcements/Ord%20810U-Eviction-Moratoruim-COVID%2019.pdf>.

hh. Long Beach

- i. CITY-OWNED PROPERTY: The City of Long Beach has approved rent deferral for tenants of city-owned property with active leases, permits, or agreements. See: [https://forms.office.com/Pages/ResponsePage.aspx?id=wxE\\_MWhCak-NO8fmUBg-eLYBFtKch0pDpTYv-wyAJWBUM1o0NEoyV1JPTTRaUk9JWU9LTDBOUzdQSS4u](https://forms.office.com/Pages/ResponsePage.aspx?id=wxE_MWhCak-NO8fmUBg-eLYBFtKch0pDpTYv-wyAJWBUM1o0NEoyV1JPTTRaUk9JWU9LTDBOUzdQSS4u).
- ii. FINANCIAL RESOURCES:
1. Long Beach implemented an Emergency Microloan Program to support certain enterprises. Loans from \$2,500 to \$10,000 are available on a first come first served basis. Loan proceeds can be used for business expenses, such as payroll costs, rent, supplies and materials, utilities, and more. See: <http://longbeach.gov/globalassets/economic-development/media-library/images/emergency-microloan-program-factsheet>.
    - a. **To qualify**, enterprises must have five or fewer employees.



- b. **Applications:** For more information and to apply for the loan, call (562) 570-6099 or email [businessdevelopment@longbeach.gov](mailto:businessdevelopment@longbeach.gov).
2. The Grow Long Beach Loan provides loans from \$100,000 to \$2,000,000 to certain businesses. Loan proceeds can be used for business expenses, such as construction, tenant improvements, equipment, working capital, and more.
  - a. **To qualify**, enterprises must have operated within Long Beach for at least two years.
  - b. **Applications:** Potential borrowers must sign-up for an appointment with the Small Business Development Center at <https://longbeachsbdc.org/> or call (562) 938-5100.
3. Kiva Long Beach Loan Program. Loan proceeds can be used for business expenses such as personnel, rent, supplies and materials, utilities, professional services, and more. See: <http://longbeach.gov/globalassets/economic-development/media-library/images/kiva-long-beach-loan-program-factsheet>.

## ii. [Los Angeles \(County\)](#)

- i. EMPLOYER ASSISTANCE GRANT FUND: LA County Department of Workforce Development, Aging and Community Services will provide a total of \$500,000 to assist businesses affected by the COVID-19 crisis. Businesses may be awarded grants up to \$10,000 on a first come first served basis.
  1. **To qualify**, business must have (1) between 2 and 50 employees and (2) less than \$2,000,000 in gross receipts.
  2. **NOTE:** The application portal is currently closed, but business can request to join a waitlist. See: <https://mywdacs.force.com/community/WDACSGrantManagementLogin>.
- ii. PROPERTY TAX: Businesses unable to pay property taxes on time due to reasons related to the COVID-19 crises, may submit a request for penalty cancellation online to the LA Treasurer & Tax Collector beginning on April 11. See: <https://www.cityofpasadena.net/economicdevelopment/wp-content/uploads/sites/3/TTC-Statement-re-Property-Taxes-and-FAQs.pdf?v=1588786502655>.
- iii. COMMERCIAL EVICTIONS: An emergency moratorium on all no-fault evictions started on March 4 and will last until May 31 for tenants who are unable to pay rent due to the COVID-19 crisis. Tenants will have up to 12 months post emergency to repay any back-due rent. See: <https://covid19.lacounty.gov/tenants-and-landlords/>.

## jj. [Los Angeles \(City\)](#)

- i. FINANCIAL RESOURCES: The City of LA is offering microloans to local businesses. Loans from \$5,000 to \$20,000 are available at various interest rates and terms.
  1. **To qualify**, businesses must (1) be for-profit and tax-exempt, (2) have 100 or fewer employees, (3) have a Business Tax Registration Certificate with the City of LA's Office of Finance filed prior to March 1, 2020, (4) be negatively impacted by the COVID-19 crises, (5) have a principal owner with reasonable and responsible personal credit history, (6) have historical profits sufficient to service the requested debt, (7) have its primary operations in a commercial-use building within the city of LA, and (8) have all owners with a 20% ownership guarantee the loan. See: <https://ewddlacity.com/index.php/microloan-program>.



- ii. **COMMERCIAL EVICTIONS:** An emergency moratorium on all evictions started on March 23 and will last until May 31 for tenants who are unable to pay rent due to the COVID-19 crisis. To qualify, tenants must notify their landlords in writing and provide documentation within 7 days of the date rent is due. Tenants will have up to 12 months post emergency to repay any back-due rent. See: <https://hcidla2.lacity.org/covid-19-renter-protections>.
  - 1. **Excludes** multi-national and publically traded companies and companies with 500 or more employees.

kk. [Manhattan Beach](#)

- i. **COMMERCIAL EVICTIONS:** An emergency moratorium on all no-fault evictions started on March 17 and will last until May 31 for tenants who are unable to pay rent due to the COVID-19 crisis. Tenants will have up to 6 months post emergency to repay any back-due rent. See: <https://www.citymb.info/home/showdocument?id=41914>.

ll. [Maywood](#)

- i. **COMMERCIAL EVICTIONS:** An emergency moratorium on all no-fault evictions started on March 17 and will last until May 31 for tenants who are unable to pay rent due to the COVID-19 crisis. Tenants will have up to 6 months post emergency to repay any back-due rent. See: <https://www.cityofmaywood.com/media/housing%20covid/Eviction%20Notice%20Release.pdf>.

mm. [Oceanside](#)

- i. **COMMERCIAL EVICTIONS:** On March 25, the Oceanside City Council approved a temporary moratorium on residential and commercial evictions through May 31. See: <https://www.ci.oceanside.ca.us/civicax/filebank/blobdload.aspx?blobid=52120> and [https://www.lassd.org/sites/default/files/imce/articles/lassd%20eviction%20moratorium%20faq\\_%20city%20of%20oceanside%204.7.20.pdf](https://www.lassd.org/sites/default/files/imce/articles/lassd%20eviction%20moratorium%20faq_%20city%20of%20oceanside%204.7.20.pdf).
- ii. **UTILITY SERVICE RELIEF:** The City of Oceanside has created a utility service relief program for businesses that must remain closed to the public due to Covid-19. The goal of the program is to support Oceanside's local business community and provide temporary relief of water, sewer, and solid waste utility services by temporarily stopping all utility services and charges. See: <https://www.ci.oceanside.ca.us/gov/finance/revenue/utility/services.asp>.

