

The background features a stylized illustration of two hands. The top hand is rendered in a gold color, and the bottom hand is in a blue color. The fingers are thick and rounded, and the hands are positioned as if they are about to clasp or support each other. The overall style is modern and graphic.

SMALL BUSINESS CRISIS HOTLINE

GUIDE TO COVID-19 RESOURCES AND RELIEF

UPDATED 7/30/2020



SMALL BUSINESS CRISIS HOTLINE

OFFICE HOURS¹

Thursdays
4 – 5:30 p.m.

Registration: <https://sbdc.events/office-hours>

Join the California Small Enterprise Task Force every Thursday for virtual office hours led by experienced attorneys and business advisors of the Northern California Small Business Development Center (SBDC) Network.

These sessions are intended to address legal issues for California businesses with 25 or fewer employees as well as nonprofits. Please submit your questions on government relief programs and other resources to be answered live!

THE CALIFORNIA SMALL ENTERPRISE TASK FORCE

The California Small Enterprise (CASE) Task Force is a consortium of legal, financial, and nonprofit 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.

¹ 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

GUIDE TO COVID-19 RESOURCES AND RELIEF

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NOTE: THIS GUIDE WAS LAST UPDATED ON JULY 30, 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.



I. NORTHERN CALIFORNIA

a. Alameda County

i. County Resources

- a. REOPENING GUIDANCE: Alameda County is currently in Stage 2 of opening. As of July 13, the county was required by the state to immediately close the following businesses or move them outdoors: restaurants, wineries and tasting rooms, movie theaters, family entertainment centers, zoos, museums, and cardrooms. Bars must close all operations unless they are offering sit-down, outdoor dine-in meals. As of July 15, the state has allowed the county to open the Oakland Zoo and places of worship for outdoor services/activities. Since the county is on the County Monitoring List, closures are expanded to fitness centers, worship services, protests, offices for non-essential sectors, personal care services (nail salons, body waxing and tattoo parlors), hair salons, barbershops and malls unless they can be modified to operate outside or by pick-up. For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: www.acphd.org/2019-ncov/shelter-in-place.aspx.
- b. FINANCIAL RESOURCES: The East Bay/Oakland Relief Fund. See: <https://www.cciarts.org/EastBayOaklandRelief.htm>. **NOTE: Application period is currently closed.**
- c. GENERAL RESOURCES: The county helps small businesses with their growth by providing counseling, trainings, and workshops. See <https://www.acsbdc.org/>.
- d. COMMERCIAL EVICTIONS: On April 21, Alameda County extended its eviction moratorium ordinance. The ordinance allows tenants to repay rent over 12 months. This ordinance will remain in effect for 90 days unless extended. See: <https://www.acgov.org/cda/hcd/>.

ii. Alameda

- a. FINANCIAL RESOURCES: Business Relief Grant Program. See: <https://www.alamedaca.gov/ALERTS-COVID-19/Business/COVID-19-business-relief-grant-program>. **NOTE: Application period is currently closed.**
- b. COMMERCIAL EVICTIONS: Moratorium on evictions started on March 1. Alameda's renter eviction moratorium will remain in place for 30 days after the declared state of emergency is over. Commercial tenants will then have 180 days to catch up on any deferred rent that was not paid from March 1 to 30 days following the end of the local emergency declaration. Landlords are prohibited from turning off utilities. See: <https://www.alamedaca.gov/ALERTS-COVID-19/Tenant-Resources>.



iii. **Berkeley**

- a. REOPENING GUIDANCE: Berkeley is currently in Stage 2 of reopening. Under current rules, businesses may operate in Berkeley if they comply with the June 18 shelter-in-place update. This update allows outdoor dining indoor retail shopping. See: https://www.cityofberkeley.info/uploadedFiles/Health_Human_Services/Public_Health/covid19/COB-health-order-n20-10-phased-reopening.pdf.
- b. FINANCIAL RESOURCES: The Berkeley Business Continuity Grants program establishes an emergency relief fund with an allocation of \$3 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/>. **NOTE: The application period for the first round of grants has closed. For questions about the second round, email: oadmailbox@cityofberkeley.info or call (510) 981-7530.**

iv. **Emeryville**

- a. REOPENING GUIDANCE: For restaurants that want to establish outdoor dining areas on private property, a Temporary Use Permit is required. For outdoor dining areas using sidewalk or other public property, a Sidewalk Café Permit is required. For outdoor dining areas in the street, a Parklet Permit is required. On June 16, the city provides a waiver of fees and these permits can be issued without any planning fees from the applicant. See: <http://www.emeryville.org/1365/COVID-19-business-resources>.
- b. COMMERCIAL EVICTIONS: Moratorium started on March 19. On July 19, the city adopted an ordinance requiring landlords to provide a repayment plan for certain restaurant businesses. The eviction moratorium expired on June 30 and does not appear to be extended. See: www.emeryville.org/1365/COVID-19-business-resources and www.ci.emeryville.ca.us/DocumentCenter/View/12980/Commercial-Tenant-Eviction-Moratorium-FAQs-FINAL.

v. **Fremont**

- a. FINANCIAL RESOURCES: Small Business Emergency Relief Grant Program. See: <http://fremont.gov/3620/Small-Business-Emergency-Relief-Grant-Pr>. **NOTE: Application period is currently closed.**
- b. 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, and is continuing to do so for Business Tax Certificates that expired on March 31, and are up for renewal on April 30. See: <http://fremont.gov/3589/Business-Resources>.
- a. 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>.



vi. **Hayward**

- a. FINANCIAL RESOURCES: The City of Hayward Economic Development Division Business Grants: <https://www.hayward-ca.gov/your-government/programs/hayward-covid-19-small-business-resiliency-grant-program>. **NOTE: Application period is currently closed.**

vii. **Oakland**

- a. GENERAL RESOURCES: The City of Oakland has put together a FAQ on relief available to small businesses. See: <https://www.oaklandca.gov/topics/covid-19>.
- b. FINANCIAL RESOURCES:
- i. Oakland African American Chamber of Commerce (OAACC) 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. Currently, the program is limited to members of the OAACC, but non-chamber businesses can apply but will not be assessed during Phase 2 of the program. Upon acceptance of an OAACC Resiliency Relief Program grant, non-members will be required to pay \$350 for a membership. See: <https://oaacc.org/resiliency-fund/>. **NOTE: The application period is currently closed.**
- ii. Oakland Chinatown Chamber Foundation is making available some small grants to Oakland Chinatown businesses who were impacted by recent civil unrest. See: https://bb13b8bb-f257-4004-83c3-07d0fc298688.filesusr.com/ugd/9cc850_02afb4ce77a3430d9b100541d192bd2d.pdf. **NOTE: Application must be received by July 31 and grant recipients will be notified by August 31.**
- iii. The [Oakland Black Business Damage Fund](#) is providing reimbursement grants of up to \$5,000 to help ground-floor, Black-owned businesses to replace broken windows, repaint, replace damaged signage and abate graffiti. See: <https://docs.google.com/forms/d/e/1FAIpQLSdq6Dq18QjWd0desNEjpnNyz8EWP5dJ3yTK4EJ5SjBO3fuw/view-form>. **NOTE: Application are still welcome and Phase 2 will be processed in July and August.**
- iv. The [Oakland Indie Alliance](#) launched the [Small Business Repair Fund](#) on June 4 to provide \$600 grants to businesses with storefronts damaged by protests between May 29 and June 2. The grants are available to independently owned, Oakland small businesses (fewer than 100 employees and annual revenue under \$7 million). OIA will accept applications on a rolling basis, anticipates processing and distributing funds within two to three days, and plans to distribute \$12,000 per day. See: <http://www.oaklandindiealliance.com/repair-apply>.
- v. Working Solutions and the City of Oakland Small Business Grants: <http://www.workingsolutions.org/oakland-grants>. **NOTE: Application period is currently closed.**



- c. 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, 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.
- d. 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>.
- e. COMMERCIAL EVICTIONS: Oakland City Council extended the eviction moratorium for residential renters, nonprofit organization renters, and small business renters (generally those with fewer than 100 employees) through August 31. See: [https://www.oaklandca.gov/resources/oaklands-moratorium-on-residential-and-commercial-evictions#:~:text=About,\)%20through%20August%2031%2C%202020](https://www.oaklandca.gov/resources/oaklands-moratorium-on-residential-and-commercial-evictions#:~:text=About,)%20through%20August%2031%2C%202020).

b. **Alpine County**

i. **County Resources**

- a. REOPENING GUIDANCE: The County has entered Expanded Stage 3. As of July 13, the county was required by the state to immediately close the following businesses or move them outdoors: restaurants, wineries and tasting rooms, movie theaters, family entertainment centers, zoos, museums, and cardrooms. Bars must close all operations unless they are offering sit-down, outdoor dine-in meals. For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: <https://www.amadorgov.org/home/showdocument?id=37229>.
- b. CALL CENTER: The County is providing a complimentary HR Hotline for Alpine County Businesses. See: <https://mcusercontent.com/999a9518197f702a130853b83/images/0b4a9e7d-7e1c-4694-b3f5-a0e222d3264b.jpg>.

c. **Amador County**

i. **County Resources**

- a. REOPENING GUIDANCE: Amador County has entered Expanded Stage 3. As of July 13, the county was required by the state to immediately close the following businesses or move them outdoors: restaurants, wineries and tasting rooms, movie theaters, family entertainment centers, zoos, museums, and cardrooms. Bars must close all operations unless they are offering sit-down, outdoor dine-in meals. For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: <https://www.amadorgov.org/home/showdocument?id=37073>.



d. **Butte County**

i. **County Resources**

- a. REOPENING GUIDANCE: Butte County is moving further into Stage 3 based on local conditions. As of July 13, the county was required by the state to immediately close the following businesses or move them outdoors: restaurants, wineries and tasting rooms, movie theaters, family entertainment centers, zoos, museums, and cardrooms. Bars must close all operations unless they are offering sit-down, outdoor dine-in meals. For the most up to date information on reopening regulations and guidance, see: <https://www.buttecounty.net/publichealth/buttoreopens>.
- b. GENERAL RESOURCES:
 - i. Butte College Small Business Development Center (SBDC) provides one-on-one business consulting and training to existing business owners and potential entrepreneurs in all areas of business management, expansion, growth and development including financing, business and marketing plans, financial management, social media, strategic planning and business start-up. Contact: Sophie Konuwa, konuwaso@butte.edu. See: www.buttecollegesbdc.com.
 - ii. Butte County Economic and Community Development Office provides referrals and assistance for business location, business expansion, and business retention in unincorporated areas. Contact: CHatcher@ButteCounty.net. See: <http://www.buttecounty.net/economicdevelopment/Doing-Business/Business-Resources>.

