

COVID-19: Financial Relief Available for Small Businesses and How to Apply

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Below is a list of resources which are currently available to provide financial assistance to small businesses, individuals and sole proprietors in California, particularly those in northern California. The number, and availability, of relief programs has grown exponentially in response to the COVID-19 pandemic. As a result, although the list is intended to be comprehensive, it may not include all programs available to you.

Tips:

Top Priority: Contact your bank. For the Small Business Administration (SBA) programs, you should promptly reach out to your primary banking partner to determine if they are an SBA approved lender or is otherwise administering any programs made available under the CARES Act and other government initiatives to provide financial assistance to small businesses. If your bank is not an SBA approved lender, there is also a link below provided by the SBA of a number of approved Lenders. For all other relief programs, you should reach out to the contact specified below for the program. A very high volume of people are already seeking assistance, so it is important to start the process with either your bank or SBA approved lender for the SBA programs, or the organization specified below for the non-SBA programs, as soon as possible.

Program Details	Am I Eligible?	How to Apply?
<h1>FEDERAL GOVERNMENT PROGRAMS</h1>		
<h2>SBA Paycheck Protection Program (PPP)</h2>		
<p>Type of Relief - Low-interest loans up to the lesser of \$10 million or 2.5x average monthly payroll costs. Must be used for employee salaries, wages, sick leave, health benefits, pension benefits, state taxes and payments to independent contractors.</p> <p>Forgiveness & Deferred Payments - Loans may be fully or partially forgiven (i.e., converted into a grant). Loan payments do not begin for 6 months.</p>	<p>PPP is available for (1) an “Eligible Entity” with a principal place of business in the U.S., in operation as of 2/15/20 and who had employees for whom it paid salaries and payroll taxes, or (2) independent contractors or sole proprietors. Determining whether an entity is an Eligible Entity can be complex for some entities. A checklist of PPP requirements, including the factors for qualifying as an Eligible Entity can be found here: https://www.corporatesecuritieslawblog.com/2020/04/updated-checklist-for-cares-act-assistance-to-companies/.</p> <p>Certain businesses are ineligible due to the nature of the business. For more information about eligibility visit https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program-ppp.</p>	<p>You can apply through any existing SBA 7(a) lender or through any federally insured depository institution, federally insured credit union, and Farm Credit System institution that is participating. Other regulated lenders will be available to make these loans once they are approved and enrolled in the program. You should consult with your local lender as to whether it is participating in the program. Apply with an SBA approved lender.</p> <p>To find an SBA approved lender, contact your local SBA District Office. You may also check this list of the 100 most active SBA lenders on the SBA website. Download the SBA application form here.</p> <p>There are limited program funds available <u>so apply now</u>.</p> <p>You must submit documentation necessary to establish eligibility (e.g. payroll records, tax filings, etc).</p>

Program Details	Am I Eligible?	How to Apply?
SBA Economic Injury Disaster Loan (EIDL)		
<p>Type of Relief - low-interest loans up to \$2 million based on an applicant’s actual economic injury suffered as a result of COVID-19. Can be used for working capital, necessary expenditures, payroll, sick leave, rent or mortgage payments.</p> <p>Advance - any applicant can also request a \$10,000 grant which will be disbursed within 3 days. The advance does not have to be repaid even if the applicant is not approved for the EIDL.</p>	<p>Applicants that satisfy eligibility criteria for section 7(a) of the SBA and show you are unable to meet your obligations and pay ordinary expenses as a result of Covid-19, you are eligible.</p>	<p>Apply for EIDL loans and advances directly with the SBA here.</p> <p>You must submit the completed loan application and a signed and dated IRS Form 4506-T.</p> <p>For questions, please contact the SBA disaster assistance customer service center at 1-800-659-2955 (TTY: 1-800-877-8339) or e-mail disastercustomerservice@sba.gov.</p>
SBA Express Bridge Loan Pilot Program (EBL)		
<p>Type of Relief –loans up to \$25,000 for small businesses that have an existing banking relationship with an SBA Express Lender as of March 13, 2020. Loans can be term loans or used to bridge gap while applying for a direct SBA Economic Injury Disaster loan.</p> <p>If a small business has an urgent need for cash while waiting for decision and disbursement on an Economic Injury Disaster Loan, they may qualify for an SBA Express Disaster Bridge Loan.</p> <p>Pilot Period - EBL loans can be approved through March 13, 2021.</p>	<p>If you are a small business that was operational on March 13, 2020 and meet all other 7(a) loan eligibility criteria, you are eligible.</p>	<p>Contact your bank to determine if it is an SBA Express Lender.</p> <p>Here is a link to the Express Bridge Loan Pilot Program Guide and a pdf link to the application: https://www.sba.gov/document/support--express-bridge-loan-pilot-program-guide https://www.sba.gov/sites/default/files/2018-03/SBA-1919.pdf.</p>