nn. [Mission Viejo](#)

- i. **COMMERCIAL EVICTIONS:** A emergency moratorium on all no-fault evictions of residential and commercial tenants who demonstrate COVID-19 related inability to pay rents. Tenants must notify landlords in writing of inability to pay within 30 days after rent is due, and if possible pay a portion due that 'tenant is able to pay'. Imposes strict requirements regarding documentation. Tenants have up to 6 months post-emergency to repay any back rent. Effective through 5/31/20. See: <https://www.nolo.com/legal-encyclopedia/coronavirus-covid-19-california-eviction-bans-and-tenant-protections.html>.



oo. Moorpark

- i. COMMERCIAL EVICTIONS: An emergency moratorium on all residential and commercial evictions for tenants who demonstrate COVID-19 related inability to pay rents. Tenants must notify landlords in writing within 30 days after rent is due and document inability to pay. Tenants must also repay unpaid amounts within 6 months of the emergency's expiration, and landlords cannot charge late or collection fees. Effective through May 31, unless statewide emergency extended. See: [HTTPS://WWW.NOLO.COM/LEGAL-ENCYCLOPEDIA/CORONAVIRUS-COVID-19-CALIFORNIA-EVICTION-BANS-AND-TENANT-PROTECTIONS.HTML](https://www.nolo.com/legal-encyclopedia/coronavirus-covid-19-california-eviction-bans-and-tenant-protections.html).

pp. Orange (County)

- i. FINANCIAL RESOURCES:
1. Orange Chamber of Commerce – COVID-19 Business Resources (The latest and most accurate information to help your business with business loans, information, and other available resources related to COVID-19). See: <https://www.orangechamber.com/covid-19>.
  2. The Orange County Small Business Administration maintains a website to provide businesses with resources to stay successful despite concerns over COVID-19. Contact 1-800-616-7232, or see: <https://orangecountysbdc.org/resource/covid-19/>.
- ii. COMMERCIAL EVICTIONS: Moratoriums are in effect in various Orange County cities. As of May 30, 2020. See: <https://www.nolo.com/legal-encyclopedia/coronavirus-covid-19-california-eviction-bans-and-tenant-protections.html>.
- iii. TECHNICAL RESOURCES: SCORE is a nonprofit resource partner of the SBA. COVID-19 Resources can be found here: [https://www.score.org/blog/how-small-businesses-can-prepare-for-coronavirus?\\_ga=2.7305460.711271276.1588719587-701521231.1588719587](https://www.score.org/blog/how-small-businesses-can-prepare-for-coronavirus?_ga=2.7305460.711271276.1588719587-701521231.1588719587).
- iv. GENERAL RESOURCES:
1. The Orange County Business Council Resource Page provides a list of Business Resources. See: <https://www.ocbc.org/newsroom/covid-19-resource-page/>.
  2. The Santa Ana Chamber of Commerce provides resources for Santa Ana businesses and community members. See: <https://santaanachamber.com/covid-19-resources>.
  3. The County of Orange has established a COVID-19 Hotline for inquiries related to the pandemic: 1-833-426-6411.
  4. The Orange County Government website is devoted to information and resources for COVID-19, including mental health support and services, COVID-19 case counts and figures, guidance, preparedness and planning, and testing and screening locations. See: <https://occcovid19.ochealthinfo.com/>. Information specifically for employers can be found here: <https://covid19info.ocgov.com/employers>.
  5. 211OC is a comprehensive information and referral system, providing a resource database of health and human services and support. See: <https://www.211oc.org/component/sppagebuilder/31-coronavirus-covid-19-information-resources.html>.





qq. [Pasadena](#)

- i. COMMERCIAL EVICTIONS: An emergency moratorium on all evictions started on March 17 for tenants who are unable to pay rent due to the COVID-19 crisis. Tenants will have up to 6 months post emergency to repay any back-due rent. See: <https://www.cityofpasadena.net/economicdevelopment/covid-19-business-resources/>.

rr. [Placentia](#)

- i. COMMERCIAL EVICTIONS: An emergency moratorium on all residential and commercial evictions for tenants who demonstrate COVID-19 related inability to pay rents. Tenants must notify landlords in writing within 30 days after rent is due and document inability to pay. Tenants must also repay unpaid amounts within 6 months of the emergency's expiration, and landlords cannot charge late or collection fees. Effective through duration of statewide emergency. See: <https://www.nolo.com/legal-encyclopedia/coronavirus-covid-19-california-eviction-bans-and-tenant-protections.html>.

ss. [Pomona](#)

- i. COMMERCIAL EVICTIONS: An emergency moratorium on all evictions started on March 19 and will last until May 31 for tenants who are unable to pay rent due to the COVID-19 crisis. Tenants will have up to 6 months post emergency to repay any back-due rent. See: <https://www.ci.pomona.ca.us/index.php/component/content/article/21-government/2013-coronavirus-updates>.

tt. [Rancho Cucamonga](#)

- i. COMMERCIAL EVICTIONS: An emergency moratorium on all evictions started on April 15 and will last until the sooner of the end of the emergency order and May 31 for tenants who are unable to pay rent due to the COVID-19 crisis. See: <https://rcdocs.cityofrc.us/WebLink/DocView.aspx?id=563147&dbid=0&repo=RanchoCucamonga&cr=1>.

uu. [Riverside \(City\)](#)