e. **Calaveras County**

i. **County Resources**

- a. REOPENING GUIDANCE: Calaveras County has moved into Stage 2. As of July 13, the county was required by the state to immediately close the following businesses or move them outdoors: restaurants, wineries and tasting rooms, movie theaters, family entertainment centers, zoos, museums, and cardrooms. Bars must close all operations unless they are offering sit-down, outdoor dine-in meals. For the most up to date information on Shelter-In-Place restrictions see: <https://covid19.calaverasgov.us/#gsc.tab=0>.
- b. 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/>.



f. **Colusa County**

i. **County Resources**

- a. REOPENING GUIDANCE: As of May 13, Colusa County has moved into Full Stage 2 Reopening. As of July 13, the county was required by the state to immediately close the following businesses or move them outdoors: restaurants, wineries and tasting rooms, movie theaters, family entertainment centers, zoos, museums, and cardrooms. Bars must close all operations unless they are offering sit-down, outdoor dine-in meals. Since the county is on the County Monitoring List, closures are expanded to fitness centers, worship services, protests, offices for non-essential sectors, personal care services (nail salons, body waxing and tattoo parlors), hair salons, barbershops and malls unless they can be modified to operate outside or by pick-up. For the most up to date information on Shelter-In-Place restrictions see: <http://www.countyofcolusa.org/DocumentCenter/View/12640/Order-Closing-Indoor-Services-and-Sectors-Colusa-7920>.
- b. GENERAL RESOURCES: For local businesses, agriculture employers, and operation plans, see: www.countyofcolusa.org/901/Business-and-Industry-Resources.

g. **Contra Costa County**

i. **County Resources**

- a. REOPENING GUIDANCE: As of July 13, the county was required by the state to immediately close the following businesses or move them outdoors: restaurants, wineries and tasting rooms, movie theaters, family entertainment centers, zoos, museums, and cardrooms. Bars must close all operations unless they are offering sit-down, outdoor dine-in meals. Since the county is on the County Monitoring List, closures are expanded to fitness centers, worship services, protests, offices for non-essential sectors, personal care services (nail salons, body waxing and tattoo parlors), hair salons, barbershops and malls unless they can be modified to operate outside or by pick-up. For the most up-to-date information on Shelter-In-Place restrictions and guidance, see <https://www.coronavirus.cchealth.org/>; https://813dcad3-2b07-4f3f-a25e-23c48c566922.filesusr.com/ugd/84606e_330f28e606b34924ad6f1a0405cd4e93.pdf.
- b. FINANCIAL RESOURCES: The East Bay/Oakland Relief Fund. See: <https://www.cciarts.org/EastBayOaklandRelief.htm>.
NOTE: Application period is currently closed.
- c. COMMERCIAL EVICTIONS: Contra Costa County's temporary ban on evictions of residential and commercial tenants affected by the COVID-19 pandemic bars landlords and sublessors across the county from kicking out tenants who fail to pay rent if they can show they lost income or have "substantial" medical expenses related to the coronavirus pandemic, will be extended to September 30. See: <https://www.contracosta.ca.gov/7836/Eviction-and-Rent-Freeze-Ordinance-FAQs>.



- d. **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/>. 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.

- ii. **Brentwood**

- a. **TECHNICAL RESOURCES:**

- i. 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>.
- ii. The city also provides resources for businesses to avoid layoffs and employee job losses. See: https://www.brentwoodca.gov/gov/cd/ed/about/small_business_assistance/default.asp.

- iii. **Concord**

- a. **COMMERCIAL EVICTIONS:** Moratorium lasts until September 30. Landlords may not charge late fees or raise the rent in most cases. See: <https://www.cityofconcord.org/412/Tenant-Landlord-Resources>.

- iv. **Richmond**

- a. **FINANCIAL RESOURCES:**

- i. 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. 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>. **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.



h. **Del Norte County**

i. **County Resources**

- a. REOPENING GUIDANCE: Del Norte County is moving further into Stage 2 and Stage 3 based on local conditions. As of July 13, the county was required by the state to immediately close the following businesses or move them outdoors: restaurants, wineries and tasting rooms, movie theaters, family entertainment centers, zoos, museums, and cardrooms. Bars must close all operations unless they are offering sit-down, outdoor dine-in meals. For the most up-to-date information on Shelter-In-Place restrictions and guidance and a complete list of businesses that are permitted to reopen with COVID-19 Operations Plans in place and meeting the COVID-19 mitigation measures, see: <https://www.covid19.dnco.org/r2r>.
- b. FINANCIAL RESOURCES: 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 1, 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 five employees. The business must have a physical establishment within the County of Del Norte. See: <https://drive.google.com/drive/folders/13nU-CAm8XDAEPzVcdStBrE2mK37536XrY>.

i. **El Dorado County**

i. **County Resources**

- a. REOPENING GUIDANCE: As of June 12, El Dorado County has moved to opening some Stage 3 businesses and activities. As of July 13, the county was required by the state to immediately close the following businesses or move them outdoors: restaurants, wineries and tasting rooms, movie theaters, family entertainment centers, zoos, museums, and cardrooms. Bars must close all operations unless they are offering sit-down, outdoor dine-in meals. For the most up-to-date information on guidance, see: <https://www.edcgov.us/GOVERNMENT/HHSA/DOCUMENTS/PR-20%2045%20NEW%20COVID19%20DASHBOARD.PDF>.
- b. FINANCIAL RESOURCES:
 - i. The El Dorado County Business Loan Program (BLP) provides low interest rate loans to eligible business applicants ranging from \$5,000 to \$100,000. See: https://www.edcgov.us/Government/HCED/pages/business_assistance_loan_program.aspx.



- ii. The El Dorado County Microenterprise Assistance Loan Program (MLP) provides low interest rate loans ranging from \$1,000 to \$25,000 to eligible applicants to finance working capital, inventory purchases, equipment acquisition and furniture/fixtures. All loans are fully secured by collateral and no unsecured loans are made. See: https://www.edcgov.us/Government/HCED/pages/microenterprise_assistance_program.aspx.
- iii. South Lake Tahoe Small Business Fund provides grants up to \$5,000 for small businesses, see: <https://eldora-docf.org/south-lake-tahoe-small-business-fund/>. **NOTE: Applications are no longer being accepted but this could change in the future, so the city recommends checking back periodically.**
- iv. Western Slope Small Business Fund provides grants up to \$1,000 to pay unpaid invoices. See: <https://eldora-docf.org/el-dorado-county-western-slope-small-business-fund/>. **NOTE: Applications are no longer being accepted but this could change in the future, so the city recommends checking back periodically.**

j. **Glenn County**

i. **County Resources**

- a. REOPENING GUIDANCE: Glenn County has moved into Expanded Stage 2. As of July 13, the county was required by the state to immediately close the following businesses or move them outdoors: restaurants, wineries and tasting rooms, movie theaters, family entertainment centers, zoos, museums, and cardrooms. Bars must close all operations unless they are offering sit-down, outdoor dine-in meals. Since the county is on the County Monitoring List, closures are expanded to fitness centers, worship services, protests, offices for non-essential sectors, personal care services (nail salons, body waxing and tattoo parlors), hair salons, barbershops and malls unless they can be modified to operate outside or by pick-up. For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: <https://www.countyofglenn.net/dept/health-human-services/public-health/covid-19>.
- b. GENERAL RESOURCES: For local businesses, Glenn County has provided a phased Recovery & Reopening Plan updated May 26. See: <https://www.countyofglenn.net/news/public-health-public-information/20200622/covid-cases-rise>.

k. **Humboldt County**

i. **County Resources**

- a. REOPENING GUIDANCE: Humboldt County has moved into Expanded Stage 2 and is also permitting some Stage 3 businesses to begin reopening. As of July 13, the county was required by the state to immediately close the following businesses or move them outdoors: restaurants, wineries and tasting rooms, movie theaters, family entertainment centers, zoos, museums, and cardrooms. Bars must close all operations unless they are offering sit-down, outdoor dine-in meals. All



businesses, even those previously deemed essential and currently operating, must file a Business Reopening Plan with the County's Emergency Operation Center. See: <https://humboldt.gov/2756/Business-Compliance>. For the most up-to-date information on Shelter-In-Place restrictions and guidance on what businesses are permitted to begin reopening, see: <https://humboldt.gov/2704/Business-Resources>.

ii. **Arcata**

a. FINANCIAL RESOURCES:

- i. The Business Assistance Loan Program provides low cost loans of up to \$300,000 (1FTE/\$35,000) to small businesses in Arcata. Businesses who receive these loans must provide documentation of public benefit (creating new jobs) and meeting of a national objective (filling most of the new jobs with persons living in Arcata who are qualified as low-moderate income). See: <https://www.cityofarcata.org/188/Economic-Development>.
- ii. The Microenterprise Loan and Grant Program provides Arcata businesses with five or fewer employees (including owners) low-interest loans up to \$50,000 and, in some cases, grants up to \$10,000. See: <https://www.cityofarcata.org/188/Economic-Development>.
- iii. The Business Resiliency Emergency Loan Program provides Arcata businesses impacted by COVID-19 with loans of up to \$10,000 at 2.5% interest. Payments will be deferred for six months, and the borrower can either convert to a traditional bank loan or the City will hold the loan with a five-year repayment term. See: <https://www.cityofarcata.org/188/Economic-Development>.

i. **Lake County**

i. **County Resources**

- a. REOPENING GUIDANCE: Lake County has moved into Expanded Stage 2 and is moving into Stage 3. As of July 13, the county was required by the state to immediately close the following businesses or move them outdoors: restaurants, wineries and tasting rooms, movie theaters, family entertainment centers, zoos, museums, and cardrooms. Bars must close all operations unless they are offering sit-down, outdoor dine-in meals. Additionally, as of July 24, gyms and fitness centers, places of worship and cultural ceremonies, offices for non-essential sectors, personal care services, and indoor shopping malls are to shut down immediately unless they can be modified to operate outside or by pick-up. For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: <http://www.lakecountyca.gov/Government/PressReleases.htm>.
- b. FINANCIAL RESOURCES: Lake County Small Business Recovery Grant Program is providing grants up to 30,000. See: <https://www.lakecountylil.gov/4444/Lake-County-Forward>. **NOTE: Application period is now closed.**



m. **Lassen County**

i. **County Resources**

- a. REOPENING GUIDANCE: Lassen County has moved into Stage 2B and is also allowing some Stage 3 businesses to begin reopening. As of July 13, the county was required by the state to immediately close the following businesses or move them outdoors: restaurants, wineries and tasting rooms, movie theaters, family entertainment centers, zoos, museums, and cardrooms. Bars must close all operations unless they are offering sit-down, outdoor dine-in meals. Once businesses complete the Business Readiness Survey, they will be contacted by a Public Health staff member. For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: <https://lassencares.org/roadmap-to-recovery>.