Program Details	Am I Eligible?	How to Apply?
SBA Debt Relief		
<p>SBA will automatically pay the principal, interest, and fees of current 7(a), 504, and microloans for a period of six months.</p> <p>SBA will also automatically pay the principal, interest, and fees of new 7(a), 504, and microloans issued prior to 09/27/20.</p> <p>For current SBA Serviced Disaster (Home and Business) Loans: If your disaster loan was in “regular servicing” status on March 1, 2020, the SBA is providing automatic deferments through December 31, 2020.</p>	<p>If you have an existing SBA 7(a), 504, or microloan, or obtain a new 7(a), 504 or microloan prior to 09/27/20, you are eligible.</p>	<p>No application necessary.</p> <p>You may want to contact your existing SBA lender to confirm automatic payment applies to your loan.</p> <p>For those with SBA Serviced Disaster (Home and Business) Loans, the deferral is automatic. You are still responsible for the deferred payments and interest will continue to accrue. You can also continue to make regular payments.</p> <p>If you accept automatic deferral, don’t forget to discontinue preauthorized payments until the end of the deferment period and to reestablish the payments after the period ends.</p>
SBA Express Loan Program		
<p>Type of Relief –Loans up to \$1,000,000 with accelerated turnaround times. SBA responds to applications within 3 business days. Collateral and personal guarantees may be required.</p>	<p>If you are a small business that meets all other 7(a) loan eligibility criteria, you are eligible.</p>	<p>Apply with an SBA approved lender. To find an SBA approved lender, contact your local SBA District Office.</p> <p>You may also check this list of the 100 most active SBA lenders on the SBA website.</p>

Program Details	Am I Eligible?	How to Apply?
SBA Microloan Program		
<p>Type of Relief – short-term loans up to \$50,000 to assist women, low-income individuals, minority entrepreneurs and other small businesses in need of financial assistance.</p> <p>Purpose & Requirements – microloans may be used for working capital, supplies, machinery/equipment and fixtures.</p> <p>Subject to availability as program not specifically revised to address Covid 19.</p>	<p>If you are a small business that meets all other 7(a) loan eligibility requirements, you are eligible.</p> <p>To obtain microloans greater than \$20,000, you must demonstrate you cannot obtain comparable credit elsewhere and have good prospects for success.</p>	<p>Apply through an SBA approved intermediary in your area.</p> <p>To find an approved intermediary, contact your local SBA District Office or view the list of Participating Microloan Intermediary Lenders.</p>
SBA 504 Program		
<p>Type of Relief – project financing up to \$5.5 million for the purchase, lease or improvement of long-term fixed-assets for business operations.</p> <p>Purpose & Requirements – projects financed must create job opportunities and meet certain community development or public policy goals.</p> <p>Subject to availability as program not specifically revised to address Covid 19.</p>	<p>You are eligible if you are a small business that either:</p> <ul style="list-style-type: none"> • meets all other 7(a) loan eligibility requirements; or • has a tangible net worth less than \$8.5 million, and an average net income after taxes less than \$3 million for the prior 2 years. 	<p>Apply for a 504 loan through any Certified Development Company (CDC). You may contact your local SBA District Office or use the SBA’s local assistance search tool to find CDCs in your area.</p> <p>For more information go to: 504 resource page of the SBA website.</p>

Program Details	Am I Eligible?	How to Apply?
Middle Sized Businesses (less than 15,000 employees) & Others		
<p>Type of Relief – Presently, under the CARES Act there are three programs available for businesses with not more than 15,000 employees or more than \$5 billion in revenues, with significant operations and a majority of employees located in the U.S.:</p> <ul style="list-style-type: none"> • The Main Street New Loan Facility offers low-interest loans of up to \$25 million payable over 4 years. • The Main Street Expanded Loan Facility provides for increases to existing loans originated prior to April 24, 2020 of up to \$200 million. • The Main Street Priority Loan Facility offers more highly leveraged loans of up to \$25 million payable over 4 years. <p>Purpose & Requirements –Loan proceeds are intended for business that have faced exigent circumstances due to Covid-19. Recipients must make reasonable efforts to maintain their payroll and retain their employees. Recipients must also commit to comply with restrictions on executive compensation, stock repurchases, and dividend restrictions.</p>	<p>As of the date of this chart, the programs are not yet effective and no effective date has been specified. There may be additional changes to programs before they become effective.</p> <p>Note: You may still be eligible even if you applied for or received a PPP Loan (described above).</p>	<p>When effective, the programs will be available through your bank or any U.S. insured depository institutions, bank holding companies and U.S. savings and loan companies.</p> <p>For more information go to: https://www.federalreserve.gov/monetarypolicy/main.htm. You may also view the term sheets for the programs:</p> <ul style="list-style-type: none"> • Link to Main Street New Loan Facility term sheet • Link to Main Street Expanded Loan Facility term sheet • Link to Main Street Expanded Loan Facility term sheet

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STATE AND LOCAL GOVERNMENT PROGRAMS IN CALIFORNIA

General Note:
 It is recommended that you periodically browse the websites for the city and county where you and your business are located for any updates on small business relief programs that will be offered as time goes on.

In addition, here are additional resources to help guide you:

- Small Business Development Center’s website at <https://americassbdc.org/small-business-consulting-and-training/find-your-sbdc/>.
- California’s Coronavirus 2019 website for small business <https://business.ca.gov/coronavirus-2019/>.