- i. FINANCIAL RESOURCES:
  1. The City of Riverside approved an “Emergency Microgrant Stabilization Program” on May 5. The program will provide grants of up to \$7,500 to small businesses impacted by COVID-19. Eligible businesses must have five or fewer employees and be operated by low-to-moderate income individuals. Additional information is available online. See: <https://www.riversideca.gov/press/city-riverside-approves-new-program-providing-grants-small-businesses>.
  2. The City of Riverside hosts various webinars on topics relevant to businesses impacted by Covid-19, including small business loans. See: <https://riversideca.gov/press/covid-19-business-resources>.
- ii. EVICTION MORATORIUM: On March 31 the City of Riverside approved a moratorium on evictions of residential and commercial tenants due to non-payment of rent in relation to COVID-19 through May 31. Tenants must notify their landlord in writing within seven days from when the rent is due, with the circumstances surrounding their inability to pay the entire rent. Tenants must repay deferred rent. See:



[HTTPS://RIVERSIDECA.GOV/SITES/DEFAULT/FILES/PDF/RESOLUTION%20NO.%2023558%20-%20MORATORIUM%20ON%20EVICTIONS.PDF.](https://riversideca.gov/sites/default/files/pdf/resolution%20no.%2023558%20-%20moratorium%20on%20evictions.pdf)

- iii. REOPENING RESOURCES: The City of Riverside maintains an “Open for Business” map. Open businesses may add their business to the map online. See: <https://riversideca.gov/press/covid-19-business-resources>.

vv. [Riverside \(County\)](#)

- i. SMALL BUSINESS ASSISTANCE: Riverside County maintains a helpful webpage with resources for business owners impacted by COVID-19. Call (951) 955-0493 for additional information. See: <https://rivcoccsd.org/> and <https://rivcoccsd.org/small-business-assistance>.
- ii. FINANCIAL RESOURCES: The County of Riverside administers a COVID-19 Business Assistance Loan Program. Eligibility and program guidelines are available online. See: <https://rivcoccsd.org/covid-19-bap>.
- iii. UTILITIES: Information regarding suspension of utility service shutoffs can be found online: See: <https://rivcoccsd.org/small-business-assistance>.

ww. [Rosemead](#)

- i. COMMERCIAL EVICTIONS: An emergency moratorium on all evictions started on March 4 and will last until May 31 for tenants who are unable to pay rent due to the COVID-19 crisis. Tenants will have up to 6 months post emergency to repay any back-due rent. See: [http://www.cityofrosemead.org/news/what\\_s\\_new/council\\_approves\\_ordinance\\_-\\_no\\_eviction](http://www.cityofrosemead.org/news/what_s_new/council_approves_ordinance_-_no_eviction).

xx. [San Bernardino \(City\)](#)

- i. COMMERCIAL EVICTIONS: An emergency moratorium on all evictions started on March 17 for tenants who are unable to pay rent due to the COVID-19 crisis. Tenants will have up to 6 months post emergency to repay any back-due rent. See: <http://www.sbcity.org/documents/CM%20Executive%20Order%20No.%202020-01%20Moratorim%20on%20Housing%20Displacement%203-20-2020.pdf>.

yy. [San Bernardino \(County\)](#)

- i. BUSINESS PARTNERSHIP PROGRAM: The County of San Bernardino implemented the “COVID-Compliant Business Partnership Program” to assist local small businesses by reimbursing and/or offsetting costs impacts directly related to complying with COVID-19 related business protocols. Funds are available on a first come first served basis. Applications close August 31, 2020. See: <http://sbccovid19.com/covid-compliant-business-partnership-program/>.
  - 1. **To qualify**, businesses must have (1) be located in San Bernardino County in operation for a minimum of 1 year, (2) employ between 1 – 100 employees and (3) be current on all property taxes.



zz. San Diego (County)

i. FINANCIAL RESOURCES:

1. San Diego County Small Business and Nonprofit Loan Program: San Diego County has approved a \$5 million loan program to assist small businesses located in unincorporated areas of San Diego County that have been impacted by COVID-19. The program will be overseen by the San Diego Foundation. Businesses with fewer than 50 employees may apply for a loan of up to \$50,000. More information will be provided. See: [https://docs.google.com/forms/d/e/1FAIpQLSe7UOFecKNP-6XpJN79EQL1dDGo\\_2xUCiAdfYtlo1I3VOSN3A/viewform](https://docs.google.com/forms/d/e/1FAIpQLSe7UOFecKNP-6XpJN79EQL1dDGo_2xUCiAdfYtlo1I3VOSN3A/viewform).
2. The San Diego Foundation has established a “San Diego COVID-19 Community Response Fund” to assist 501(c)(3) organizations located in or providing services to San Diego County. The grants department is offering application support assistance by phone at (619) 235-2300. See: <https://www.sdfoundation.org/programs/programs-and-funds/san-diego-covid-19-community-response-fund/>.

ii. EVICTION MORATORIUM:

1. On March 24, the San Diego County Board of Supervisors unanimously approved a moratorium on residential and commercial evictions. The moratorium applies to tenants in unincorporated areas of San Diego County and lasts through May 31. Impacted residents are required to repay missed rent payments at a later date. See: <https://www.sandiegouniontribune.com/news/politics/story/2020-03-24/san-diego-county-approves-moratorium-on-residential-and-commercial-evictions-for-those-impacted-by-covid-19>.
2. On May 15, the San Diego County Board of Supervisors extended a moratorium on evictions and approved rent deferral measures to all County properties. Rent deferral is available for rents accruing March 4, 2020 through September 30, 2020. Lessees will have until January 31, 2021 to pay any deferred rent. See: <https://www.sandiegocounty.gov/content/sdc/dpw/airports/COVID.html>.

iii. TAX RESOURCES: Property taxes were due April 10. Those with late second payments incurred a late fee. Penalty cancellations are available for property owners impacted by COVID-19. The property tax amount still needs to be paid by June 30. See: <https://www.sdttc.com/content/ttc/en/tax-collection/secured-property-taxes/covid-19-penalty-cancellations.html>.

iv. LEGAL RESOURCES: The San Diego Volunteer Lawyer program is offering small businesses and nonprofit organizations in San Diego County a free, 45-minute consultation session with an attorney on legal issues related to COVID-19. Attorneys will answer questions concerning the CARES Act, FFCRA, employment law, leases, insurance, contracts, bankruptcy, the PPP program, and applications for financial assistance, among other things. See: <https://www.sdvlp.org/get-help/microbusinessandnonprofit-support/>.

