

COVID19 Emergency Assistance Workshop - 2020 May 1

** Workshop focused on small nonprofits, worker cooperatives, unincorporated entities, arts groups and the self-employed*

** Presented by the Northern California Land Trust in collaboration with Oakland Community Land Trust, Community Bank of the Bay, Safer DIY Spaces, Artists' Television Access, and East Bay Community Law Center*

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Workshop Overview - Ian Winters - Northern California Land Trust

We're looking at programs today from the lens of looking at what your "business" structure is and what the eligibility criteria are for the range of federal, regional and local assistance programs, as well as thoughts on how to think strategically about what may be able assist you or your organization.

- Questions to ask about your business/org structure versus program eligibility. Some programs focus on preserving org/business capacity and some on meeting individual income needs.
- Does your organization have employees? Other expenses (like rent, independent contractors, insurance)?
- Org type: Non-profit corp, for-profit corp, partnership, unincorporated group, sole proprietor, other?
 - Is your goal preserving organization/business capacity, supporting yourself or individual employees/business partners/collaborators, or both?
- Federal programs to touch on - PPP / EIDL refunded ~ 4/25
 - Paycheck Protection Program (PPP),
 - Economic Injury Disaster Loan (and grant advance) (EIDL),
 - Families First CoronaVirus Relief Act (FFCRA) family leave expansion tax credits
 - CARES Act **Employee Retention Tax credits**
 - <https://www.irs.gov/coronavirus/employee-retention-credit>
 - A refundable credit of 50% of employee's wages up to \$10,000 (total 5k credit)
 - Can't double dip with PPP
 - Self-employed Unemployment expansion (handled through the state)
- Local resources and programs
- Philanthropic sector resources

Eviction moratorium in California

Evictions are halted until 90 days after the Governor declares an end to the state of emergency. The one exception is for evictions on “health and safety” grounds, which has been sometimes used as a loophole by certain property owners. (<https://wclp.org/summary-california-courts-emergency-rule-on-evictions-and-foreclosures/>)

Important to remember that while the moratorium pauses the eviction process it does NOT provide rent relief. Currently all the rent is due, payable and accruing unless you negotiate a waiver or partial reduction with your landlord. Also, any rent not paid will become subject to eviction at the end of the moratorium unless you negotiate alternate arrangements or a waiver.

Small Business Administration COVID19 Business Relief

Congress passed another \$320 billion in assistance on 4/24/20. Advocacy efforts led to \$60 billion of this amount going to community banks, credit unions and Community Development Financial Institutions (CDFIs), which work more closely with small businesses and nonprofits, especially those run by people of color.

Economic Injury Disaster Loan - <https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/economic-injury-disaster-loan-emergency-advance>

- The Small Business Administration is not currently accepting new applications.
- Applicants who have already submitted their applications will continue to be processed on a first-come, first-served basis.
- Loan advances up to \$10,000. \$1,000 per employee on the payroll since 1/30/20. Self-employed, sole proprietors and independent contractors count as one employee.
- Features:
 - Loan Advance upon approval of Application. The Advance does not have to be repaid.
 - Loan Amount: Up to \$2,000,000.
 - Loan Term: Up to 30 years, based on ability to pay
 - Interest Rate:
 - For Profit Businesses: 3.75%
 - Non-Profit Organizations: 2.75%
- Some of the Target Users:
 - Sole Proprietorships/Independent Contractors/Self-employed persons
 - Private Non-Profit Organizations
 - Small businesses with fewer than 500 employees

Paycheck Protection Program - <https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program-ppp>

- Original round of funds was quickly exhausted. Banks started accepting applications again on Monday, April 27.
- Apply through banks who are participating in the program; best to approach a bank you have a relationship with and you may want to submit applications at more than one bank.