n. **Marin County**

i. **County Resources**

- a. REOPENING GUIDANCE Marin County has moved into Stage 2H. On July 5, Marin County announced that indoor dining will not be allowed for at least three weeks. As of July 13, the county was required by the state to immediately close the following businesses or move them outdoors: restaurants, wineries and tasting rooms, movie theaters, family entertainment centers, zoos, museums, and cardrooms. Bars must close all operations. Since the county is on the County Monitoring List, closures are expanded to fitness centers, worship services, protests, offices for non-essential sectors, personal care services (nail salons, body waxing and tattoo parlors), hair salons, barbershops and malls unless they can be modified to operate outside or by pick-up. For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: <https://marinrecovers.com/reopening-status/>.
- b. COMMERCIAL EVICTIONS: Marin County Board of Supervisors extended the county eviction moratorium that prevents evictions because of a sudden loss of income tied to the pandemic through September 30. Renters would have up to 90 days after the expiration of the resolution to repay back rent. See: <https://www.marincounty.org/depts/cd/divisions/housing/renter-and-landlord-resources>.
- c. FINANCIAL RESOURCES: The County of Marin's Community Service Fund provides funding allocations between \$1,000 and \$10,000 to nonprofits and government entities to fund specific projects that provide a benefit to the residents of Marin County. Application for Cycle 1 is open now until September 30: <https://www.marincounty.org/depts/ad/service-fund-program-information>.



ii. **San Rafael**

- a. **FINANCIAL RESOURCES:** San Rafael has a Relief Fund that provides one-time grants of \$5,000 to small businesses to help pay for immediate operational costs. See: <https://www.cityofsanrafael.org/businesses-covid-19/>. **NOTE: Application period is currently closed.**

o. **Mendocino County**

i. **County Resources**

- a. **REOPENING GUIDANCE:** Mendocino County has moved into Stage 3. As of July 13, the county was required by the state to immediately close the following businesses or move them outdoors: restaurants, wineries and tasting rooms, movie theaters, family entertainment centers, zoos, museums, and cardrooms. Bars must close all operations unless they are offering sit-down, outdoor dine-in meals. Additionally, as of July 24, gyms and fitness centers, places of worship and cultural ceremonies, offices for non-essential sectors, personal care services, and indoor shopping malls are to shut down immediately unless they can be modified to operate outside or by pick-up. For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: <https://www.mendocinocounty.org/community/novel-coronavirus/health-order>.
- b. **FINANCIAL RESOURCES:**
- i. The Save-the-Day Grant Program offered by the Community Foundation of Mendocino County has a limited budget for community grants to assist nonprofits by responding to urgent needs and emergency situations that impair the organization from fulfilling its mission. The grants range from \$500 to \$3,000, and the program runs until funds are expended. Applicants must be a 501(c)(3) nonprofit. See: <https://www.communityfound.org/grants-scholarships/save-the-day-grant-program/>.
- ii. 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/>.
- iii. West Business Development Center provides grants through the Business Innovation and Resiliency Grants Program for small businesses that have been negatively impacted by COVID-19 and need funds to reboot their business. See: <https://www.westcenter.org/grants>. **NOTE: The first application cycle is closed, but the second application cycle opens August 21.**



p. **Modoc County**

i. **County Resources**

- a. REOPENING GUIDANCE: Modoc County has moved into Stage 3 of reopening. As of July 13, the county was required by the state to immediately close the following businesses or move them outdoors: restaurants, wineries and tasting rooms, movie theaters, family entertainment centers, zoos, museums, and cardrooms. Bars must close all operations unless they are offering sit-down, outdoor dine-in meals. For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: <https://www.modocsheriff.us/modoc-covid-19-incident-updates/pages/opening-modoc-county>.

q. **Mono County**

i. **County Resources**

- a. REOPENING GUIDANCE: As of July 13, the county was required by the state to immediately close the following businesses or move them out-doors: restaurants, wineries and tasting rooms, movie theaters, family entertainment centers, zoos, museums, and cardrooms. Bars must close all operations unless they are offering sit-down, outdoor dine-in meals. See, <https://coronavirus.monocounty.ca.gov/pages/reopening> and https://webapps.mono.ca.gov/COVIDDocs//PressReleases/PR-Updated%20Guidance%20for%20Hotels%20Lodging%20and%20Short%20Term%20Rentals%20within%20the%20Town%20of%20Mammoth%20Lakes_6-19-2020.pdf.
- b. GENERAL RESOURCES: Mono County has put together an FAQ on business guidance that includes information on Loans and Assistance Programs, Paycheck Protection Programs, and general guidance for small businesses: <https://coronavirus.monocounty.ca.gov/pages/businesses>.

r. **Napa County**

i. **County Resources**

- a. REOPENING GUIDANCE: Napa County has moved into Stage 3. As of July 13, the county was required by the state to immediately close the following businesses or move them out-doors: restaurants, wineries and tasting rooms, movie theaters, family entertainment centers, zoos, museums, and cardrooms. Bars must close all operations unless they are offering sit-down, outdoor dine-in meals. Since the county is on the County Monitoring List, closures are expanded to fitness centers, worship services, protests, offices for non-essential sectors, personal care services (nail salons, body waxing and tattoo parlors), hair salons, barbershops and malls unless they can be modified to operate outside or by pick-up. For the



most up-to-date information on Shelter-In-Place restrictions and guidance, see: <https://www.countyofnapa.org/2813/Shelter-at-Home-Order>; <https://www.countyofnapa.org/2840/Industry-Guidance>.

ii. **St. Helena**

- a. **FINANCIAL RESOURCES:** The City of St. Helena created a Small Business Sustainability Loan Program and has allocated initial funding of up to \$300,000 to make loans of up to \$20,000 for businesses with less than 25 FTE located in St. Helena. For additional information and eligibility requirements, see: https://www.cityofstheleena.org/sites/default/files/fileattachments/administration/page/4201/st_helena_business_assistance_loan_program_061220.pdf.

s. **Nevada County**

i. **County Resources**

- a. **REOPENING GUIDANCE:** Nevada County is in Stage 2. As of July 13, the county was required by the state to immediately close the following businesses or move them out-doors: restaurants, wineries and tasting rooms, movie theaters, family entertainment centers, zoos, museums, and cardrooms. Bars must close all operations unless they are offering sit-down, outdoor dine-in meals. For the most up to date information on Shelter-In-Place, restrictions see: <https://www.mynevadacounty.com/2927/Coronavirus-Guidance-for-BusinessesEmplo>.
- b. **FINANCIAL RESOURCES:** Nevada County Relief Fund: <https://www.nevcorelief.org/apply/>. **NOTE: Applications no longer accepted but if the form on the website is filled out, the organization will email when applications are open again.**
- c. **COMMERCIAL EVICTIONS:** Nevada County has extended the county's commercial and residential eviction and foreclosure moratorium until July 31. See: <https://www.mynevadacounty.com/2924/Coronavirus>.

t. **Placer County**

i. **County Resources**

- a. **REOPENING GUIDANCE:** Placer County has entered Stage 3, as of June 12, with additional businesses and activities allowed to reopen. As of July 13, the county was required by the state to immediately close the following businesses or move them out-doors: restaurants, wineries and tasting rooms, movie theaters, family entertainment centers, zoos, museums, and cardrooms. Bars must close all operations unless they are offering sit-down, outdoor dine-in meals. Since the county is on the County Monitoring List, closures are expanded to fitness centers, worship services, protests, offices for non-essential sectors, personal care services (nail salons, body waxing and tattoo parlors), hair salons, barbershops and malls unless they can be modified to operate outside or by pick-up. See: <https://www.placer.ca.gov/reopen/guidance>.



- b. GENERAL GUIDANCE: The Placer Business Resource Center provide free workshops, classes and assistance with regulations and compliance for your small business. See: <https://www.placer.ca.gov//brc>.

- u. **Plumas County**

- i. **County Resources**

- a. REOPENING GUIDANCE: Plumas County has moved into Stage 3. As of July 13, the county was required by the state to immediately close the following businesses or move them out-doors: restaurants, wineries and tasting rooms, movie theaters, family entertainment centers, zoos, museums, and cardrooms. Bars must close all operations unless they are offering sit-down, outdoor dine-in meals. All businesses must have a written plan to mitigate transmission risk but do not need to submit it to the County for approval. For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: <https://www.plumascounty.us/2707/Businesses>.

- v. **Sacramento County**

- i. **County Resources**

- a. REOPENING GUIDANCE: Sacramento County has moved into Stage 3. As of July 13, the county was required by the state to immediately close the following businesses or move them out-doors: restaurants, wineries and tasting rooms, movie theaters, family entertainment centers, zoos, museums, and cardrooms. Bars must close all operations unless they are offering sit-down, outdoor dine-in meals. Since the county is on the County Monitoring List, closures are expanded to fitness centers, worship services, protests, offices for non-essential sectors, personal care services (nail salons, body waxing and tattoo parlors), hair salons, barbershops and malls unless they can be modified to operate outside or by pick-up. For the most up-to-date information on Shelter-In-Place restrictions and guidance see: <https://www.saccounty.net/COVID-19/Pages/default.aspx>.
 - b. 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.
 - c. COMMERCIAL EVICTIONS: Moratorium started on March 24 and has been extended to Sept 30 and until Oct 28 for commercial tenants based on the state's June 30 Executive Order. After the moratorium ends, renters will have 120 days to pay back the full amount of their outstanding rent. See: <https://www.cityofsacramento.org/tpp>.



ii. **Sacramento**

a. FINANCIAL RESOURCES:

- i. The City of Sacramento's Farm to Fork Al Fresco Grant assists restaurants in temporarily adding or expanding their outdoor dining options. The City will provide up to \$3,000 for expenses related to new or expanded outdoor dining options: <https://cityofsac.forms.fm/alfresco-grants/forms/7988>.
- ii. Small Business Recovery Forgivable Loan Program is offering forgivable loans of up to \$25,000 and technical assistance to businesses and nonprofits located in the City of Sacramento. **NOTE: Application period has closed.** See <https://www.cityofsacramento.org/Economic-Development/Economic-Relief/Loan-Program>.

w. **San Francisco County**

i. **County Resources**

- a. REOPENING GUIDANCE: San Francisco County is currently in Stage 2. As of July 13, the county was required by the state to immediately close the following businesses or move them out-doors: restaurants, wineries and tasting rooms, movie theaters, family entertainment centers, zoos, museums, and cardrooms. Bars must close all operations unless they are offering sit-down, outdoor dine-in meals. Since the county is on the County Monitoring List, closures are expanded to fitness centers, worship services, protests, offices for non-essential sectors, personal care services (nail salons, body waxing and tattoo parlors), hair salons, barbershops and malls unless they can be modified to operate outside or by pick-up. The city is pausing its reopening plans indefinitely due to a surge in coronavirus cases and hospitalizations. For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: <https://sf.gov/check-if-business-essential>.
- b. 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>.
- c. FINANCIAL RESOURCES:
 - i. City of San Francisco Resiliency Fund is offering grants for up to \$10,000 for San Francisco businesses affected by COVID-19 with 5 employees or fewer. See: <https://sf.gov/get-small-business-grant-resiliency-fund>. **NOTE: Application period is currently closed.**
 - ii. 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. See: <https://sf.gov/apply-small-business-mini-grant>. **NOTE: Application period is currently closed.**