v. REOPENING INFORMATION: Businesses eligible to reopen in San Diego County as part of the Stage 2 Reopening Plan must complete the San Diego County Safe Reopening Plan Template (see: <https://www.sandiegocounty.gov/coronavirus.html>) and provide it to their employees. Businesses with questions regarding reopening may email [COVID19BusinessQuestions@sdcounty.ca.gov](mailto:COVID19BusinessQuestions@sdcounty.ca.gov).



vi. UTILITIES:

1. San Diego Gas & Electric (SDG&E) suspended service disconnections on March 13. The moratorium will last until further notice. Late payment fees will be waived for business customers impacted by COVID-19. See: <https://sdgenews.com/article/sdge-suspends-service-disconnections-nonpayment-part-its-coronavirus-response>.
2. Sweetwater Authority has suspended water shutoffs until further notice. See: <https://www.sweetwater.org/406/COVID-19-Updates>.
3. Otay Water District has suspended water shutoffs until further notice. See: <https://otaywater.gov/covid-19/#customers>.

aaa. [San Diego \(North County\)](#)

i. FINANCIAL RESOURCES:

1. The San Diego North Economic Development Council has several member banks who have offered to provide concierge-level service to North County small businesses in connection with PPP loans. See: <https://www.oceansidechamber.com/covid-19-resources.html>.
2. The North San Diego Small Business Development Center is available to assist its business community with the SBA Economic Injury Disaster Loans. Its goal is to help clients fill out the application correctly before submitting it online. See: <https://www.oceansidechamber.com/member-news/sdbc-assistance-on-sba-economic-injury-disaster-loans-eidl>.

- ii. EMPLOYMENT RESOURCES: San Diego North County maintains a webpage listing employment opportunities in San Diego North County. Businesses that have had to reduce headcount can refer employees to this resource. See: <https://www.sdnedc.org/crisis-employment-opportunities/>.

bbb. [San Diego \(South County\)](#)

- i. FINANCIAL RESOURCES: The South County Economic Development Council (South County EDC) is offering a no-interest \$5,000 loan to existing eating establishments in South County. The entire loan amount is due April 1, 2021. Restaurants must be located in one of the zip codes listed at the link, be open for takeout and/or delivery, and be an independent establishment. Other eligibility requirements apply. See: <https://www.southcountyedc.com/emergencybusinessloanprogram>.

ccc. [San Diego \(City\)](#)

- i. FINANCIAL RESOURCES: The City of San Diego established a Small Business Relief Fund to provide grants and forgivable or low- to zero-interest-rate loans to eligible small businesses for working capital. See: <https://www.sandiego.gov/economic-development/resources/relief>.
1. **NOTE:** Application period is currently closed.
- ii. COMMERCIAL EVICTIONS: Moratorium on commercial evictions started on March 25 and will last until May 31. See: <https://www.sandiego.gov/mayor/news/releases/San-Diego-Enacts-Emergency-Moratorium-on-Evictions-Creates-Relief-Fund-for-Local-Businesses>.



- iii. GENERAL: San Diego Workforce Partnership maintains a “COVID-19 Updates for Businesses” resource page. See: <https://workforce.org/covid-19-bus/>.

ddd. [San Gabriel](#)

- i. COMMERCIAL EVICTIONS: An emergency moratorium on all evictions started on March 31 and will last until 30 days following the expiration of Governor Newsom’s executive order (N-37-20) for tenants who are unable to pay rent due to the COVID-19 crisis. Tenants will have up to 180 days post emergency to repay any back-due rent. See: <https://www.sangabrielcity.com/1439/Eviction-Moratorium>.

eee. [Santa Ana](#)

- i. COMMERCIAL EVICTIONS: An emergency moratorium on all no-fault evictions of residential and commercial tenants who demonstrate COVID-19 related inability to pay rents. Tenants have 30 days from date rent is due to notify landlords of inability to pay, and will have up to six months following termination of the emergency declaration to repay any back-due rent. Landlords are barred from collecting late fees. Landlords cannot increase rent on any tenants while Newsom’s Executive Order No. N-28-20 remains in effect. Effective through May 31. See: <https://www.nolo.com/legal-encyclopedia/coronavirus-covid-19-california-eviction-bans-and-tenant-protections.html>.

fff. [Santa Monica](#)

- i. RENT AND LICENSE PAYMENT DEFERRAL PROGRAM: Commercial tenants or licensees on City-owned property may defer rent and license payments if unable to make such payment due to the COVID-19 crisis. Tenants will have up to 6 months after the City’s emergency orders are lifted to repay any back-due rent of license payments. See: [https://www.santamonica.gov/Media/Default/HED/Notice\\_of\\_Protection\\_and\\_Request\\_for\\_Rent\\_or\\_License\\_Payment\\_Deferral\\_for\\_City\\_Commercial\\_Tenant.pdf](https://www.santamonica.gov/Media/Default/HED/Notice_of_Protection_and_Request_for_Rent_or_License_Payment_Deferral_for_City_Commercial_Tenant.pdf).
- ii. COMMERCIAL EVICTIONS: An emergency moratorium on all evictions started on March 31 and will last until June 30 for tenants who are unable to pay rent due to the COVID-19 crisis. Non-retail commercial tenants will have 30 days post emergency to repay any back-due rent. Other commercial tenants will have 12 months post emergency to repay any back-due rent. See: <https://www.santamonica.gov/coronavirus-eviction-moratorium>.
  - 1. **NOTE:** Santa Monica’s expanded moratorium no longer protects multinational business entities, publicly traded companies or businesses that employ more than 500 workers.

ggg. [South Pasadena](#)

- i. BUSINESS LICENSE PAYMENTS: Any business license that was previously past due will not incur any new fees during the emergency period. Any required renewals that have not been submitted will not incur late fees. New applicants are required to pay all fees as usual. See: <https://www.southpasadenaca.gov/residents/covid-19-coronavirus-information/covid-19-resources-for-businesses>.
- ii. COMMERCIAL EVICTIONS: An emergency moratorium on all no-fault evictions started on March 18 and will last until May 17 for tenants unable to pay rent due to the COVID-19 crisis. Tenants will have up to 6 months post emergency to repay any back-due rent. See: <https://www.southpasadenaca.gov/home/showdocument?id=20791>.