- “Fintech” (financial technology) companies are also acting as lenders for this program: PayPal, Kabbage, Intuit, and Square (among others) - if you are a customer of one of these companies and don't have a business bank account, this might be a good way to go.
- Features:
 - Fully forgiven if the funds are used for payroll costs, interest on mortgages, rent and utilities (but 75% of funds must be used on payroll).
 - No collateral or personal guarantees are required.
 - No loan fees.
 - The unforgiven portion of the loan has a maturity of 2-years and an Interest Rate of 1.00%.
- Some of the Target Users (best for those who have a payroll):
 - Sole Proprietorships/Independent Contractors/Self-employed persons
 - Partnerships without employees
 - Non-Profit Organizations
 - Small businesses with fewer than 500 employees

Federal COVID19 Funding Concepts - Sarah Lockhart - Safer DIY Spaces - [see attached handout](#)

How the Small Business Administration and Federal government is thinking about disaster relief

- The primary funding strategy is to pay businesses to continue to pay their workers, rather than paying workers directly. Businesses get paid based on recent payroll expenses.
- Economic Impact Payments are currently the only funds that go directly to people.

What if your business structure is different?

- Worker-Owned Partnership or Cooperative (unincorporated) - The Business is owned and operated by multiple workers who get paid for their labor by the business
- Sole Proprietor / Self-Employed - The Business and worker are one and the same
- Informally Organized Group - There is no official business entity. If bank accounts and legal contracts exist (e.g. leases), they are often in one member's name and associated with that person

City of San Francisco and Emergency Funding for Artists and Arts Organizations - Suki O'Kane - Artists' Television Access

City of San Francisco

- In general, San Francisco has a larger menu of options for small businesses and sole proprietors. Keep checking the Office of Economic and Workforce Development website - <https://oewd.org/businesses-impacted-covid-19>
 - As of April 22, the [San Francisco Hardship Emergency Loan Program, the small business zero-interest loans program](#) we spoke of in our last session, has closed.

- The City has [resources for sole proprietors and independent contractors](#).
- A new [minigrant program](#) in some neighborhoods is focused on delivering relief to small businesses in historically underserved communities and women-owned businesses. Eligibility and award amounts vary by neighborhood, ranging between \$1,000-\$10,000. The funds may be used to support expenses such as payroll, rent, and utilities, or to supplement income resulting from a direct loss of business revenue.

Navigating Can Be Difficult

Community-based organizations are providing technical assistance.

- [Mission Economic Development Agency \(MEDA\) 415-282-3334](#) | English, Spanish
- [Small Business Development Center \(SBDC\) 415-937-7232](#) | English, Chinese
- [Renaissance Center 415-348-6227](#) (SOMA), [415-647-3728](#) (Bayview)
- [Southeast Asian Community Center 415-885-2743](#) | Chinese, Vietnamese
- [SCORE 415-764-4964](#)

The San Francisco Foundation is partnering with Financial Management Associates (FMA) and Tipping Point Community to offer a [3-part webinar series](#) for small and mid-sized Bay Area nonprofit organizations. This series will help nonprofit leaders understand their current financial position, plan for potential scenarios, and project cash needs. Workshops are free, and started this week.

Emergency Funding for Artists and Arts Organizations

- Grant programs (and some low- and no-interest loan programs) continue to come on line. Most are asking for donations first, then paying out as funds become available.
- As of Monday April 27, the Bay Area Arts Worker Relief Fund opened for applications
 - Artists and workers within the visual, literary, media, film, video, or other arts discipline, [apply through Independent Arts & Media](#)
 - If you are a performing or musical artist or worker, [apply through Theatre Bay Area](#).
- See full list of resources at the end of this document.