STATE OF CALIFORNIA

California Department of Tax and Fee Administration Tax Filing Extension

<p>Type of relief – Eligible taxpayers have up to an additional 3 months, but not beyond July 31, 2020, to file sales and use tax returns with an original due date in March or April. CDTFA has also granted other extension for taxpayers, including extending the filing deadline for refund claims by 60 days for individuals and businesses that are unable to file a timely claim for refund as a result of COVID-19, and extending the tax appeal filing time by 60 days.</p>	<p>Taxpayers are eligible for the tax filing extension if they file a return reporting less than \$1,000,000.</p>	<p>The extensions are automatic for those that qualify.</p> <p>For more information go to: https://www.cdtfa.ca.gov/services/covid19.htm.</p>
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Program Details	Am I Eligible?	How to Apply?
California Department of Tax and Fee Administration Small Business Relief Payment Plans		
<p>Type of relief – Small business taxpayers may take advantage of a 12-month, interest-free payment plan for up to \$50,000 of sales and use tax liability</p>	<p>You may be eligible if your business has less than \$5,000,000 in taxable annual sales</p>	<p>For more information go to: https://www.cdtfa.ca.gov/services/covid19.htm.</p>
Employment Development Department Tax Filing Extension		
<p>Type of relief – Employers experiencing hardship due to COVID-19 may request a 60-day extension to file state payroll reports and/or deposit state payroll taxes without penalty or interest.</p>		<p>Business must request the extension in writing within 60 days of the original delinquent date of payment or return.</p> <p>For more information go to: https://www.edd.ca.gov/about_edd/coronavirus-2019.htm.</p>
Extension of State Income Tax Deadline		
<p>Type of relief – The Franchise Tax Board has postponed until July 15, 2020 the deadline for filing individual and business 2019 tax returns and payments, 2020 1st and 2nd quarter estimated payments, 2020 LLC estimated taxes and fees, and 2020 non-wage withholding payments with original due dates between March 12, 2020 and July 14, 2020.</p>	<p>Taxpayers experiencing any difficulty in filing or paying as a result of COVID-19 are eligible.</p>	<p>Taxpayers claiming this relief should write the name of the state emergency (i.e. COVID-19) in black ink at the top of the tax return to alert the Franchise Tax Board of the special extension period. For e-filing, taxpayers should follow instructions for entering disaster information.</p> <p>For more information go to: 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.</p>

Program Details	Am I Eligible?	How to Apply?
California Small Business Loan Guarantee Program (via IBank)		
<p>Type of relief – Loan guarantees and direct loans for small businesses experiencing capital access barriers and for those that do not qualify for federal funds.</p>	<p>You may be eligible if you are a small business located in California with 1-750 employees that have been negatively impacted or experienced disruption by COVID-19, or are an eligible nonprofit.</p>	<p>For more information go to: https://www.ibank.ca.gov/small-business-finance-center/.</p>
California Capital Access Program (CalCAP)		
<p>Type of relief – The program encourages banks and other financial institutions to make loans to small businesses that have difficulty obtaining financing. Enrolled small businesses may receive more favorable loan terms from a lender if the loan is enrolled in the CalCAP Loan Loss Reserve Program. Additionally, the Loan Loss Reserve program may provide up to 100% coverage as a result of certain loan defaults.</p>	<p>Your bank has to be enrolled to participate in CalCap.</p>	<p>For more information go to: https://www.treasurer.ca.gov/cpcf/calcap/sb/index.asp.</p>
Bridge Loan Program – 12-Month Reprieve of State Sales Tax		
<p>Type of relief – The governor of California has recently announced a bridge loan program of up to \$50,000 for small businesses in California, by means of a 12-month reprieve of state sales tax.</p>	<p>You may be eligible if you are a small business taxpayer with less than \$5 million in taxable annual sales.</p>	<p>Payment plan requests can be made through our online services system in the coming months.</p> <p>For more information go to: https://abc7.com/6071621/?fbclid=IwARIGExP8zVqs7Ee4xL6JJVWJYYkLNcmI3NnUANQLZe6nnEelLbJDXxUgKYA.</p>

Program Details	Am I Eligible?	How to Apply?
\$50 Million Microlending Program for Small Businesses		
<p>Type of relief – California has recently launched a \$50,000,000 loan program to provide loans to small businesses that might not be eligible for Federal lending programs. The program will be run through the California Infrastructure Economic Development Bank (IBanks).</p>	<p>You may be eligible if you are a small businesses located in California with 1-750 employees that have been negatively impacted or experienced disruption by COVID-19.</p>	<p>For more information and to apply go to: https://www.ibank.ca.gov/small-business-finance-center/.</p>
ALAMEDA COUNTY		
Oakland Small Business Emergency Grant Program		
<p>Type of Relief – Provides \$5,000 to small businesses in Oakland owned by very-low income individuals who suffered financial loss due to Covid-19.</p>	<p>You may be eligible if: i) the business owner is “low income”; ii) it is a small business (gross revenue less than or equal to \$1,000,000); and iii) the business is located within the City of Oakland and have an Oakland business license.</p>	<p>Initial application period ended on April 5, 2020. However, the fund may or may not reopen.</p> <p>For more information and application go to: https://www.workingsolutions.org/oakland-grants.</p>
Oakland- Main Street Launch		
<p>Type of Relief – Fund providing micro and small business loans in amounts ranging from \$10,000-250,000. 10 year loan term with no prepayment penalty with interest rate of WSJ Prime + 4%.</p>		<p>For more information go to: http://www.mainstreetlaunch.org/oakland-launch/.</p>