hhh. [Temple City](#)

- i. COMMERCIAL EVICTIONS: An emergency moratorium on all no-fault evictions started on March 4 and will last until May 31 for tenants unable to pay rent due to the COVID-19 crisis. Tenants will have up to 6 months post emergency to repay any back-due rent. See: <http://weblink.templecity.us/WebLink/DocView.aspx?dbid=0&id=106368&page=1&cr=1>.

iii. [Torrance](#)

- i. COMMERCIAL EVICTIONS: An emergency moratorium on all no-fault evictions started on March 16 and will last until May 31 for tenants unable to pay rent due to the COVID-19 crisis. Tenants will have up to 6 months post emergency to repay any back-due rent. See: [https://www.cityoftorranceca.com/uploads/2/5/8/3/25831498/final\\_faq\\_s\\_eviction\\_moratorium\\_2\\_.pdf](https://www.cityoftorranceca.com/uploads/2/5/8/3/25831498/final_faq_s_eviction_moratorium_2_.pdf).

jjj. [Ventura \(County\)](#)

- i. FINANCIAL RESOURCES:
  - 1. The Women's Economic Ventures (WEV): provides start-up and expansion capital to small business that do not qualify for conventional bank financing. WEV's loans are targeted to low- and moderate-income men, women, minorities, and others who have been traditionally underserved by lenders. See: [www.wevonline.org](http://www.wevonline.org).
    - a. For information regarding start-up and expansion loans, see: <https://www.wevonline.org/loans-2/loan-overview/>.
    - b. For Information regarding COVID-19 Quick Response loans, see: <https://www.wevonline.org/loans-2/quick-response-loans/>.
  - 2. The Ventura County Economic Development Association provides Resources for members, businesses, and nonprofits. See: <https://vceda.org/business-resources>.
- ii. COMMERCIAL EVICTIONS: Moratoriums are in effect in various Ventura County cities as of May 11, 2020. See: <https://www.nolo.com/legal-encyclopedia/coronavirus-covid-19-california-eviction-bans-and-tenant-protections.html>.
- iii. TECHNICAL RESOURCES:
  - 1. The Economic Development Collaborative provides a COVID-19 Business response Guide for Business, Self Employed, Employees and Nonprofits, and additional regional resources for business consulting, funding, and strategic initiatives within the regional economy. See: <https://edcollaborative.com/covid19/>.
  - 2. SCORE (<https://ventura.score.org/>) is a nonprofit resource partner of the SBA, and it provides a COVID-19 Resource Hub. See: [https://www.score.org/coronavirus?\\_ga=2.74413268.711271276.1588719587-701521231.1588719587](https://www.score.org/coronavirus?_ga=2.74413268.711271276.1588719587-701521231.1588719587).
  - 3. The University of California Agriculture and Natural Resources Ventura County website provides a list of Practical Resources to Continue Essential Agricultural Work. See: [http://ceventura.ucanr.edu/COVID\\_19\\_resources/](http://ceventura.ucanr.edu/COVID_19_resources/).



iv. GENERAL RESOURCES:

1. Axxess publishes an online directory for any merchant in Santa Barbara and Ventura Counties to post, for free, that they are open and available for business while being socially responsible and adhering to local orders. See: <https://localaxxess.com/>.
2. VC Emergency provides an official Ventura County Information Source, including a resource list. See: <https://www.vcemergency.com/>.
3. Ventura County Community Foundation Response to COVID-19. See: <https://vccf.org/ventura-county-community-foundation-response-to-covid-19/>.
4. The Ventura County Workforce Development Board provides information and resources to job seekers, employers, and businesses impacted by COVID-19. See: <http://workforceventuracounty.org/resources/covid-19-resources>.
5. Business impact support is available by calling (800) 500-7705 or email [hsa-employment-srvcs-info@ventura.org](mailto:hsa-employment-srvcs-info@ventura.org).
6. On Wednesday, May 13, at 5:30 p.m., Senator Hannah-Beth Jackson, Assembly Member Monique Limon, and Congressman Salud Carbajal, as well as local public health officials, will hold a teleconference town hall to discuss the plan for reopening Santa Barbara and Ventura Counties. Call toll free: 844-291-5491, Access Code 8660004. Audio livestream: [sd19.senate.ca.gov/coronavirus-resources](https://sd19.senate.ca.gov/coronavirus-resources) or on Facebook @SenHannahBeth
7. Habitat for Humanity of Ventura County maintains a list of COVID-19 Resources on its website, which includes general, food, housing, emotional, and mental health resources, along with information regarding financial assistance and small business assistance. See: <https://www.habitatventura.org/covid-19-resources/>.
8. The County of Ventura Human Services Agency maintains a website of community resources and events related to health, social and basic needs services. See: <https://www.ventura.org/human-services-agency/community-resources/>.

kkk. West Hollywood

- i. LOCAL BUSINESS RELIEF MEASURES: The City of West Hollywood has enacted the following local relief measures: (1) deferred Business Improvement District Assessments due in March to July 1 and waived late fees, (2) deferred business tax certificates due in May to July 1 and waived late fees, (3) deferred regulatory business license fees on a 3-month rolling basis, (4) deferred Transit Occupancy Tax for hotels and similar establishments, upon request and approval of the City Manager, (5) provided a business credit for any paid Outdoor Dining Encroachment Fees and (6) provided a business credit for any Valet Meter Encroachment Fees that have already been paid. See: <https://www.weho.org/services/coronavirus-covid-19/guidance-for-businesses-workers>.
- ii. COMMERCIAL EVICTIONS: An emergency moratorium on all no-fault evictions started on March 16 and will last until May 31 for tenants unable to pay rent due to the COVID-19 crisis. Tenants will have up to 12 months post emergency to repay any back-due rent. See: <https://www.weho.org/services/coronavirus-covid-19/renter-resources>.

lll. Whittier

- i. COMMERCIAL EVICTIONS: An emergency moratorium on all no-fault evictions started on March 24 and will last through the duration of the emergency for tenants unable to pay



rent due to the COVID-19 crisis. Tenants will have up to 120 days post emergency to repay any back-due rent. See:

<https://www.cityofwhittier.org/home/showdocument?id=5002>.