Oakland and Berkeley Resources - Jassmin Poyaoan - East Bay Community Law Center

Berkeley Business Continuity Grants

- Apply online: <https://www.cityofberkeley.info/covid19-business-grants/>
- Features:
 - An existing business or nonprofit organization located within City of Berkeley, with an active business license as of March 1, 2020
 - Minimum 1 employee, Maximum 50 employees
 - Can demonstrate at least a 25% reduction in revenues due to COVID-19
 - Funds must be used to cover payroll, rent, or working capital for the business to cover operational expenses
- Deadlines
 - Round 1: 4/6
 - Round 2: To be determined

Oakland resources:

- Main website (includes federal, state and local resources): <https://www.oaklandca.gov/resources/coronavirus-2019-covid-19-business-and-worker-resources>. Local resources include:
 - KIVA zero-interest business loans
 - Main Street Launch
 - Working Solutions - applications currently paused because of high demand
 - Pacific Community Ventures

Unemployment Expansion - Jassmin Poyaoan - East Bay Community Law Center

Pandemic Unemployment Assistance (PUA) - recently passed by the federal government in the Corona Aid, Relief and Economic Security (CARES) Act

- Unemployment benefits have been increased, expanded to persons who normally would not qualify, and extended.
- PUA Eligibility:
 - Do not qualify for regular Unemployment Insurance (UI) benefits in California or another state and also do not qualify for state Disability Insurance or Paid Family Leave benefits (often due to not enough “work history” which can be common for people resuming/beginning work after being full-time students, full-time parents, or periods of disability)
 - This includes: business owners, self-employed individuals, independent contractors; or
 - You qualified for regular UI benefits, but have already collected all of those benefits.
 - Loss of work must be related to COVID-19.
- Benefits have been increased by \$600 per week and extended for up to 13 additional weeks for those who run out of their regular state-provided UI benefits (maximum 26 weeks).
- Does not include an individual who: 1) has the ability to telework with pay (i.e has telework), or 2) an individual who is receiving sick leave or other paid leave benefits.

How to apply:

- The California Employment Development Department has begun accepting applications for PUA as of 4/28/2020. The fastest way to apply for benefits is through UI Online, but you can also apply by phone, mail or fax. UI Online will determine if your claim is processed as a regular claim or PUA claim based on the info you provide - https://www.edd.ca.gov/Unemployment/UI_Online.htm
- When applying, make sure to have your:
 - Proof of Citizenship
 - Information on employment history from the last 18 months
 - Special documents if you are a former federal employee or served in the military in the last 18 months
 - State ID or Driver’s License number
- Currently the UI Online portal is not available 24/7 -- it is generally not available between 10pm and 2am

- It will save the application in process and let you resume where you left off (for example, if you are working on the application at 10:02pm and the system ceases to work)
- NOTE: if you qualify for regular UI (i.e. if you have received wages as an employee), do not file a PUA claim at this time. If you filed for UI and received a \$0 award notice, then you may apply for PUA as long as you have not requested a wage investigation due to misclassification by your employer.

PUA benefits will be paid out to people between 24 and 48 hours after they apply and will be issued in the following phases:

- Phase 1: \$167 per week for each week you were unemployed from February 2, 2020 to March 28, 2020 due to a COVID-19 related reason.
- Phase 2: \$167 plus \$600 per week for each week you were unemployed from March 29, 2020 to July 25, 2020, due to a COVID-19 related reason.
- Phase 3: \$167 per week, for each week from July 26, 2020 to December 26, 2020, that you are unemployed due to a COVID-19 related reason, up to a total of 39 weeks (minus any weeks of regular UI and certain extended UI benefits that you have received).

Once everything is assessed, the department goes back and pays the difference that you're actually owed based on your individual earnings. (\$167 is the minimum payment; if your earnings are approximately \$17,500 or less for the year, you will get the minimum payment plus the additional \$600 per week; if your earnings are more than \$17,500 and the claim is processed thoroughly by the EDD, you will receive additional money)

Stimulus Payment Info and Tax Filing - Sarah Lockhart - Safer DIY Spaces

IRS website - <https://www.irs.gov/coronavirus/economic-impact-payment-information-center>