Program Details	Am I Eligible?	How to Apply?
Oakland Business Tax Assistance		
<p>Type of Relief – Provides waiver of late penalties for small businesses resulting from failure to file taxes due to COVID-19.</p>		<p>For more information go to: https://www.oaklandca.gov/services/assistance-with-city-of-oakland-business-taxes.</p> <p>Contact customer service: 510-238-3704 Email: BTwebsupport@oaklandca.gov</p>
Fremont- Waiver of Penalties and Interest on Business Tax Certificate		
<p>Type of Relief – waiver of penalties and interest on late payments for business tax certificate renewals.</p>	<p>This waiver applies to any business tax certificates that expired on December 31, 2020 and were due for renewal by February 29, 2020, and will continue for business tax certificates expiring on March 31, 2020 and up for renewal on April 30, 2020.</p>	<p>For more information go to: http://fremont.gov/3589/Business-Resources or email the City Revenue Division at businesstax@fremont.gov or the Economic Development Department at econdev@fremont.gov.</p>
Hayward Community Relief Fund and Small Business Resiliency Grant Program		
<p>Type of Relief – Provides grant funding for small businesses to support operations and layoff aversion. The grant award is up to \$5,000 and can be used for any aspect of the business.</p>	<p>All businesses with 25 or fewer employees and all independently owned restaurant businesses regardless of employee count are eligible.</p>	<p>Applicants must i) complete an Estimated Disaster Economic Worksheet; ii) complete a W-9 form for the business; and iii) complete a Preferred Payment Form.</p> <p>For more information go to https://www.hayward-ca.gov/hayward-community-relief-fund.</p> <p>For further information and application forms go to: https://www.hayward-ca.gov/your-government/programs/hayward-covid-19-small-business-resiliency-grant-program.</p>

Program Details	Am I Eligible?	How to Apply?
City of Alameda COVID-19 Small Business Relief Grant Program		
<p>Type of relief – Businesses can receive a one-time grant of \$7,500.</p>	<p>Eligible businesses (i) Must be a small business and have one (1) to twenty-five (25) full-time equivalent employees, or be a restaurant (no limit on the number of employees); (ii) Must be a physical establishment in Alameda; (iii) must show that it has experienced a significant loss of 20% or more in income due to COVID-19 from March 16, 2020, to the application date; and (iv) must have a current Business License and have paid the FY 2019/2020 Business Improvement Area assessment if located in a Business Improvement Area.</p>	<p>Applications will be accepted from 4:00 PM, Monday, April 27, 2020 at through 11:59 PM on Thursday, May 7, 2020.</p> <p>For more information and application go to:</p> <p>https://www.alamedaca.gov/ALERTS-COVID-19/Business/COVID-19-business-relief-grant-program</p>
Alameda Façade Grant Program		
<p>Type of relief – Provides grant up to \$15,000 for exterior modifications to businesses.</p>	<p>Eligible City of Alameda businesses include retail, restaurant, theaters or service businesses, or commercial properties.</p>	<p>Deadline to apply has been extended to May 15, 2020.</p> <p>For more information go to:</p> <p>https://www.alamedaca.gov/BUSINESS/Programs-and-Information/Facade-Grant-Program</p>
Albany Small Business Emergency Loan Fund		
<p>Type of relief – Provides small business loans up to \$15,000 at 2% interest to businesses who have been affected by Covid-19.</p>	<p>You may be eligible if your business has fewer than 40 employees and your business has already applied for state or federal assistance.</p>	<p>For more information and an application go to:</p> <p>https://communitylendingworks.org/albany/.</p>

Program Details	Am I Eligible?	How to Apply?
Emeryville Façade Grant Program		
Type of relief – Provides grant up to \$75,000 for exterior modifications and upgrades.	You may be eligible if your business is located in certain specified areas or on streets as mentioned in the program details. The business cannot be under investigation for violation of City codes.	For more information and application: http://emeryville.org/DocumentCenter/View/10118/Approved-Program-Guidelines_with-updated-eligibility-map?bidId .
Emeryville Business License Tax and Fire Inspection Rebates		
Type of relief – Helps Emeryville business owners save on costs related to business taxes and fire inspection fees.		Applicants must fill out a Business License Tax Rebate Application Form and submit a W-9. For more information go to: http://www.ci.emeryville.ca.us/1194/Small-Business-Incentives-and-Rebate-Pro or contact the Small Business support staff person, Emi Theriault at etheriault@emeryville.org .
Berkeley Business Continuity Grants		
Type of relief – Provides grants up to \$10,000 for operational expenses, rent, payroll, and other business related costs.	You may be eligible if: <ul style="list-style-type: none"> • Applicant business or nonprofit organization has a Berkeley business license as of March 1, 2020. • Your business has 50 or fewer employees • You are able to demonstrate 25% reduction in revenue due to Covid-19. 	Initial application period ended April 6, 2020. However, a second round will subsequently open if there is funding leftover from the first round. For more information go to: https://www.cityofberkeley.info/covid19-business-grants/ .