### mmm. Yucca Valley

#### i. FINANCIAL RESOURCES:

1. The #YuccaTogether business assistance program provides support for local businesses, including (1) waiving business registration fees, (2) waving the biennial renewal fee on short term vacation rentals, (3) extending submission of the transient occupancy tax filing for 90 days and (4) waiving late fees/penalties on licenses/registrations. See: <https://www.yucca-valley.org/our-town/town-manager/emergency-preparedness/covid-19-yucca-valley-information/yucca-valley-supports-local-business>.
2. EMERGENCY LOAN PROGRAM: The City of Yucca Valley adopted Measure Y to establish an emergency loan program for local small businesses.
  - a. **NOTE:** Applications are no longer being accepted for the Measure Y Small Business Emergency Loan Program.





# STATE

## I. 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](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](https://www.edd.ca.gov/about_edd/coronavirus-2019/faqs.htm). Additionally, there is a resource to estimate potential unemployment benefit. See: <https://edd.ca.gov/unemployment/UI-Calculator.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>.

## II. Financial Resources

- a. The California Capital Access Program (CalCAP)'s Loan Loss Reserve Program is providing up to 100% coverage on losses as a result of certain loan defaults.. Individual borrowers are limited to a maximum of \$2.5 million enrolled over a three-year period. See: <https://www.treasurer.ca.gov/cpcf/calcap/sb/index.asp>. Qualifying small businesses should contact a participating lender to enroll: <https://www.treasurer.ca.gov/cpcf/calcap/sb/institutions.pdf>.
- b. The California Small Business Disaster Relief Loan Guarantee Program will provide loan guarantees for up to 95% of the amount of a loan for up to 7 years. See: <https://www.ibank.ca.gov/small-business-finance-center/>.
  - i. **To qualify**, the entity must be located in California and either a non-profit or a small business employing less than 750 people that has been negatively impacted or experienced disruption by COVID-19 or be an eligible non-profit.
  - ii. **Applications** are done through participating lenders and the loan interest rates and additional terms or qualifications are negotiated directly with the lender.
- c. The Pandemic Unemployment Assistance (PUA) program helps unemployed Californians who are business owners, self-employed, independent contractors, and others not usually eligible for regular state UI benefits. The provisions of the program include: (i) up to 39 weeks of benefits, (ii) an additional \$600 to each PUA weekly benefit amount you may be eligible to receive, as part of the separate CARES Act Pandemic Additional Compensation program and (iii) a new 13-week federal extension for those who run out of their regular state-provided UI benefits (maximum 26 weeks). See: [https://edd.ca.gov/about\\_edd/coronavirus-2019.htm](https://edd.ca.gov/about_edd/coronavirus-2019.htm).



### **III. 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.cdtfa.ca.gov/news/20-07.htm>.
  - i. **NOTE: Effective March 30, all taxpayers who file a return less than \$1M will have an additional 3 months to file their return between now and July 31.**

### **IV. Technical Resources**

- a. The Office of Business and Economic Development Entrepreneurship Task Force has launched a series of COVID-19 Rapid Response Virtual Sessions to engage with small business owners and entrepreneurs across the state to discuss issues, challenges and barriers and share ideas and solutions. See: <https://business.ca.gov/advantages/small-business-innovation-and-entrepreneurship/help-us-advance-entrepreneurship/>.
- b. 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>.
- c. The California Lawyers Association has prepared a variety of videos for the public addressing various legal issues that are arising as a result of COVID-19. Such video topics include employee benefits and employee health and safety issues and small business employer issues. See: <https://calawyers.org/covid-19-public-resources/#videos>.

### **V. Commercial Evictions and Mortgage Relief**

- a. Moratorium on the eviction of renters who are affected by the coronavirus and the downturn in the economy shall be in effect through May 31, unless extended. See: <https://www.gov.ca.gov/wp-content/uploads/2020/03/3.16.20-Executive-Order.pdf>.
- b. Citigroup, JP Morgan Chase, US Bank and Wells Fargo, and others are offering mortgage payment forbearances of up to 90 days, which allow you to reduce or delay your monthly mortgage payment in addition to waiving or refunding mortgage-related late fees. See: <https://dbo.ca.gov/covid19-updates-fi/>.



# Federal

## I. Small Business Administration CARES Act Loans (Treasury and PPP Loans):

- a. 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. The U.S. Department of the Treasury's website contains the most up-to-date information on these two programs: <https://home.treasury.gov/policy-issues/cares/assistance-for-small-businesses>. See also: See <https://home.treasury.gov/system/files/136/PPP--Fact-Sheet.pdf>.
  - i. **NOTE: The SBA resumed accepting Paycheck Protection Program applications from participating lenders on Monday, April 27.**
- b. Additional information can be found at the CARES Act Resource Center developed by Morrison & Foerster LLP.
  - 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>.

## II. Small Business Association Economic Injury Disaster Loan (EIDL):

- a. The U.S. Small Business Administration (SBA) is offering 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 \$1,000 per employee, up to \$10,000. See: <https://www.sba.gov/disaster-assistance/coronavirus-covid-19>.
  - i. **NOTE: At this time, only agricultural business applications will be accepted due to limitations in funding availability.**

## III. Small Business Association Express Bridge Loans:

- a. 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>.

## IV. Main Street Lending Program:

- a. The Main Street Lending Program will provide support for businesses that were in good financial standing before the crisis and employ up to 10,000 workers or have revenues of less than



\$2.5 billion. The program will provide four-year loans with payments deferred for one year. Firms that have taken advantage of the PPP may also take out Main Street loans. See: <https://www.federalreserve.gov/monetarypolicy/mainstreetlending.htm>.