- iii. The San Francisco Hardship Emergency Loan Program (SF HELP) is offering loans up to \$50,000 at 0% interest. Funds can be used to pay payroll, rent, utilities, inventory and more. Non-profits are not eligible. See: <https://medasf.org/sfhelp/>. **NOTE: Application period is currently closed.**
 - iv. 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>. **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.**
 - v. Arts Relief Program: <https://www.cciarts.org/EmergencyRelief.htm>. **NOTE: The application cycle is now closed.**
 - vi. San Francisco is creating a relief fund for black-owned businesses and black entrepreneurs that provides zero-interest loans of up to \$50,000 that includes flexible repayment terms and loan forgiveness options, prioritizing long-standing businesses. See: <https://oewd.org/businesses-impacted-covid-19#AA%20Revolving%20Loan%20Fund>; <https://www.sfchronicle.com/business/article/SF-creates-coronavirus-loan-fund-for-black-owned-15350767.php>.
 - vii. San Francisco Small Business Revolving Loan Fund (RLF), administered by Main Street Launch, provide loans from \$10,000 to \$50,000. If interested, please contact Karla De Leon at 415-213-8677 or karla@mainstreetlaunch.org to schedule a 20-30 minute eligibility phone call. See: <http://mainstreetlaunch.org/san-francisco-launch/>.
 - viii. The Emerging Business Loan Fund (EBLF) offers loans ranging from \$50,000 to \$250,000 to qualifying commercial projects. The purpose of the Emerging Business Loan Fund is to originate commercial loans that support high impact businesses and projects with the potential to increase economic activity in San Francisco as well as create jobs for low to moderate income individuals. Community lender, [Main Street Launch](#), manages the Emerging Business Loan Fund for the City and County of San Francisco. If interested, please contact Karla De Leon at 415-213-8677 or karla@mainstreetlaunch.org to schedule a 20-30 minute eligibility phone call. See: <https://mainstreetlaunch.org/san-francisco-launch/>.
 - ix. 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, 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, 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>. **NOTE: Funds have been exhausted. Applicants will be placed on a waitlist and will be contacted if more funds become available.**
- d. **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, 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>.

- e. COMMERCIAL EVICTIONS: San Francisco extend the commercial eviction moratorium for an additional 30 days through August 15. Businesses have up to 6 months to pay all outstanding rent. See <https://sf.gov/check-if-your-business-qualifies-eviction-moratorium>.

- x. **San Joaquin County**

- i. **County Resources**

- a. REOPENING GUIDANCE: San Joaquin County has announced reopening of Stage 3 Businesses and Activities. As of July 13, the county was required by the state to immediately close the following businesses or move them out-doors: restaurants, wineries and tasting rooms, movie theaters, family entertainment centers, zoos, museums, and cardrooms. Bars must close all operations unless they are offering sit-down, outdoor dine-in meals. Since the county is on the County Monitoring List, closures are expanded to fitness centers, worship services, protests, offices for non-essential sectors, personal care services (nail salons, body waxing and tattoo parlors), hair salons, barbershops and malls unless they can be modified to operate outside or by pick-up. See: https://www.sjgov.org/covid19/docs/Stay-At-Home_Order_7-13-2020.pdf.
 - b. GENERAL RESOURCES: The San Joaquin Small Business Development Center offers free business coaching that can assist businesses in cash flow management, other sources of capital, and applications for disaster funding. Businesses can sign up for their services on their website to be connected with an advisor. See: <https://www.sanjoaquinsbdc.org/>.
 - c. FINANCIAL RESOURCES:
 - i. 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 two years as of February 15, 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 four months of demonstrated operating expenses (whichever is less). See: <http://sjcworknet.org/pdfs/SJC%20EBSF%20form.pdf>.
 - ii. The San Joaquin County Small Business Assistance Grant Program is also awarding grants on a first-come, first-served basis as of June 1. To be eligible, businesses must operate in the County and have between 1 and 50 employees. Applicants must operate out of a physical storefront and must verify that they have unfunded expenditures due to COVID-19. The grant size is up to \$2,000 multiplied by the number of full-time employees. See <https://www.sjgov.org/WorkArea/DownloadAsset.aspx?id=32794>.



ii. **Stockton**

a. FINANCIAL RESOURCES:

- i. City of Stockton COVID-19 Small Business Relief Grant Program. See: <http://www.advantagestockton.com/covid-19-resources.html>. **NOTE: Due to limited funding, this program is currently closed.**
- ii. City of Stockton Small Business Micro Loan Program is providing business loans from \$3,000 to \$30,000. See: <http://www.stocktongov.com/files/Small%20Business%20Micro%20Loan%20Brochure.pdf>.
 1. Eligibility Requirements: business located within Stockton city limits, for-profit enterprise, business consulting from San Joaquin Delta College Small Business Development Center (SBDC) required, and business must create or retain at least one job.
 2. 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 purchase manufacturing equipment.

y. **San Mateo County**

i. **County Resources**

- a. REOPENING GUIDANCE: San Mateo County has moved into Stage 2. Since the county is on the County Monitoring List, closures are expanded to fitness centers, worship services, protests, offices for non-essential sectors, personal care services (nail salons, body waxing and tattoo parlors), hair salons, barbershops and malls unless they can be modified to operate outside or by pick-up. For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: <https://www.smcgov.org/press-release/san-mateo-county-shelter-place-order-modified-allow-outdoor-dining-charter-boats>.
- b. FINANCIAL RESOURCES:
 - i. 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 in San Mateo County. See: <https://www.smc-strong.org/>. **NOTE: All funds have been expended.**
 - ii. San Mateo city will waive late fees for businesses impacted by COVID-19, see: <https://www.cityof-sanmateo.org/4258/Resources-for-Businesses-and-Employees>.



c. GENERAL RESOURCES:

- i. San Mateo County Economic Development Association (SAMCEDA) provides resources and support for small businesses, see: <https://www.samceda.org/home>.
- ii. San Mateo Small Business Development Center (SBDC) provides expert no-cost advising, workshops, and trainings to guide small businesses to success. See: <https://www.sanmateosbdc.org/>.
- d. COMMERCIAL EVICTIONS: San Mateo County's moratorium for certain commercial tenants expired on May 31. See: <https://www.smcgov.org/covid19-commercial-evictions>.

z. **Santa Clara County**

i. **County Resources**

- a. REOPENING GUIDANCE: Santa Clara County has moved into Stage 2. As of July 13, the county was required by the state to immediately close the following businesses or move them outdoors: restaurants, wineries and tasting rooms, movie theaters, family entertainment centers, zoos, museums, and cardrooms. Bars must close all operations unless they are offering sit-down, outdoor dine-in meals. Santa Clara was not included in the County Monitoring List with a more expanded closure list (as of July 13), but gyms, hair salons and nail salons in Santa Clara county that reopened July 13 will be forced to closed July 15. For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: <https://www.sccgov.org/sites/covid19/Pages/home.aspx> <https://www.sccgov.org/sites/covid19/Pages/order-health-officer-07-02-20.aspx> and <https://covid19.ca.gov/roadmap-counties/>.
- b. GENERAL RESOURCES: Santa Clara provides a number of resources for employers related to COVID-19 including webinars and business guidance. See: <https://www.santaclaraca.gov/i-want-to/stay-informed/newsroom/coronavirus-updates/covid-19-business-resources>.
- c. COMMERCIAL EVICTION:
 - i. The county Board of Supervisors voted unanimously to extend its eviction moratorium until August 31. See: <https://www.santaclaraca.gov/our-city/departments-a-f/community-development/housing-community-services-division/eviction-moratorium>.
 - ii. The Law Foundation of Silicon Valley has launched a Small Business Pro Bono Program to provide advice about Santa Clara County's eviction moratorium for commercial tenants. See: www.lawfoundation.org/smallbusinesshelp.



1. Call: (408) 280-2426 (English) | (408) 280-2417 (Español) | (408) 280-2424 (Tiếng Việt) or email: smallbusinesshelp@lawfoundation.org.

ii. Palo Alto

- a. GENERAL RESOURCES: Palo Alto's Business support center provides information and support resources for businesses. See: https://www.cityofpaloalto.org/services/public_safety/plans_and_information/coronavirus/business_assistance.asp.
- b. FINANCIAL RESOURCES:
 - i. The Small Business Recovery Program provides up to \$10,000 in one-time grants for small businesses based on a lottery system. The business must be established prior to May 11 and demonstrate financial harm of 25% or greater loss in revenue attributed to COVID-19. See: https://www.cityofpaloalto.org/services/public_safety/plans_and_information/coronavirus/business_assistance/business_recovery.asp; https://www.cityofpaloalto.org/services/public_safety/plans_and_information/coronavirus/business_assistance/business_registry_pre_application_web_form.asp.
 - ii. Palo Alto Small Business Relief Fund collects donations to directly aid local businesses and are administered by the East Bay Community Foundation. See: https://www.cityofpaloalto.org/services/public_safety/plans_and_information/coronavirus/reopening_together/businesses_reopening.asp
- c. 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.cityofpaloalto.org/civicax/filebank/blobdload.aspx?t=53342.14&BlobID=76045>.

iii. San Jose

- a. FINANCIAL RESOURCES: Silicon Valley Strong Small Business Grants provides a one-time grant to San Jose small businesses. See: <https://siliconvalleystrong.org/donate/>. **NOTE: coming soon.**
- b. COMMERCIAL EVICTIONS: Moratorium will last until August 31. See: <https://www.sanjoseca.gov/your-government/departments-offices/housing/covid-19-resources/eviction-moratorium>.

iv. Santa Clara

- a. FINANCIAL RESOURCES: The City of Santa Clara has committed up to \$1,100,000 in one-time funds to create a Small Business Assistance Grant Program to offer immediate financial assistance to nonprofits and small businesses in the City of Santa Clara to aid in maintaining their business and workforce. Awards will be made on a first come, first served basis. If



an application was submitted prior to April 17, applications must be resubmitted. See: <https://www.santaclaraca.gov/i-want-to/stay-informed/newsroom/coronavirus-updates/covid-19-business-resources/small-business-assistance-grant-program>.

aa. **Santa Cruz County**

i. **County Resources**

- a. REOPENING GUIDANCE: Santa Cruz County has moved into Stage 3 of reopening. As of July 13, the county was required by the state to immediately close the following businesses or move them out-doors: restaurants, wineries and tasting rooms, movie theaters, family entertainment centers, zoos, museums, and cardrooms. Bars must close all operations unless they are offering sit-down, outdoor dine-in meals. For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: <http://santacruzhealth.org/HSAHome/HSADivisions/PublicHealth/CommunicableDiseaseControl/CoronavirusHome/LatestNews.aspx>.
- b. FINANCIAL RESOURCES: Santa Cruz Resilience Microloan Program: https://choosesantacruz.com/santa-cruz-resilience-microloan-program?mc_cid=d36b3616cf&mc_eid=295d62b8e7. **NOTE: Applications no longer accepted.**
- c. COMMERCIAL EVICTIONS: Moratorium will last until August 31. See: <https://www.sccgov.org/sites/osh/EvictionMoratorium/Pages/home.aspx>.

bb. **Shasta County**

i. **County Resources**

- a. REOPENING GUIDANCE: Shasta County has moved into Stage 3. As of July 13, the county was required by the state to immediately close the following businesses or move them out-doors: restaurants, wineries and tasting rooms, movie theaters, family entertainment centers, zoos, museums, and cardrooms. Bars must close all operations unless they are offering sit-down, outdoor dine-in meals. For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: <https://www.co.shasta.ca.us/covid-19/roadmap-to-recovery>.

cc. **Sierra County**

i. **County Resources**

- a. REOPENING GUIDANCE: As of June 12, Sierra County has moved toward opening Stage 3 businesses and activities. As of July 13, the county was required by the state to immediately close the following businesses or move them out-doors: restaurants, wineries and tasting rooms, movie theaters, family entertainment centers, zoos, museums, and cardrooms.