Program Details	Am I Eligible?	How to Apply?
Berkeley Revolving Business Loan Fund		
<p>Type of relief – Program that provides loans to businesses in amounts typically between \$35,000 to \$50,000. Loans of up to \$100,000 may be offered. Interest rates are at WSJ prime interest rate plus 2%.</p>	<p>You may be eligible if you i) demonstrate retention and/or creation of employment opportunities in Berkeley; ii) Business owner must be creditworthy; and iii) you comply with program regulations and policies.</p>	<p>Initial application period ended April 6, 2020. However, the application may reopen if additional funding becomes available.</p> <p>For more information go to: https://cityofberkeleyoed.submittable.com/submit.</p>
CONTRA COSTA COUNTY		
Richmond Revolving Loan Fund		
<p>Type of relief – Provides loans from \$5000-100,000 working capital for small businesses.</p>	<p>If the Applying Business has been in operation for a minimum of one year, and either provides services or hire residents in the City of Richmond or has a business located in the city, you are eligible.</p>	<p>For more information go to: https://www.ci.richmond.ca.us/2768/Revolving-Loan-Fund.</p> <p>For application go to: https://www.ci.richmond.ca.us/DocumentCenter/View/38716/Revolving-Loan-Fund-Brochure-2016?bidId.</p>
MONTEREY COUNTY		
Monterey Peninsula Chamber of Commerce Covid-19 Community Relief Fund		
<p>Type of relief – Provides grants between \$5000-30,000 to non-profit organizations and public agencies serving Monterey County residents that have been affected by Covid-19.</p>	<p>Must be a nonprofit organization or public agency that serves Monterey County residents. Fiscally sponsored groups are not eligible at this time.</p>	<p>For more information and application: https://www.cfmco.org/nonprofits/grants/covid-19-relief-grants/.</p>

Program Details	Am I Eligible?	How to Apply?
Monterey County Emergency Microloan Fund		
<p>Type of relief – Businesses can apply for loans up to \$25,000 at a reduced interest rate. Loans will have up to a 5-year term, with payments deferred for up to 9 months (loan structure will be determined on a case-by-case basis depending on the Borrower’s ability to pay).</p>	<p>Eligible businesses (i) Must be located within Monterey County; (ii) Should have between 2-10 employees; (iii) Should have annual revenues that do not exceed \$2,000,000; (iii) Must be an operating business, not a passive real estate entity; (iv) Must have been in business for a minimum of one year, and able to provide a 2018 Federal Tax Return and interim financial statements; (v) Must present a feasible plan to recover post-disruption; and (vi) Must be current on federal income taxes.</p>	<p>For more information go to: https://www.co.monterey.ca.us/Home/Components/News/News/6249/ and https://www.calcoastal.org/wp-content/uploads/2020/04/combinepdf-1.pdf</p>
Monterey County Revolving Loan Fund		
<p>Type of relief – Loans of \$5,000 to \$250,000 to be used for inventory, furniture and fixtures, leasehold improvements, equipment, working capital or business acquisitions.</p>	<p>Eligible businesses must be located in Monterey County only. One job must be created or saved for each \$20,000 lent.</p>	<p>For more information and application go to: https://www.calcoastal.org/loan-programs/monterey-county-revolving-loan/</p>

Program Details	Am I Eligible?	How to Apply?
SAN BENITO COUNTY		
No specific programs offered by the county or the cities located within. Please visit your local city website and check back for opportunities that may arise. Please also visit the San Benito County website for any updates on relief programs as well.		San Benito County website: http://www.cosb.us/
SAN FRANCISCO (CITY AND COUNTY)		
SF Revolving Loan Fund		
Type of Relief – Microloans from \$5,000-\$50,000	<p>You may be eligible if you operate in at least one of the nine Bay Area counties (Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, Solano, and Sonoma)</p> <p>You must be at least 18 years old and have at least 1 year of recent, paid, same-industry experience, be current on all debt, and have a secondary source of income (if start-up)</p>	<p>For more information go to:</p> <p>Go to https://oewd.org/grant-and-loan-programs and</p> <p>https://www.workingsolutions.org/overview</p>

Program Details	Am I Eligible?	How to Apply?
SF Emerging Business Loan Fund Program –Main Street Launch		
<p>Type of Relief – Loans from \$10,000-\$250,000 to high-impact businesses that create jobs for low-moderate income individuals.</p>		<p>For more information go to:</p> <p>https://oewd.org/grant-and-loan-programs and</p> <p>https://mainstreetlaunch.org/san-francisco-launch/ and</p> <p>https://www.mainstreetlaunch.org/wp-content/uploads/2019/01/ONE-PAGER-SF-general-2018-04-03.pdf.</p>
San Francisco Hardship Emergency Loan Program (SF HELP) – Main Street Launch		
<p>Type of Relief – 0% interest rate loans of up to \$50,000 from Main Street Launch in partnership with the City of San Francisco. Terms of up to 6 years with no collateral and no fees. Eligible loan uses include working capital, equipment, and inventory.</p>	<p>You may be eligible if you meet the following criteria:</p> <ul style="list-style-type: none"> • Be an existing business located in the City of San Francisco (SF Business address) • Be a for-profit business in good standing • Have total annual revenues under \$2,500,000 • Have a valid San Francisco Business License 	<p>The application closed on April 22, 2020, but may reopen if additional funding becomes available.</p> <p>For more information go to:</p> <p>https://mainstreetlaunch.org/contact-us/.</p> <p>For application go to:</p> <p>https://mainstreetlaunch.org/about-us/loan-inquiry/</p>

Program Details	Am I Eligible?	How to Apply?
SF COVID-19 Small Business Resiliency Fund		
<p>Type of Relief – Grants up to \$10,000 to be used for employee salaries and rent.</p>	<p>You may be eligible if you i) have at least 1 employee and no more than 5 employees; ii) demonstrate a loss of revenue of 25% or more; iii) have less than \$2,500,000 in gross receipts; and iv) are engaged in activities that are regulated by the City and County of San Francisco and have a license/permit associated to that regulation.</p>	<p>The initial application round for this program closed on 3/29/20. However, the program may reopen if additional funding becomes available.</p> <p>For more information go to:</p> <p>https://oewd.org/businesses-impacted-covid-19.</p>
SF Neighborhood Mini-Grants		
<p>Type of relief – Grants of up to \$10,000 to be used for payroll, rent, utilities, inventory, etc.</p>	<p>Grants will be given to small businesses with less than \$2.5 million in gross annual receipts. Your business must also have closed or seen a 25% decline in revenue during the coronavirus outbreak. Must also be located within a target neighborhood boundary or be a woman-owned business. Some neighborhoods will have additional criteria.</p>	<p>For more information and for application go to:</p> <p>https://sf.gov/apply-small-business-mini-grant</p>