## **V. Tax Filings:**

- a. The [Internal Revenue Service \(IRS\)](#) and the [California Franchise Tax Board](#) have both extended personal tax filing deadlines until July 15.



# Private

## I. Grants/Loans/Ad-Credits

### a. MISSION ASSET FUND:

- i. MAF's Rapid Respond Fund will distribute \$500 cash grants to people who can't or won't receive a government aid or relief and is also offering 0% interest for credit-building loans (up to \$2,400) and loans to start or expand a business (up to \$2,500) to immigrants, students, and workers left out. See: <https://missionassetfund.org/covid-rapid-response-grants/>.

### b. Facebook:

- i. Facebook is offering \$100 million in cash grants and advertising credits to help small businesses. See: <https://www.facebook.com/business/boost/grants>.
  1. **Eligibility:** for-profit company, between 2-50 employees, in business for over a year, experienced challenges from COVID-19, in or near a location where Facebook operates.
  2. **NOTE:** Application period is currently closed.

### c. GoFundMe:

- i. GoFundMe is providing matching grants of \$500 through the Small Business Relief Fund to help small businesses. See: <https://charity.gofundme.com/o/en/campaign/giving-tuesday-now>.

### d. Google:

- i. 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](https://edu.google.com/programs/credits/research/?modal_active=none).

### e. Hello Alice:

- i. Hello Alice is offering \$10,000 emergency grants to small businesses severely impacted by COVID-19. See: <http://www.covid19businesscenter.com/>.

### f. Salesforce:

- i. The Salesforce Care Small Business Grants is offering grants of \$10,000 to small businesses to replenish materials, pay salaries or adapt their business model to overcome these challenging times. See: <https://essentials.salesforce.com/salesforce-care-for-small-business/>.
  1. **NOTE:** Application period is currently closed.



- g. [Spanx:](#)
  - i. Spanx, through GlobalGiving, has established The Red Backpack Fund to provide 1,000 grants of \$5,000 to female entrepreneurs in the United States to help alleviate the impact of COVID-19. See: <https://www.globalgiving.org/redbackpackfund/>.
    1. **Eligibility:** In order to be eligible, the entity must be a majority women-owned business or nonprofit with annual revenues less than \$5 million, at least one additional paid employee, and fewer than 50 individuals on staff. Sole proprietors are not eligible. Businesses must be in good standing and incorporated as a legal entity, and be able to demonstrate that the COVID-19 pandemic is causing hardship.
    2. **NOTE:** Application period is currently closed and **will next open from June 1-8.**
- h. [Verizon-LISC:](#)
  - i. Verizon and LISC are offering grants 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. See: <https://www.lisc.org/covid-19/verizon-small-business-recovery-fund/>.
    1. **NOTE:** Application period for round 3 grants is now closed.
- i. [Womply:](#)
  - i. Womply is providing \$1,000 investments to US small businesses with no fees or interest with flexible repayment plans. See: [https://www.stimulus2020.com/?utm\\_source=invite&utm\\_medium=link&utm\\_campaign=aasquatch&rsCode=CORYCAPOCCIA231&rsShareMedium=UNKNOWN&rsEngagementMedium=UNKNOWN](https://www.stimulus2020.com/?utm_source=invite&utm_medium=link&utm_campaign=aasquatch&rsCode=CORYCAPOCCIA231&rsShareMedium=UNKNOWN&rsEngagementMedium=UNKNOWN).
- j. [#wouldaspent:](#)
  - i. #wouldaspent is offering small businesses the opportunity to add their names to a fundraiser list to enable individuals to make donations to the businesses instead of, or in addition to, purchasing a gift card. See: <https://www.wouldaspent.org/>.

## II. [Payment Deferrals](#)

- a. [Intuit:](#)
  - i. 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/company/covid19-info/>.
- b. [PAYPAL:](#)
  - i. PayPal is allowing small businesses who have outstanding loans and cash advances from the company to request to defer repayment at no additional cost. See: <https://www.paypal.com/us/webapps/mpp/covid-19-relief>.



### III. Technical Assistance

a. Google:

- i. Google is offering free access to advanced Google Meet video-conferencing capabilities for all G Suite and G Suite for Education customers through September 30, 2020. See: <https://cloud.google.com/blog/products/g-suite/helping-businesses-and-schools-stay-connected-in-response-to-coronavirus>.

b. LinkedIn Learning:

- i. LinkedIn is offering free professional development classes on remote working. See: <https://www.linkedin.com/learning/paths/remote-working-setting-yourself-and-your-teams-up-for-success>.



# NonProfit

## I. Grants

### a. United Way

- i. 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/>.

- 1. **NOTE:** Application period is currently closed.

### b. Instrumental

- i. Instrumental is aggregating grants for 501(c)(3) nonprofit organizations that have been negatively impacted by COVID-19. See: <https://www.instrumental.com/covid-19-grants>.

### c. The San Francisco Arts & Artists Relief Fund

- 1. The San Francisco Arts & Artists Relief Fund is making grants to individuals and certain organizations of up to \$2,000 (for individuals) and \$25,000 for organizations. To qualify, an organization must be a 501(c)(3) or fiscally sponsored by a 501(c)(3), collective or mutual aid society of artists, artists cooperatives, or cultural land trusts. See: <https://www.cciarts.org/EmergencyRelief.htm>.

- 2. **NOTE:** Application period is currently closed.

### d. The San Francisco Foundation

- i. 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 \$5,000 and \$25,000. See: <https://sff.org/nonprofits-apply-for-a-grant-from-the-sff-covid-19-emergency-response-fund/>.

- 1. Priority for nonprofit and fiscally sponsored organizations in the five-county Bay Area (Alameda, Contra Costa, Marin, San Francisco, and San Mateo), grass-roots organizations with smaller operating budgets and projects that align with certain issue areas.

- 2. **Applications** are accepted on a rolling basis. Due to the high volume of requests, SFF is currently reviewing applications within 15-20 days.

### e. The Save Small Business Fund

- i. The Save Small Business Fund is offering short-term relief for small employers in the United States and its territories and is being offered by the U.S. Chamber of Commerce Foundation. The Fund hopes to provide as many \$5,000 grants to as many small employers as they can. See: <https://savesmallbusiness.com/>.