- If you have not received a stimulus payment, check here to investigate: https://www.irs.gov/coronavirus/get-my-payment?mod=article_inline
- Amount: depending on income - \$1200 for individuals, \$2400 for joint filers, \$500 per child
- Those who should receive stimulus payment:
 - Individuals who filed a federal income tax for 2018 or 2019
 - Social Security retirement, disability (SSDI), survivor benefits, Supplemental Security Income (SSI)
 - Recipients of Veterans Affairs benefits
- If you are not required to file a tax return, you can enter your information here to receive a stimulus payment: <https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here>
 - Do not "sign up" through the non-filer portal if you are supposed to file a tax return for 2019 and have not done so yet.
 - If you have a child but are not required to file income taxes or are on Social Security or Disability, you have until May 5 to register your child as a dependent and receive \$500 for each child.
- Do not file a tax return just so that you can "qualify" for the payment (or in hopes that you will receive the payment faster) if that tax return is not accurate.

FULL LIST OF RESOURCES

Workshop recording

Recording of webinar update on 5/1/20: <https://youtu.be/p1Ucr0tzvw>

Recording of last webinar on 4/8/20: <https://youtu.be/bgbjkg7v6Sg>

Eviction moratoria in California

- Western Center for Law and Poverty - <https://wclp.org/summary-california-courts-emergency-rule-on-evictions-and-foreclosures/>
- East Bay Housing Organizations - <http://ebho.org/our-work/covid19-housing-policy/>

Small Business Administration programs

- Economic Injury Disaster Loan Emergency Advance
 - <https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/economic-injury-disaster-loan-emergency-advance>
 - To check on a disaster loan application you need to call the office of disaster Customer Service Center at 1-800-659-2955 or (TTY: 1-800-877-8339) DisasterCustomerService@sba.gov
 - SBA also funds non-profit partners to provide one-on-one assistance at no cost to business owners. You may always reach out to your local [Small Business Development Center](#), [Women's Business Center](#), [Veteran's Business Outreach Center](#) or [SCORE chapter](#) to get paired with an advisor with one-on-one counseling who can help you with the applications as well as business advice on managing and adapting to the current situation.
- Paycheck Protection Program
 - <https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program-ppp>
 - Excellent series of resources for non-profits from Financial Management Associates - <https://fmaonline.net/ppptoolbox/>
 - FAQs for lenders and borrowers - <https://home.treasury.gov/system/files/136/Paycheck-Protection-Program-Frequently-Asked-Questions.pdf>

Coronavirus Aid, Relief, and Economic Security (CARES) Act and Small Businesses

- Berkeley Law - <https://www.law.berkeley.edu/research/business/cares-act-and-small-businesses/>
- Employee Retention Credit - <https://www.irs.gov/coronavirus/employee-retention-credit>
- FAQ on Employee Retention Credit - <https://www.irs.gov/newsroom/faqs-employee-retention-credit-under-the-cares-act>

Expanded Paid Leave programs

- Department of Labor - Families First Corona Virus Response Act - <https://www.dol.gov/agencies/whd/pandemic/ffcra-questions>

General Resources

- East Bay Community Law Center list of resources - <https://ebclc.org/need-services/>
- ICA list of resources - https://docs.google.com/document/d/10sJb8Emet-t22PHBeBID9KcfPIeX3_zm-awWYVODP6g/edit
- Northern California Land Trust list of resources - <https://nclt.org/covid-19-emergency-resources/>

Worker Cooperatives

- US Federation of Worker Cooperatives - <http://www.usworker.coop/covid-19/>

City of San Francisco

- Office of Economic and Workforce Development - <https://oewd.org/businesses-impacted-covid-19>

City of Berkeley

- Berkeley Business Continuity Grants - <https://www.cityofberkeley.info/covid19-business-grants/>

City of Oakland

- Main website (includes federal, state and local resources): <https://www.oaklandca.gov/resources/coronavirus-2019-covid-19-business-and-worker-resource>
- Keep Oakland Housed - emergency housing assistance for Oakland residents currently under 50% of AMI <https://www.keeпоaklandhoused.org/faqs>