Program Details	Am I Eligible?	How to Apply?
SF Workers and Families First Program		
<p>Type of Relief – The City of San Francisco will reimburse employers \$15.59 per hour for extra sick leave up to 40 hours.</p>	<p>You may be eligible if you:</p> <ul style="list-style-type: none"> (i) have a location registered in San Francisco and have staff who work there; (ii) have employees that are eligible for sick leave; and (iii) be current on business registration, regulatory licenses, and business tax obligations <p>For employers with 200-499 employees in all locations, you must first exhaust the 80 hours of additional sick leave required by the federal government for the coronavirus outbreak.</p> <p>Your business may be operating on reduced hours or temporarily closed and still be eligible.</p>	<p>Obtain pre-approval at https://sf.gov/workers-families-first-preapproval-form?_ga=2.89527195.125668101.1586048850-732509309.1586048850</p> <p>For more information go to: https://sf.gov/step-by-step/get-reimbursed-paying-your-sf-staff-extra-sick-time</p>
Deferral of Business Taxes and Business Licensing Fees for Small Businesses in San Francisco		
<p>Type of Relief – Small businesses may defer payment for their first quarter business taxes (previously due April 30) which will generally be due by March 1, 2021. No interest payments, fees, or fines will accrue as a result of the deferral. Additionally, the city will delay its collection of the unified license bill for an initial term of three months, with further delay to be contemplated based on need. The due date for license fees due on March 31, 2020 is extended to June 30, 2020.</p>	<p>Businesses with up to \$10 million in gross receipts are eligible for the tax deferral.</p> <p>Any business that is required to pay business licensing fees is eligible for the fee deferral.</p>	<p>For more information go to: https://sfmayor.org/article/mayor-london-breed-and-board-supervisors-announce-10-million-small-business-relief-fund and https://sftreasurer.org/covid19.</p>

Program Details	Am I Eligible?	How to Apply?
SANTA CLARA COUNTY		
Mountain View Small Business Resiliency Program		
<p>Type of relief – provides small businesses within Mountain View city limits with a loan of up to \$10,000 with 0% interest, no fees, no collateral, and a term of up to 3 years.</p>	<p>Eligible businesses must: (i) operate out of a physical commercial storefront (open to the public) within the city limits of Mountain View; (ii) if the business is a chain, all eligibility requirements must be met by the Mountain View location and the funds may only be used for the Mountain View location; (iii) if the principal business owner owns multiple Mountain View businesses, only apply to receive funds for one business; (iv) be a for-profit business in good standing; (v) have 1-25 employees; (vi) have an active City of Mountain View business license prior to March 17, 2020; (vii) have operated in Mountain View prior to January 1, 2020; (viii) have at least 6-months remaining on lease if the business is location dependent; (ix) have a business bank account; (x) exhibit a financial burden due to COVID-19</p>	<p>The initial application round closed on May 1, 2020, but may reopen if additional funding becomes available.</p> <p>For more information and application go to: https://www.mountainview.gov/depts/manager/communityinfo/covid19communityresources/covid19smallbusinessprograms.asp</p>

Program Details	Am I Eligible?	How to Apply?
San Jose Web Grants		
Type of relief – Website dedicated to posting all grants the City of San Jose has to offer for all purposes including small business relief. You must register an account to view grants.	Please see eligibility requirements for each specific grant you are interested in applying for.	For more information go to: http://grants.sanjoseca.gov/index.do .
San Jose Business Cooperation Program		
Type of relief – The Business Cooperation Program provides businesses a rebate of up to 30% on the local portion of the state collected use tax subsequently remitted to the City as a result of the business entering the state’s Use Tax Direct Pay Permit program or allocating use tax attributed to acquisition of construction materials in San Jose.		For more information go to: https://www.sjeconomy.com/how-we-help/programs-and-services or contact the Office of Economic Development at 408-535-8178.
San Jose Enterprise Incentive – New Employment Tax Credit		
Type of relief – Businesses located in the San Jose “Enterprise Zone” can receive state tax credits including Sales and Use Tax and Hiring credits, and business expense deductions.	Eligibility extends to businesses in census tracts with the 25% highest share of both unemployment and poverty in the State, or former Enterprise Zone areas that hire long-term unemployed workers, veterans within 12-months of separation from service, people receiving Federal earned income tax credit, ex-offenders and recipients of CalWorks or general assistance.	For more information go to: https://www.sjeconomy.com/how-we-help/programs-and-services or contact the San Jose Redevelopment Agency at 408-795-1813.