1. **To Qualify:** Must employ between 3 and 30 people (including owner); be located in an economically vulnerable community (determined by zip code) and have been harmed financially by the COVID-19 pandemic.
2. **NOTE:** Application period is currently closed.

f. [A Just East Bay Response Fund](#)

- i. 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/>.
  1. Fund will support nonprofit organizations serving Alameda and Contra Costa Counties.
  2. **NOTE:** There is no Request for Proposals or application process. EBCF, with input from community partners, will select organizations on a rolling basis to support through this Fund.

g. [The Sempra Energy Foundation](#)

- i. 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>.
  1. **NOTE:** Application period is currently closed.

h. [The Silicon Valley Community Foundation](#)

- i. The Silicon Valley Community Foundation 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>.
  1. **NOTE:** There is no Request for Proposals or application process..

i. [The James Beard Foundation](#)

- i. The James Beard Foundation Food and Beverage Industry Relief Fund is providing a \$15,000 payment to restaurants that are independently owned with 100 or less 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-fund>.
  1. **NOTE:** Application period is currently closed.



## II. Loans

### a. Kiva

- i. 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>.

### b. Main Street Launch

- i. 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.mainstreetlaunch.org/san-francisco-launch/>.

### c. Opportunity Fund

- i. 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/>.
  1. Funds may be used for numerous business purposes, including working capital, equipment purchases, tenant improvements, commercial vehicle purchases (excluding ride share cars), debt refinancing (such as merchant cash advances and tax liens), opening a new location, purchasing another business, and more.

## III. Technical Assistance

### a. Small Business Majority

- i. Small Business Majority 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>.

### b. Venturize

- i. Venturize has aggregated a list of small business resources and programs to assist small businesses impacted by COVID-19. See: <https://venturize.org/resources/covid-19-other-resources>.



## Other Resources

### I. UC Berkeley School of Law

- a. Information on CARES Act for Small Businesses: <https://www.law.berkeley.edu/cares>.
- b. Additional COVID-19/CARES Act Resources: <https://www.law.berkeley.edu/research/business/cares-act-and-small-businesses/covid-19-cares-act-resource-pages/>.

### II. NorCal SBDC Network

- a. Serving businesses located in Alameda, Amador, Butte, Calaveras, Contra Costa, Colusa, Del Norte, El Dorado, Humboldt, Glenn, Lake, Lassen, Marin, Mendocino, Modoc, Napa, Nevada, Placer, Plumas, Sacramento, San Mateo, San Joaquin, Shasta, Santa Cruz, Sierra, Siskiyou, Solano, Sonoma, Sutter, Tehama, Trinity, Yolo, Yuba, Counties and the City and County of San Francisco. Visit [asksbdc.com](https://www.asksbdc.com) or call 833-ASK-SBDC or email [loan@asksbdc.com](mailto:loan@asksbdc.com).
- b. **Town Hall Q&A:** Each Monday, Wednesday and Friday at 10:30 AM, the NorCal SBDC Finance Center Team discusses EIDL and PPP updates and information specific to reopening businesses in Northern California. <https://www.norcal sbdc.org/covid-19>.

### III. Disaster Legal Services

- a. Additional COVID-19/CARES Act Resources: <https://disasterlegalservicesca.org/covid-19/>.

### IV. Community Organization Representation Project

- a. Provides free business law services to Northern California non-profits serving low-income and underserved communities. See: <https://www.sfbar.org/jdc/jdc-legal-services-programs/corp/>.
  - i. **To qualify**, the entity must be a 501(c)(3) non-profit or seeking to incorporate and obtain 501(c)(3) tax-exempt status.
  - ii. Virtual Q&A/Office Hours are also being held to support non-profits during COVID-19. Non-profits can submit a question regarding landlord negotiations, employment issues, or financial resources available and receive a response within a week by using the following form: <https://forms.gle/aLsv9ph8TpNVfjV88>.

### V. Start Small, Think Big

- a. Helps match low-income entrepreneurs with pro bono attorneys and financial advisers. See: <https://www.startsmallthinkbig.org/>.
  - i. **To qualify** entrepreneur must identify with at least one of the following criteria: person of color; women; LGBTQ+; physical or mental disability; veteran; immigrant; low to moderate income (does not exceed 500% of the federal poverty guidelines), and have less than \$1 million in revenue over the past 12 months.

### VI. Legal Services for Entrepreneurs

- a. Matches low income entrepreneurs with pro bono attorneys. See: <https://lccr.com/get-help/economic-justice-legal-services-for-entrepreneurs-lse/>.



## VII. LA Represents

- a. LA Represents has partnered with Bet Tzedek Legal Services to build a new support system for small businesses devastated by the COVID-19 pandemic. LA Represents pro bono attorneys will provide assistance to small businesses least likely to have access to effective legal services as they confront new workplace regulations, renegotiate commercial leases, apply for government relief programs, and navigate compliance with emergency health and safety orders. See: <https://corona-virus.la/LARepresents>.



## CASE FORCE

CASE Force is co-chaired by Morrison & Foerster, Berkeley Law, and All Home California and includes representatives from White Sand Investor Group, Small Business Majority, NorCal SBDC Network, WFPC/Omidyar, and more.

Current California Small Enterprise Task Force members include (in addition to others):

- Suz Mac Cormac, Morrison & Foerster LLP
- Alfredo Silva, Morrison & Foerster LLP
- Kaela Colwell, Morrison & Foerster LLP
- Michael Santos, Morrison & Foerster LLP
- Olga Terets, Morrison & Foerster LLP
- Jay Banfield, All Home California
- Elliott Donnelley, White Sand Investor Group
- Scott Donohue, NextWorld
- Christy Brook
- Carrie Kibler
- Maz Shakernia
- Jose Herrera
- Megan Niedermeyer, Gusto
- Austin Choi, Kiva
- Will Fitzpatrick, WFPC/Omidyar
- Amelia Miazad, Berkeley Law
- Adam Werbach, BSR/Saachi/Yerdle
- Scott Rogalski, NorCal SBDC Network