Bars must close all operations unless they are offering sit-down, outdoor dine-in meals. For the most up-to-date information on Shelter-In-Place restrictions, see: <https://www.sierracounty.ca.gov/DocumentCenter/View/4924/PR-Second-COVID-19-Case-Sierra-County>.

- b. FINANCIAL RESOURCES: County website includes links for funding opportunities for rural residents and businesses, see <http://sierracounty.ca.gov/591/Funding-Updates>.

dd. **Siskiyou County**

i. **County Resources**

- a. REOPENING GUIDANCE: Siskiyou County has moved into Stage 3. As of July 13, the county was required by the state to immediately close the following businesses or move them out-doors: restaurants, wineries and tasting rooms, movie theaters, family entertainment centers, zoos, museums, and cardrooms. Bars must close all operations unless they are offering sit-down, outdoor dine-in meals. For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: <https://www.co.siskiyou.ca.us/publichealth/page/coronavirus-covid-19-what-siskiyou-county-residents-need-know>.

ee. **Solano County**

i. **County Resources**

- a. REOPENING GUIDANCE: Solano County moved into Expanded Stage 3. As of July 13, the county was required by the state to immediately close the following businesses or move them out-doors: restaurants, wineries and tasting rooms, movie theaters, family entertainment centers, zoos, museums, and cardrooms. Bars must close all operations unless they are offering sit-down, outdoor dine-in meals. Since the county is on the County Monitoring List, closures are expanded to fitness centers, worship services, protests, offices for non-essential sectors, personal care services (nail salons, body waxing and tattoo parlors), hair salons, barbershops and malls unless they can be modified to operate outside or by pick-up. For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: http://www.solano-county.com/depts/ph/coronavirus_links/roadmap_to_recovery.asp.
- b. FINANCIAL RESOURCES: The Solano Community Foundation is providing COVID-19 Emergency Response Grants See: <https://www.solanocf.org/uploads/images/SCF%20Covid-19%20Emerg%20Response%20Grants--Eligibility%20&%20Instructions.pdf>. **NOTE: Applications no longer accepted.**



ii. **Vallejo**

- a. COMMERCIAL EVICTION: Moratorium started on March 16 and will last until the expiration of the proclamation of emergency adopted by City Council. 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>.

ff. **Sonoma County**

i. **County Resources**

- a. REOPENING GUIDANCE: Sonoma County has moved into Stage 3. As of July 13, the county was required by the state to immediately close the following businesses or move them out-doors: restaurants, wineries and tasting rooms, movie theaters, family entertainment centers, zoos, museums, and cardrooms. Bars must close all operations unless they are offering sit-down, outdoor dine-in meals. Since the county is on the County Monitoring List, closures are expanded to fitness centers, worship services, protests, offices for non-essential sectors, personal care services (nail salons, body waxing and tattoo parlors), hair salons, barbershops and malls unless they can be modified to operate outside or by pick-up. For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: <https://socoemergency.org/?src=homeSA1>.
- b. FINANCIAL RESOURCES:
- i. COVID-19 Arts Relief Grant Program. See: <https://www.sonomacf.org/nonprofits/apply-for-grants/2020-covid-19-arts-relief-grants-for-nonprofit-arts-organizations/>. **NOTE: Applications no longer accepted.**
- ii. Sonoma County Microloan Connect provides business loans ranging from \$5,000 to \$50,000 for start-up and expansion costs. Business loan reviews are free and confidential. See: <http://sonomaedb.org/Business-Assistance/Finance-your-Business/>.
- iii. Santa Rosa Metro Chamber provides grants up to \$2,000 to small businesses in Sonoma County regardless of the citizenship of the business owner. See: <https://www.santarosametrochamber.com/resources/small-business-emergency-grants/>. **NOTE: Requests have exceeded available funding and application is closed.**
- c. COMMERCIAL EVICTIONS: Moratorium will last until July 28. There is a grace period of 180 days for repayment of rent. See: <https://www.sonomacity.org/covid-19-eviction-protection/>.



ii. **Healdsburg**

- a. FINANCIAL RESOURCES: Small Business Sustainability (SBS) Loan Program. See: <https://www.ci.healdsburg.ca.us/982/Help-for-Businesses-Impacted-by-Coronavi>. **NOTE: Applications no longer accepted.**

gg. **Stanislaus County**

i. **County Resources**

- a. REOPENING GUIDANCE: As of June 12, Stanislaus County has moved to opening Stage 3 businesses and activities. As of July 13, the county was required by the state to immediately close the following businesses or move them out-doors: restaurants, wineries and tasting rooms, movie theaters, family entertainment centers, zoos, museums, and cardrooms. Bars must close all operations unless they are offering sit-down, outdoor dine-in meals. Since the county is on the County Monitoring List, closures are expanded to fitness centers, worship services, protests, offices for non-essential sectors, personal care services (nail salons, body waxing and tattoo parlors), hair salons, barbershops and malls unless they can be modified to operate outside or by pick-up. For the most up -to -date information and guidance, see: www.schsa.org/PublicHealth/pages/corona-virus/.
- b. FINANCIAL RESOURCES: Small Business Relief Program: <https://valleysierrasbdc.com/news/stanislaus-county-micro-grants-now-available>. **NOTE: Applications no longer accepted.**

ii. **Modesto**

- a. FINANCIAL RESOURCES: COVID-19 Small Assistance Program: <http://modestogov.com/2516/COVID-19-Small-Business-Assistance-Progr>. **NOTE: Applications no longer accepted.**
- b. TAXES: Business taxes, business license fees, and utility payments have been deferred for up to 90 days from April 30: <http://modestogov.com/2516/COVID-19-Small-Business-Assistance-Progr>.
- c. CALL CENTER: The City of Modesto is providing a fully staffed call center to assist with question related to City services and operations at 209-577-5200. See: <https://www.modestogov.com/2513/Coronavirus-Updates>.



hh. **Sutter County**

i. **County Resources**

- a. REOPENING GUIDANCE: As of June 12, Sutter County has moved to opening Stage 3 businesses and activities. As of July 13, the county was required by the state to immediately close the following businesses or move them out-doors: restaurants, wineries and tasting rooms, movie theaters, family entertainment centers, zoos, museums, and cardrooms. Bars must close all operations unless they are offering sit-down, outdoor dine-in meals. Since the county is on the County Monitoring List, closures are expanded to fitness centers, worship services, protests, offices for non-essential sectors, personal care services (nail salons, body waxing and tattoo parlors), hair salons, barbershops and malls unless they can be modified to operate outside or by pick-up. For the most up-to-date information and guidance, see: <https://www.suttercounty.org/assets/pdf/coronavirus/2020-07-10%20COVID-19%20-%20Amendment%2020-004%20to%20PHO%20Order.pdf>.

ii. **Tehama County**

i. **County Resources**

- a. REOPENING GUIDANCE: Tehama County has moved into Stage 3. As of July 13, the county was required by the state to immediately close the following businesses or move them out-doors: restaurants, wineries and tasting rooms, movie theaters, family entertainment centers, zoos, museums, and cardrooms. Bars must close all operations unless they are offering sit-down, outdoor dine-in meals. For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: <https://www.tehamacohealthservices.net/psa-tehama-county-meets-readiness-criteria/>.
- b. FINANCIAL RESOURCES: The Vesper Masonic Lodge Grants. See: <https://docs.google.com/forms/d/e/1FAIpQLSemJmYoJ6F7ncGp8JER9GopovvRhzwZnZ45rxnXFYm0fyqI9w/viewform>. **NOTE: Applications no longer accepted.**

jj. **Trinity County**

i. **County Resources**

- a. REOPENING GUIDANCE: Trinity County has moved into Stage 3. As of July 13, the county was required by the state to immediately close the following businesses or move them out-doors: restaurants, wineries and tasting rooms, movie theaters, family entertainment centers, zoos, museums, and cardrooms. Bars must close all operations unless they are offering sit-down, outdoor dine-in meals. For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: <https://www.trinitycounty.org/COVID-19>.



- b. GENERAL RESOURCES: Trinity County created an informational sheet regarding resources for small businesses in the county, see <https://thesmartcenter.biz/wp-content/uploads/2020/04/Smart-Pandemic-Help-Businesses.pdf>.

kk. Tuolumne County

i. **County Resources**

- a. REOPENING GUIDANCE: Tuolumne County is in Stage 2. As of July 13, the county was required by the state to immediately close the following businesses or move them out-doors: restaurants, wineries and tasting rooms, movie theaters, family entertainment centers, zoos, museums, and cardrooms. Bars must close all operations unless they are offering sit-down, outdoor dine-in meals. All business owners must review the statewide guidance and complete the checklist for their specific business sector. For the county business website, see: www.tcdisasterassistance.com/business-reopening-summary. For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: <https://www.tuolumnecounty.ca.gov/AlertCenter.aspx>.
- b. FINANCIAL RESOURCES: Tuolumne County is updating its Small Business Disaster Assistance site with links and guidance for small businesses. See: <https://www.tcdisasterassistance.com/>.

ll. Various Northern California Counties

i. **County Resources**

- a. FINANCIAL RESOURCES:
 - i. Shasta Regional Community Foundation. See: <https://www.shastarcf.org/funds/covid-19>. **NOTE: Applications no longer accepted.**
 - ii. The United Way of Northern California Coronavirus Relief Fund. <https://www.norcalunitedway.org/coronavirus-fund>. **NOTE: Applications no longer accepted.**
 - iii. 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>.
 - iv. 3CORE is providing working capital loans of \$10,000 to \$100,000 to businesses located in Butte, Glenn, and Tehama counties that have been affected by a federally declared disaster. Repayment ability averaging 1.15x must be



demonstrated with three years' tax returns. The loans are for 36 months, including 6 months interest only. For additional information, see: <https://3coreedc.org/small-business-disaster-interruption-loan-program/>.