Program Details	Am I Eligible?	How to Apply?
Silicon Valley Strong Fund		
<p>Type of relief: Fund developed to aid Silicon Valley businesses whose revenues have fallen due to Covid-19.</p>	<p>Program eligibility to be determined.</p>	<p>Application period is currently closed but expected to open the latter part of April 2020.</p> <p>For more information go to: https://siliconvalleystrong.org/donate/.</p>
City of Santa Clara Small Business Assistance Grant Program		
<p>Type of relief – Grants of \$5,000 or \$10,000 for qualified small businesses to use towards payroll or lease payments for business premises.</p>	<p>For a \$10,000 grant, applicants must be a small business with 1-25 full-time employees that has been deemed non-essential under the County of Santa Clara Public Health Department order dated March 16, 2020.</p> <p>For a \$5,000 grant award, applicants must be a small business with 1-25 full-time employees that has been deemed essential under the County of Santa Clara Public Health Department order dated March 16, 2020.</p> <p>Applicants must verify the business has experienced a loss of income due to COVID-19, and submit a current copy of its W-9 form. Applicants must also operate out of a physical commercial storefront</p>	<p>For more information and application go to:</p> <p>https://www.santaclaraca.gov/i-want-to/stay-informed/newsroom/coronavirus-updates/covid-19-business-resources/small-business-assistance-grant-program</p> <p>and</p> <p>https://www.santaclaraca.gov/home/showdocument?id=67221</p>

Program Details	Am I Eligible?	How to Apply?
	<p>within the city limits of Santa Clara, have an active City of Santa Clara Business License and be in good standing with the City. Applicants must have been in operation in the City of Santa Clara for at least one year as of March 1, 2020.</p> <p>Chains (national or local with 3 or more locations) will not be eligible for award</p>	
<p>SANTA CRUZ COUNTY</p>		
<p>Santa Cruz Resilience Microloan Program</p>		
<p>Type of relief – small for-profit businesses may receive funding to meet immediate working capital needs. Loans range from \$5,000-\$10,000. Loan funds can be used for operating expenses such as rent, payroll, utilities, inventory and supplies. Interest rates vary from 0% for bridge loans up to 3% for terms up to 3 years.</p>	<p>Business must meet the following eligibility requirements to qualify:</p> <p>(i) Restaurant, retail, entertainment and service-oriented businesses with a storefront located in the City of Santa Cruz; (ii) For-profit, independently-owned business in good standing with the City of Santa Cruz as of February 15, 2020 (current on City of Santa Cruz obligations, bills, liens, etc.); (iii) Active City Business License; (iv) Nine months of business operations in the City of Santa Cruz and minimum of two years remaining</p>	<p>The program is no longer accepting applications, but may reopen if additional funding becomes available.</p> <p>For more information and application go to:</p> <p>https://choosesantacruz.com/santa-cruz-resilience-microloan-program</p>

Program Details	Am I Eligible?	How to Apply?
	<p>on lease; (v) No more than 25 Full-Time Equivalent (FTE) employees (may include combination of PT/FT) as of February 15, 2020; and (vi) Demonstrated financial hardship related to COVID-19</p>	
<p>Watsonville Emergency Assistance Program for Small Businesses</p>		
<p>Type of relief – small businesses can receive grants of up to \$2,000. Grant funds may be used to assist with payment of rent and/or utility payments incurred after March 15, 2020</p>	<p>Businesses must meet the following eligibility requirements:</p> <p>(i) Business must be located within the Watsonville city limits; (ii) Have a current business license with the City of Watsonville; (iii) Have \$2,000,000 or less in annual gross revenue; (iv) Businesses that have received SBA’s Economic Injury Disaster Loan are not eligible to apply; and (v) Chain stores and franchises and not-for profits are not eligible to apply.</p> <p>Priority will be given to women and minority owned businesses.</p>	<p>Applications will be accepted via email starting Tuesday May 5, 2020 until Friday May 8, 2020 at 3:00 pm.</p> <p>For more information and application go to:</p> <p>https://cityofwatsonville.org/CivicAlerts.aspx?AID=947</p>

Program Details	Am I Eligible?	How to Apply?
Santa Cruz Property Tax Penalty Waivers		
<p>Type of relief – Provides waiver of penalties, costs, or other charges resulting from a tax delinquency due to a reasonable cause.</p>		<p>For more information go to: http://www.co.santa-cruz.ca.us/Departments/TaxCollector.aspx.</p> <p>For application form go to: http://www.co.santa-cruz.ca.us/Portals/0/County/ttc/pdfs/Fee%20Cancellation%20Request%20Form%20-%20COVID.pdf.</p>
SAN MATEO COUNTY		
San Mateo County Strong Fund		
<p>Type of Relief – Small businesses may be eligible for grants of up to \$10,000</p>	<p>Eligible businesses must meet the following requirements:</p> <p>(i) Be a for-profit company with at least two employees; (ii) Since March 31, 2019 the business has had a City of San Mateo business license; (iii) Have a primary office, storefront, or business space open to the public located in the City of San Mateo and have been open for at least one year; (iv) 10 or fewer full-time employees as of February 15, 2020 OR less than \$2.5 million in annual revenue over the past 12 months (3/1/19-2/29/20); and (v) Demonstrate a 25% reduction in gross revenue due to COVID-19.</p>	<p>The application portal closed on April 28, 2020. The application may reopen if additional funding becomes available.</p> <p>For more information go to: https://www.smcstrong.org or https://www.almanacnews.com/news/2020/04/11/san-mateo-county-is-launching-a-3m-fund-to-help-people-nonprofits-and-businesses-hit-hard-by-covid-19-will-it-be-enough.</p>