Emergency Funding for Artists and Arts Organizations:

Intersection for the Arts is maintaining a resource page that is more current than the below list - <https://theintersection.org/get-support/resources/>

- Artist Relief - <https://www.artistrelief.org>
- Arts Loan Fund COVID-19 Emergency Loan - <https://www.artsloanfund.org/covid-19-emergency>
- Bay Area Arts Worker Relief Fund - <https://www.artsandmedia.net/bay-area-relief-application/>
- San Francisco Arts & Artists Relief Fund - <https://www.cciarts.org/EmergencyRelief.htm>
- San Francisco Foundation COVID-19 Emergency Response Fund - <https://sff.org/for-nonprofits-apply-for-a-grant-from-the-sff-covid-19-emergency-response-fund/>
- The Safety Net Fund - <https://medium.com/@safetynet/the-safety-net-fund-20040273d291>
- Performing Arts Worker Relief Fund - <https://www.theatrebayarea.org/page/COVID-19relief-fund>
- UNTITLED, ART Emergency Fund - <https://docs.google.com/document/d/e/2PACX-1vT-SQ2GcGX4gGduGz29HuK6FgzYiCj586nd1PkrWMIj97meycTIRyQZAAX7mgmeJHHgTdI3MgeP2239/pub>

- Foundation for Contemporary Arts COVID-19 Relief Fund - <https://www.foundationforcontemporaryarts.org/grants/emergency-grants>
- Arts and Culture Leaders of Color Emergency Fund - <https://cast-sf.us9.list-manage.com/track/click?u=d7b6196c0b84d9a459cbde3f2&id=8076276725&e=7d7c408f08>
- Berkeley Arts Organizations Continuity Grants - <https://cityofberkeleyoed.submittable.com/submit/ad3478ab-7b1e-4300-8d4a-9e5966695652/arts-organization-continuity-grants>
- LISC Verizon Small Business Recovery Fund - <https://www.lisc.org/covid-19/verizon-small-business-recovery-fund/>
- Creator Fund - <https://creatorfund.ck.page>
- The Actors Fund Entertainment Assistance Program - https://actorsfund.org/services-and-programs/entertainment-assistance-program?mc_cid=abee252b41&mc_eid=7d7c408f08
- Musicians Foundation Grants - <http://www.musiciansfoundation.org/get-support/eligibility/>
- MusiCares Emergency Financial Assistance - <https://www.grammy.com/musicares/client-services/emergency-financial-assistance>
- The Blues Foundation HART Fund - <https://blues.org/hart-fund/>
- The Adolph & Esther Gottlieb Emergency Grant - <https://www.gottliebfoundation.org/emergency-grant>
- Rauschenberg Emergency Grants - <https://www.nyfa.org/Content/Show/Rauschenberg-Emergency-Grants>
- CERF+ The Artists Safety Net - <https://cerfplus.org/get-relief/apply-for-help/craft-emergency-relief-fund/eligibility/>
- New Music Solidarity Fund - <https://www.newmusicusa.org/content/solidarity-fund/>
- COVID19 and Freelance Artists - <https://covid19freelanceartistresource.wordpress.com/emergency-funding/>

Unemployment:

- Californian Employment Development Department - https://www.edd.ca.gov/about_edd/coronavirus-2019.htm
- CA EDD - Pandemic Unemployment / Self Employed FAQ https://www.edd.ca.gov/about_edd/coronavirus-2019/pandemic-unemployment-assistance/faqs.htm

Stimulus Payment Information

- IRS website - <https://www.irs.gov/coronavirus/economic-impact-payment-information-center>
- IRS - Check on Status of Payment - https://www.irs.gov/coronavirus/get-my-payment?mod=article_inline
- IRS portal for non-filers to enter their info to receive economic impact (stimulus) payments: <https://www.freefilefillableforms.com/#/fd/EconomicImpactPayment>