- v. Working Solutions provides five-year loans up to \$50,000 and consulting for business' needs in the counties of San Francisco, San Mateo, Sonoma, Napa, Solano, Contra Costa, Alameda, and Santa Clara. See: <https://www.workingsolutions.org/overview/>.
- vi. Superior California Economic Development's Business Loan Program offers loans of between \$5,000 to \$250,000 to businesses unable to obtain conventional loans. In order to qualify the business must be for profit, be located in Shasta, Siskiyou, Modoc or Trinity Counties, demonstrate the ability to repay the loan from profits and create or retain jobs. See: <http://www.scedd.org/business-financing/businesses/business-loans>.
- vii. Southeast Asian Community Center provides Small Business Administration (SBA) 7(m) microloans of \$5,000 to \$50,000. Typically, the business applicant will have been unable to qualify for a conventional bank loan. No lines of credit. Includes the counties of Alameda, Contra Costa, Marin, San Mateo, San Francisco, Santa Clara, Sonoma, Solano, Napa, Sacramento, and other nearby counties in the Northern California area. No lines of credit. For more information, contact 415-885-2743 or e-mail seaccada@yahoo.com. See: <http://www.seaccusa.org/microloan-program>.
- viii. Fondo Adelante's microlending program offers loans of up to \$100,000 to small business owners in Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, Solano, and Sonoma county. ITIN holders are encouraged to apply. See: <https://medasf.org/programs/fondo-adelante-community-loan-fund/>.
- ix. GENERAL RESOURCES: EAST Bay Score offers business counselling services, including help to businesses applying, or considering applying, for a loan from the SBA Disaster Assistance Loan program in the Alameda, Contra Costa, and Solano counties. See: <https://eastbay.score.org/>.

mm. Yolo County

i. **County Resources**

- a. REOPENING GUIDANCE: Due to the spread of COVID-19, as of July 13, the county was required by the state to immediately close the following businesses or move them out-doors: restaurants, wineries and tasting rooms, movie theaters, family entertainment centers, zoos, museums, and cardrooms. Bars must close all operations unless they are offering sit-down, outdoor dine-in meals. Since the county is on the County Monitoring List, closures are expanded to fitness centers, worship services, protests, offices for non-essential sectors, personal care services (nail salons, body waxing and tattoo parlors), hair salons, barbershops and malls unless they can be modified to operate outside or by pick-up, see:



<https://www.yolocounty.org/health-human-services/adults/communicable-disease-investigation-and-control/novel-coronavirus-2019/roadmap-to-recovery>.

- b. FINANCIAL RESOURCES: Yolo Community Foundation has established two 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 nonprofits 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/>.

nn. **Yuba County**

i. **County Resources**

- a. REOPENING GUIDANCE: As of June 12, Yuba County has moved to opening Stage 3 businesses and activities. As of July 13, the county was required by the state to immediately close the following businesses or move them out-doors: restaurants, wineries and tasting rooms, movie theaters, family entertainment centers, zoos, museums, and cardrooms. Bars must close all operations unless they are offering sit-down, outdoor dine-in meals. Since the county is on the County Monitoring List, closures are expanded to fitness centers, worship services, protests, offices for non-essential sectors, personal care services (nail salons, body waxing and tattoo parlors), hair salons, barbershops and malls unless they can be modified to operate outside or by pick-up. For the most up-to-date information and guidance, see: https://www.suttercounty.org/assets/pdf/coronavirus/2020-06-12_Amended_Order_Press_Release.pdf.

II. CENTRAL CALIFORNIA

a. **Fresno County**

i. **County Resources**

- a. REOPENING GUIDANCE: Fresno County has entered Stage 2. As of July 1, the county was required by the state to immediately close the following businesses or move them outdoors: restaurants, wineries and tasting rooms, movie theaters, family entertainment centers, zoos, museums, and cardrooms. Bars must close all operations. As of July 13, the following businesses must immediately shutdown unless they can be modified to either operate exclusively outside or by pick up: fitness centers, worship services, protests, offices for non-essential sectors, personal care services, hair salons and barber-shops, and malls. For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: <https://www.co.fresno.ca.us/departments/public-health/covid-19>.



ii. **Clovis**

- a. GENERAL RESOURCES: In preparation for a 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/2020/07/Re-opening-Checklist-7-22-20-5pm.pdf>.
- b. 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/>.

iii. **Fresno**

- a. FINANCIAL RESOURCES:
 - i. Save Our Small Business Fund: <https://www.fresno.gov/mayor/economic-development/save-our-small-businesses-program/>. **NOTE: Applications no longer accepted.**
 - ii. The City of Fresno's Revolving Loan Fund is offering loans to small businesses 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 third-party lender; for further details, click here: <https://cen-calfinance.com/revolving-loan-program/>.

iv. **Kingsburg**

- a. REOPENING GUIDANCE: Kingsburg has moved into stage 2.5 of the state's roadmap to recovery. For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: <https://www.cityofkingsburg-ca.gov/>.

v. **Reedley City**

- a. PROPERTY RESOURCES: The Reedley City Council has created a temporary Business Utility Bill Forgiveness Program to provide relief to business affected by the COVID-19 pandemic that were forced to shut down to walk-in customers because they were deemed "non-essential". Businesses have to attest that they have been closed for the months of April and May, or portion thereof – all applications/request must be received by end of business June 30, to be considered. Program funds will be distributed on a first come, first served basis. See Application: <https://reedley.ca.gov/download/utility-bill-forgiveness-letter-to-business/?wpdmdl=10404&refresh=5ee0ec57958081591798871>. **NOTE: Applications no longer accepted.**



vi. **Sanger City**

- a. REOPENING GUIDANCE: Sanger City’s Director of Emergency Services is issuing guidelines for businesses within the city. As of July 20, the city has waived application fees for temporary use permits allowing the usage of public right-of-way, such as sidewalks and streets undertaken by a business in response to the COVID-19 outbreak. For additional information, see <https://www.ci.sanger.ca.us/463/COVID--19>.

b. **Inyo County**

i. **County Resources**

- a. REOPENING GUIDANCE: As of July 13, the county was required by the state to immediately close the following businesses or move them outdoors: restaurants, wineries and tasting rooms, movie theaters, family entertainment centers, zoos, museums, and cardrooms. Bars must close all operations. For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: <https://www.inyocounty.us/covid-19/reopening-inyo-businesses/>.

ii. **Bishop**

- a. FINANCIAL RESOURCES: The Bishop Chamber of Commerce Grant: <https://www.bishopchamberofcommerce.com/news/covid-19-recovery-grants-for-bishop-small-businesses/>. **NOTE: Applications no longer accepted.**

c. **Kern County**

i. **County Resources**

- a. REOPENING GUIDANCE: Kern County has moved into Expanded Stage 2. As of July 1, the county was required by the state to immediately close the following businesses or move them outdoors: restaurants, wineries and tasting rooms, movie theaters, family entertainment centers, zoos, museums, and cardrooms. Bars must close all operations. For the most up-to-date information, see: <https://www.kerncounty.com/government/covid-19-dashboard>.
- b. FINANCIAL RESOURCES:
- i. Kern County is accepting applications for the Kern Recovers Small Business Forgivable Loan Program. Small business will be eligible for up to \$75,000 in forgivable loans. Approved funding must be used for 34% of the loan amount for payroll, up to 33% of the loan amount for rent/utilities/mortgage interest, and up to 33% of the loan amount for general working capital.



1. **To qualify**, among the business 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. Must physically be located in Kern County, at least one FTE, 2 PTE, or 50% of owners live in Kern. Additional requirements can be found online through the application process at: <https://www.kerncounty.com/government/kern-recovers/kern-recovers-loan-pgm>.
- ii. Kern County is providing free PPE, sanitation supplies and similar items to local businesses through the Kern Recovers PPE Support Program. For application requirements and eligibility, see: <https://www.kerncounty.com/government/kern-recovers/kern-recovers-ppe-support-program>.
- iii. 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/>.

ii. **Bakersfield**

- a. 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/>.
- b. 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 kpeterston@bakochamber.com. For further details about the package, visit here: <https://bakersfieldcity.us/news/displaynews.htm?NewsID=774&TargetID=1>.

d. **Kings County**

i. **County Resources**

- a. REOPENING GUIDANCE: Kings County has moved into Expanded Stage 3. As of July 1, the county was required by the state to immediately close the following businesses or move them outdoors: restaurants, wineries and tasting rooms, movie theaters, family entertainment centers, zoos, museums, and cardrooms. Bars must close all operations. As of July 13, the following businesses must immediately shutdown unless they can be modified to either operate exclusively outside or by pick up: fitness centers, worship services, protests, offices for non-essential sectors, personal care services, hair salons and barbershops, and malls. For the most up-to-date information on reopening, see: <https://www.countyofkings.com/departments/administration/reopen-kings/checklists-for-businesses>.



ii. **Hanford**

- a. GENERAL RESOURCES: The city of Hartford is holding webinars that walk business owners and employers through the Corona Virus Aid, Relief, and Economic Security (CARES) Act. Business owners who anticipate a need for financial assistance during the COVID-19 pandemic are encouraged to attend. For further information about the webinars, see: https://www.cityofhanfordca.com/news_detail_T6_R157.php.

e. **Madera County**

i. **County Resources**

- a. REOPENING GUIDANCE: Madera County has entered Stage 3. As of July 1, the county was required by the state to immediately close the following businesses or move them outdoors: restaurants, wineries and tasting rooms, movie theaters, family entertainment centers, zoos, museums, and cardrooms. Bars must close all operations. As of July 13, the following businesses must immediately shutdown unless they can be modified to either operate exclusively outside or by pick up: fitness centers, worship services, protests, offices for non-essential sectors, personal care services, hair salons and barber-shops, and malls. For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: <https://www.maderacounty.com/government/public-health/covid-19/covidreopening>.

f. **Mariposa County**

i. **County Resources**

- a. REOPENING GUIDANCE: Mariposa County has entered Stage 2.5. As of July 13, the county was required by the state to immediately close the following businesses or move them outdoors: restaurants, wineries and tasting rooms, movie theaters, family entertainment centers, zoos, museums, and cardrooms. Bars must close all operations. For the most up-to-date information on Shelter-In-Place restrictions and guidance, see <http://www.mariposacounty.org/1592/COVID-19-Information>.

g. **Merced County**

i. **County Resources**

- a. REOPENING GUIDANCE: Merced County has entered Stage 2.5. As of July 1, the county was required by the state to immediately close the following businesses or move them outdoors: restaurants, wineries and tasting rooms, movie theaters, family entertainment centers, zoos, museums, and cardrooms. Bars must close all operations. As of July 13, the following businesses must immediately shutdown unless they can be modified to either operate exclusively outside or by pick



up: fitness centers, worship services, protests, offices for non-essential sectors, personal care services, hair salons and barbershops, and malls. For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: <https://reopenmercedcounty.com/orders/>.