Program Details	Am I Eligible?	How to Apply?
Foster City Small Business Resiliency Grant Program		
<p>Type of relief – Local small businesses may be eligible for grants of up to \$10,000. Grant funds can be used for commercial rent payments, utilities, and payroll costs, and the grant is not required to be paid back.</p>	<p>Eligible businesses are local commercial and retail businesses in Foster City with 25 or fewer employees, and restaurants of any employee-size that are independently owned. Businesses are also required to enroll in a virtual technical assistance and resource network. In addition, businesses must:</p> <p>(i) Have a facility located in Foster City; (ii) Have a current Foster City business license; (iii) Generate less than \$2,500,000 in gross receipts; (iv) Demonstrate a loss of revenue of 20% or more; and (v) Submit a W-9, Federal Tax ID number, and their Foster City business license number.</p>	<p>The program is no longer accepting applications, but may reopen if additional funding becomes available.</p> <p>For more information and application go to:</p> <p>https://www.fostercity.org/citymanager/page/small-business-resiliency-grant-program</p>

Program Details	Am I Eligible?	How to Apply?
CITY AND COUNTY MORATORIUMS		
Moratorium on Residential and/or Commercial Evictions and Utilities		
<p>Most Bay-Area cities and counties have passed laws prohibiting normal eviction procedures. These laws typically extend the time limit upon which a tenant can be evicted. Some Bay-Area cities and counties offer a prohibition on utility shutoff for a certain period of time.</p> <p>In order to get more information regarding these moratoriums including requirements, please visit your city and county websites and the link provided.</p>		<p>For more information regarding moratoriums and to quickly check whether your city or county has passed an ordinance authorizing it, go to:</p> <p>https://www.nolo.com/legal-encyclopedia/coronavirus-covid-19-california-eviction-bans-and-tenant-protections.html.</p>
NONPROFIT ORGANIZATIONS PROVIDING WORKING CAPITAL TO SMALL BUSINESSES		
Opportunity Fund		
<p>U.S.-based nonprofit organization that provides financing to underserved small businesses.</p>		<p>For more information go to:</p> <p>https://www.opportunityfund.org.</p>
Northern California Small Business Financial Development Center		
<p>Organization that provides assistance to small businesses in the bay-area gain access to a variety of sources of capital.</p>		<p>For more information go to:</p> <p>http://www.nor-calfdc.org/.</p>

Program Details	Am I Eligible?	How to Apply?
KIVA		
Nonprofit organization that expands access to capital for small businesses and entrepreneurs.		For more information go to: https://www.kiva.org/about .
PRIVATE ORGANIZATIONS PROVIDING WORKING CAPITAL TO SMALL BUSINESSES		
Facebook Small Business Grants Program		
Type of relief – Provides a total of \$100M in cash grants and ad credits for small businesses affected by Covid-19.	You may be eligible if your business: <ul style="list-style-type: none"> • Has between 2 to 50 employees • Has been operating for at least one year • Has been affected by the COVID-19 crisis • Is in or near a location where Facebook operates. 	For more information go to: https://www.facebook.com/business/boost/grant .
Hello Alice – Business for All Program		
Type of relief – \$10,000 grants to small business owners and ongoing support from Hello Alice community.	You may be eligible if you are a small business owner.	For more information and to apply go to: https://www.covid19businesscenter.com/

Program Details	Am I Eligible?	How to Apply?
Verizon Business Waiver of Late Fee and Overage Charges		
<p>Type of relief – Small business customers of 50 lines or less who notify Verizon of their inability to pay because of the COVID-19 crisis will have their late fees waived for 60 days from March 16.</p> <p>Note: Other wireless providers may provide similar assistance.</p>		<p>For more information go to:</p> <p>https://www.verizon.com/about/news/covid-response-business.</p>
U.S. Banks		
<p>Many banks including Bank of America, Silicon Valley Bank, Citibank, Discover, Ally, HBSC NA, PNC, Goldman Sachs, etc. are offering small business assistance through payment deferrals and waiver of fees. Additionally, some banks including Goldman Sachs are offering stimulus packages to small businesses across the country.</p>		<p>Please contact your bank to inquire about any small business funding opportunities.</p>
Revel Relief Program		
<p>Type of relief – A \$1M fund created by Revel, to allocate across small businesses affected by Covid-19.</p>		<p>Funds may exhaust soon, but applicants are encouraged to apply in case funding is replenished.</p> <p>For more information and application go to:</p> <p>https://revelsystems.com/revel-relief-program/</p>

Program Details	Am I Eligible?	How to Apply?
Yelp Relief for Affected Businesses		
Type of relief – \$25M fund for local restaurants and bars in the form of waived advertising fees, free advertising, products and services.		For more information go to: https://blog.yelp.com/2020/03/coronavirus-relief-for-restaurants-and-bars?utm_source=news_blog&utm_medium=yelp_blog
Salesforce Care Small Business Grants		
Type of relief – Salesforce is offering grants of up to \$10,000 to provide capital to keep businesses afloat.		Applications for the grant program have not yet been released. For more information go to: https://www.salesforce.com/company/news-press/stories/2020/4/salesforce-business-grants/ and https://essentials.salesforce.com/form/smallbusinessgrants/ .

The information here is a high level summary of complex law and a patchwork of relief programs. It is provided for informational purposes only. It is not intended to be, and is not a substitute for, legal or financial advice. Organizations and individuals should consult their attorneys and advisors for specific guidance.

The information presented here is date sensitive. It is subject to change. Additional guidance and application materials are expected in short order. This information represents our interpretation of where things currently stand at the time of drafting.