- b. FINANCIAL RESOURCES: Worknet Merced County is making grants of up to \$2,000 to small businesses in Merced County who have been impacted by COVID-19 to mitigate layoffs. See: <https://reopenmercedcounty.com/rmcfund/>.

- h. **Monterey County**

- i. **County Resources**

- a. REOPENING GUIDANCE: Monterey County has entered Expanded Stage 3. As of July 1, the county was required by the state to immediately close the following businesses or move them outdoors: restaurants, wineries and tasting rooms, movie theaters, family entertainment centers, zoos, museums, and cardrooms. Bars must close all operations. As of July 13, the following businesses must immediately shutdown unless they can be modified to either operate exclusively outside or by pick up: fitness centers, worship services, protests, offices for non-essential sectors, personal care services, hair salons and barbershops, and malls. For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: <https://www.co.monterey.ca.us/how-do-i/find/news-information>.
 - b. 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 Benito County**

- i. **County Resources**

- a. REOPENING GUIDANCE: San Benito County has entered Expanded Stage 3. As of July 10, the county was required by the state to immediately close the following businesses or move them outdoors: restaurants, wineries and tasting rooms, movie theaters, family entertainment centers, zoos, museums, and cardrooms. Bars must close all operations. As of July 13, the following businesses must immediately shutdown unless they can be modified to either operate exclusively outside or by pick up: fitness centers, worship services, protests, offices for non-essential sectors, personal care services, hair salons and barbershops, and malls. For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: <https://hhsa.cosb.us/publichealth/communicable-disease/covid19-press-release/>.



j. **San Luis Obispo County**

i. **County Resources**

- a. REOPENING GUIDANCE: San Luis Obispo County has entered into Expanded Stage 2. As of July 10, the county was required by the state to immediately close the following businesses or move them outdoors: restaurants, wineries and tasting rooms, movie theaters, family entertainment centers, zoos, museums, and cardrooms. Bars must close all operations. As of July 16, the following businesses must close or limit operations to outdoor services only: fitness centers, worship services, protests, offices for non-essential sectors, indoor malls, and indoor or outdoor personal care services, hair salons and barbershops. For the most up-to-date information on reopening status and guidance, see: <https://www.slocounty.ca.gov/>.
- b. FINANCIAL RESOURCES:
- i. 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>.
- ii. 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/>. **NOTE: The initial application process closed on May 14. The San Luis Obispo Chamber of Commerce is putting out a call for other businesses to provide grant funding.**
1. **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.
2. 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. 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. 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>.



- d. **COMMERCIAL EVICTIONS:** On March 18, the County of San Luis Obispo Emergency Services Director signed Local Emergency Order and Regulation No. 3 that suspends commercial and residential evictions due to non-payment of rent for reasons related to COVID-19. The moratorium is in effect until May 31 unless extended or terminated. Additional information is available online. See: <https://www.morro-bay.ca.us/DocumentCenter/View/14209/SLO-County-Renter-Relief-Order-FAQ-FINAL-4420>. **NOTE: The County emergency services page notes that the County moratorium expired on May 31. No further information is currently available.**

- k. **Santa Barbara County**

- i. **County Resources**

- a. **REOPENING GUIDANCE:** Santa Barbara County has entered into Stage 3. As of July 1, the county was required by the state to immediately close the following businesses or move them outdoors: restaurants, wineries and tasting rooms, movie theaters, family entertainment centers, zoos, museums, and cardrooms. Bars must close all operations. As of July 13, the following businesses must immediately shutdown unless they can be modified to either operate exclusively outside or by pick up: fitness centers, worship services, protests, offices for non-essential sectors, personal care services, hair salons and barbershops, and malls. For the most up-to-date information on reopening status and guidance, see: <https://publi-chealthsbc.org/>.
 - b. **FINANCIAL RESOURCES:**
 - i. Women's Economic Ventures (WEV) is providing Quick Response Loans of up to \$10,000 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 one year.
 - 1. 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/>.
 - 2. For information regarding WEV's Quick Response loan, see: <https://www.wevonline.org/loans-2/quick-response-loans/>. **NOTE: The application period has closed.**
 - ii. 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/>.



- iii. COVID-19 Arts & Culture Relief Grant Program. <https://www.sbac.ca.gov/county-grants>. **NOTE: The initial application period is closed.**

- c. COMMERCIAL EVICTIONS: 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. See: <http://countyofsb.org/housing/UrgencyOrdinance.sbc/>. **NOTE: The Board of Supervisors extended the moratorium for the full duration of municipal authority to enact such moratoriums, which currently expires September 30.** See: <https://www.new-timesslo.com/SLOthevirus/archives/2020/05/20/eviction-moratorium-continues-in-santa-barbara-county> and <https://www.gov.ca.gov/wp-content/uploads/2020/06/6.30.20-EO-N-71-20-text.pdf>.

- d. TECHNICAL RESOURCES: 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/>.

- e. GENERAL RESOURCES:
 - i. Women's Economic Ventures (WEV) provides various resources to small business owners located in Santa Barbara and Ventura counties that have been impacted by COVID-19, including consultations and webinars. See: <https://www.wevonline.org/wev-covid-19-message/>.

 - ii. SCORE Santa Barbara, a network of small business mentors, offers free mentoring and a COVID-19 resource guide for small businesses in Santa Barbara County. See: <https://santabarbara.score.org/covid-19-business-resource-guide-score-santa-barbara>.

 - iii. The Chamber of the Santa Barbara Region offers information and resources for small businesses via its website. See: <https://www.sbchamber.org/covid19-resources>.

- ii. **Lompoc**
 - a. COMMERCIAL EVICTIONS: On March 27, the Lompoc City Council voted to repeal a proclamation that would have temporarily prohibited residential and commercial evictions due to COVID-19, as the Governor issued a new executive order that puts a moratorium on residential evictions. The City Council advises business owners who need similar assistance to contact their respective councilmember or the mayor. See: <https://www.cityoflompoc.com/Home/Components/News/News/593/240?arch=1>.

 - b. TAX RELIEF: On March 27, the Lompoc City Council voted to waive penalties and interest for late transient occupancy tax (TOT) payments through June 30. To qualify, hotels and motels must be current on TOT payments as of January 1. See: <https://www.cityoflompoc.com/Home/Components/News/News/593/240?arch=1>.



- c. GENERAL RESOURCES: The Lompoc Valley Chamber of Commerce is offering daily webinars for COVID-related business help. See: <http://www.lompoc.com/covid-19.html>.

iii. **Santa Barbara**

- a. GENERAL RESOURCES: Economic Development Collaborative Small Business Development Center (EDC SBDC) is offering free consulting for businesses that have been impacted by COVID-19. Call (805) 409-9159. See: <https://www.santabarbaraca.gov/business/covid/default.asp>.
- b. COMMERCIAL EVICTIONS: On March 24, the Santa Barbara City Council adopted Ordinance No. 5941, which allows commercial and residential tenants to defer rent payments when they are unable to pay due to income reductions attributable to COVID-19. Tenants must provide written notice of their request for rent deferral within 20 days after the rent is due. The ordinance is set to expire May 31 unless extended by the city. Further details and qualification requirements are available online. See: <https://www.santabarbaraca.gov/documents/Temporary%20Eviction%20Moratorium%20Ordinance%20No.%205941%20032520.pdf>. **NOTE: The City Council extended the moratorium for the full duration of municipal authority to enact such moratoriums, which currently expires September 30.** See: <https://www.independent.com/2020/05/13/santa-barbara-council-votes-to-extend-eviction-protections-maybe/> and <https://www.gov.ca.gov/wp-content/uploads/2020/06/6.30.20-EO-N-71-20-text.pdf>.

iv. **Santa Maria**

- a. COMMERCIAL EVICTIONS: On April 8, the City of Santa Maria adopted a temporary moratorium on commercial and residential evictions. Additional information regarding eligibility and requirements is available online. See: <https://www.cityofsantamaria.org/city-government/departments/city-manager/coronavirus#Eviictions>. **NOTE: The moratorium is effective until the City votes to end it or the municipal authority to enact such moratoriums expires, which is currently expires September 30.** See: <https://www.gov.ca.gov/wp-content/uploads/2020/06/6.30.20-EO-N-71-20-text.pdf>.
 - i. On May 19, the County Board of Supervisors extended the eviction moratorium contingent upon the Gov. Gavin Newsom's extension of the executive order issued in March that provides local governments with the ability to pass such measures. See: <https://www.newtimeslo.com/SLOthevirus/archives/2020/05/20/eviction-moratorium-continues-in-santa-barbara-county>.

I. **Tulare County**

i. **County Resources**

- a. REOPENING GUIDANCE: Tulare County has entered Expanded Stage 2. As of July 1, the county was required by the state to immediately close the following businesses or move them outdoors: restaurants, wineries and tasting rooms, movie



theaters, family entertainment centers, zoos, museums, and cardrooms. Bars must close all operations. As of July 13, the following businesses must immediately shutdown unless they can be modified to either operate exclusively outside or by pick up: fitness centers, worship services, protests, offices for non-essential sectors, personal care services, hair salons and barbershops, and malls. For the most up-to-date information on Shelter-In-Place restrictions and guidance, see <https://tchhsa.org/eng/index.cfm/public-health/covid-19-updates-novel-coronavirus/tulare-county-covid-19-news-releases/>.

- b. 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. Imperial County

i. **County Resources**

- a. REOPENING GUIDANCE: As of July 1, the county was required by the state to immediately close the following businesses or move them outdoors: restaurants, wineries and tasting rooms, movie theaters, family entertainment centers, zoos, museums, and cardrooms. Bars must close all operations.
- b. FINANCIAL RESOURCES: The Imperial County Board of Supervisors has developed a loan program for for-profit and nonprofit 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/>.
- c. 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. **NOTE: No updates regarding an extension of the moratorium have been made available as of July 29.**

ii. **Imperial Valley (Regional)**

- a. 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>.



- b. 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 for an appointment.
- c. OTHER RESOURCES:
 - i. 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://ip.constantcontactpages.com/su/OAV1siS/COVID19>.
 - ii. 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>.

b. Los Angeles County

i. **County Resources**

- a. REOPENING GUIDANCE: As of July 1, the county was required by the state to immediately close the following businesses or move them outdoors: restaurants, wineries and tasting rooms, movie theaters, family entertainment centers, zoos, museums, cardrooms, fitness centers, places of worship and cultural ceremonies, indoor protests, offices for non-critical infrastructure sectors, personal care services, hair salons and barbershops, and malls. For reopening guidelines, see: <https://covid19.ca.gov/roadmap-counties/#track-data> and <https://covid19.lacounty.gov/recovery/>.
- b. 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. **NOTE: The application portal is currently closed, but business can request to join a waitlist.** See: <https://mywdacs.force.com/community/WDACSGrantManagementLogin>.
 - i. **To qualify**, business must have (1) between 2 and 50 employees and (2) less than \$2,000,000 in gross receipts.
- c. TOC SMALL BUSINESS RECOVERY LOAN: La County Development Authority will provide a total of \$850,000 to fund approximately 40 loans to small businesses impacted by COVID-19. **NOTE: Applications submitted after June 26 will be reviewed on a rolling basis.** See: <https://www.lacda.org/economicdevelopment/toc-loans>.
 - i. **To qualify**, business must be (1) for profit, (2) be able to show stable income in the past 2 years and profitable business in the most recent fiscal year, (3) have the ability to repay with a minimum 1:1 debt coverage ratio and (4) be in "active" status with the CA Secretary of State. **NOTE: Business that have already received assistance from other LACDA programs are not eligible for this program.**



- d. **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>.
- e. **COMMERCIAL EVICTIONS:** The emergency eviction moratorium has been extended and is now effective through September 30. Tenants will have 12 months following the end of the moratorium period to pay back any amount due. The County moratorium applies to all unincorporated areas of the County and cities located within the County, except for those cities that have adopted an eviction moratorium that remains in full force and effect and is applicable to residential and commercial tenancies. See: <https://dcba.lacounty.gov/noevictions/>. **Note: The moratorium does not apply to commercial renters that are multi-national, are publicly traded, or have more than 100 employees.**

ii. **Agoura Hills**

- a. **REOPENING GUIDANCE:** Agoura Hills is following the reopening guidelines in place for LA County. For city specific information, see: <https://www.ci.agoura-hills.ca.us/novel-coronavirus-information/local-business-information>.
- b. **COMMERCIAL EVICTIONS:** The emergency eviction moratorium has been extended until the earlier of the conclusion of the COVID-19 public health emergency or July 31, whichever date is sooner. See: <https://www.ci.agoura-hills.ca.us/novel-coronavirus-information/moratorium-on-evictions>.

iii. **Alhambra**

- a. **REOPENING GUIDANCE:** Alhambra is following the reopening guidelines in place for LA County. For city specific information, see: <https://www.cityofalhambra.org/resources/coronavirus>.

iv. **Arcadia**

- a. **REOPENING GUIDANCE:** Arcadia is following the reopening guidelines in place for LA County. For city specific information, see: https://www.arcadiaca.gov/alert_detail.php.
- b. **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>.



v. **Artesia**

- a. REOPENING GUIDANCE: Artesia is following the reopening guidelines in place for LA County. For city specific information, see: <http://www.cityofartesia.us/index.aspx?nid=352>.

vi. **Azusa**

- a. REOPENING GUIDANCE: Azusa is following the reopening guidelines in place for LA County. For city specific information, see: <https://ci.azusa.ca.us/1831/CORONAVIRUS-COVID-19>.
- b. 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://az-usaca.gov/DocumentCenter/View/41908/Rent-Moritorium-Press-Release>.

vii. **Baldwin Park**

- a. GENERAL RESOURCES: The City of Baldwin Hills maintains a general information site for businesses impacted by COVID-19. See: <https://www.baldwinpark.com/businesses>.
- b. 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.

viii. **Beverly Hills**

- a. REOPENING GUIDANCE: Beverly Hills is following the reopening guidelines in place for LA County. For city specific information, see: <http://beverlyhills.org/citymanager/newsroom/novelcoronaviruscovid19/?NFR=1>.
- b. COMMERCIAL EVICTIONS: Commercial tenants and landlords must meet and make a good attempt to develop a payment agreement, which will take precedence over the City's ordinance. Regular rent payments for small and large commercial tenants (as defined in the ordinance) may recommence on August 1. Small commercial tenants may be subjected to a fee for nonpayment of rent after September 1 and must repay all past due rent by January 1, 2021, unless otherwise agreed. Large commercial tenants may be charged a late fee for any past due rent paid after August 1 and must repay all rent by September 1, unless otherwise agreed. See: <http://beverlyhills.org/citymanager/newsroom/cityofbeverlyhillsupdatesregulationsrelatedtotemporarycommercialtenantevictionmoratorium/web.jsp>.
- c. SOLID WASTE/TRASH SERVICE PAUSING: Businesses that are currently closed due to COVID-19 can pause solid waste/trash service charges while closed.



d. MONTHLY PARKING PAUSING: Businesses can pause monthly charges for parking that is currently unused.

ix. **Burbank**

a. REOPENING GUIDANCE: Burbank is following the reopening guidelines in place for LA County. For city specific information, see: <https://www.burbankca.gov/what-s-new/coronavirus>.

b. COMMERCIAL EVICTIONS: The emergency eviction moratorium has been extended until July 31. Tenants will have until November 30 to pay back any amount due. See: <https://www.burbankca.gov/what-s-new/coronavirus#Burbank's%20Road%20to%20Recovery>.

x. **Cerritos**

a. REOPENING GUIDANCE: Cerritos is following the reopening guidelines in place for LA County. For city specific information, see: <http://www.cerritos.us/>.

b. FREE OUTDOOR TEMPORARY USE PERMIT: Restaurants, hair salons, barbershops and personal care establishments can apply for a free Temporary Use Permit during the duration of the local emergency. See: http://www.cerritos.us/pdfs/outdoor_dining_tup.pdf for more details.

xi. **Claremont**

a. FINANCIAL RESOURCES: Emergency grants to Claremont-based businesses impacted by COVID-19. <https://www.ci.claremont.ca.us/living/covid-19-information/claremont-business-assistance-program>. **NOTE: Applications no longer accepted.**

xii. **Commerce**

a. REOPENING GUIDANCE: Commerce is following the reopening guidelines in place for LA County. For city specific information, see <https://www.ci.commerce.ca.us/index.aspx?NID=1498>.

xiii. **Compton**

a. REOPENING GUIDANCE: Compton is following the reopening guidelines in place for LA County. For city specific information, see <http://www.comptoncity.org/covid19.asp>.



xiv. **Culver City**

- a. COMMERCIAL EVICTIONS: An emergency moratorium on all evictions started on March 20 and will last through August 31 or the end of the local emergency, whichever is sooner, 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.culver-city.org/Home/ShowDocument?id=19132>.

xv. **Gardena**

- a. REOPENING GUIDANCE: Gardena is following the reopening guidelines in place for LA County. For city specific information, see: <https://www.cityofgardena.org/coronavirus-covid-19/>.
- b. TEMPORARY PRIVATE PROPERTY OUTDOOR DINING PROGRAM: The program allows eating establishments to facilitate outdoor dining areas on private property. All eating establishments legally allowed to serve food in a sit-down format are eligible to apply for the program. For more details on the program and to apply, see: https://www.cityofgardena.org/wp-content/uploads/2020/07/Temporary-Dining-Program-Application_-004.pdf.
- c. 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>.

xvi. **Glendale**

- a. REOPENING GUIDANCE: Glendale is following the reopening guidelines in place for LA County. For city specific information, see: <https://www.glendaleca.gov/>.
- b. AL FRESCO GLENDALE: Restaurants can apply to participate in Al Fresco Glendale, a temporary program created to encourage dining in commercial hubs throughout the city. Application fees for required permitting will be waived from June 9 through August 31. For more details, see: <https://www.glendaleca.gov/government/departments/economic-development/al-fresco>.
- c. COMMERCIAL EVICTIONS: An emergency moratorium on all no-fault evictions started on March 24 and will expire on August 31, unless otherwise extended. Tenants will have up to 12 months post-emergency to repay any back-due rent. See: <https://www.glendaleca.gov/>.



xvii. **Hawaiian Gardens**

- a. 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>.

xviii. **Hawthorne**

- a. REOPENING GUIDANCE: Hawthorne is following the reopening guidelines in place for LA County. For city specific information, see: <http://www.cityofhawthorne.org/coronavirus-articles/2020/5/12/information-about-covid-19-eviction-protections>.
- b. COMMERCIAL EVICTIONS: An emergency moratorium on evictions is in place for the duration of the local emergency declared in response to Covid-19. Tenants will have up to 6 months post-emergency to repay any back-due rent. See: <http://www.cityofhawthorne.org/coronavirus-articles/2020/5/12/information-about-covid-19-eviction-protections>

xix. **Hermosa Beach**

- a. REOPENING GUIDANCE: Hermosa Beach is following the reopening guidelines in place for LA County. For city specific information, see: <https://www.hermosabeach.gov/our-government/coronavirus-covid-19-updates-from-the-city-of-hermosa-beach>
- b. COMMERCIAL EVICTIONS: The emergency eviction moratorium in place for the City of Hermosa Beach has been extended until July 31. See: <https://www.hermosabeach.gov/home/showdocument?id=13624>.

xx. **Inglewood**

- a. COMMERCIAL EVICTIONS: An emergency moratorium on all evictions started on March 17 and will last until the end of the local or state emergency 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>.

xxi. **La Verne**

- a. COMMERCIAL EVICTIONS: The emergency ordinance was repealed and replaced by the State wide ordinance. Tenants will have up to 6 months post-emergency to repay any back-due rent. See: <https://www.cityoflaverne.org/index.php/documents/news-articles/1714-1094-urgency-repealing-the-eviction-ord-1093/file>.



xxii. **Lakewood**

- a. REOPENING GUIDANCE: Lakewood is following the reopening guidelines in place for LA County. For city specific information, see: <https://www.lakewoodcity.org/about/pio/covid19/default.asp>.

xxiii. **Lancaster**

- a. 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 Mach 25 and will remain in effect until December 31, or until the funds are exhausted. See: <http://cityoflancasterca.org/standstrongloan>.
 - i. **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, and (3) have annual gross revenue of \$3,500,000 or less. **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.**

xxiv. **Lomita**

- a. COMMERCIAL EVICTIONS: The emergency eviction moratorium expired on July 31. Tenants will have up to 6 months to pay back any amount due. See: <http://www.lomita.com/cityhall/>.

xxv. **Long Beach**

- a. REOPENING GUIDANCE: Long Beach is following the reopening guidelines in place for LA County. For city specific information, see <http://www.longbeach.gov/health/diseases-and-condition/information-on/coronavirus/for-businesses/>.
- b. 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.
- c. FINANCIAL RESOURCES:
 - i. 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..>

1. **To qualify**, enterprises must have five or fewer employees.
 2. **Applications:** For more information and to apply for the loan, call (562) 570-6099 or email businessdevelopment@longbeach.gov
- ii. 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. See: <http://longbeach.gov/economicdevelopment/business-development/city-loan-programs/>.
1. **To qualify**, enterprises must have operated within Long Beach for at least two years.
 2. **Applications:** Potential borrowers must sign-up for an appointment with the Small Business Development Center at <https://longbeachsbdc.org/> or call (562) 938-5100.
- iii. 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>.
- d. **COMMERCIAL EVICTIONS:** The emergency eviction moratorium has been extended until July 31 for certain commercial tenants. Certain tenants will have one year to pay any back-due rent. Tenants and sub-tenants which are (i) multi-national companies, publicly traded companies or which have more than 500 employees, (ii) managed by the airport, (iii) managed by the Harbor Department or (iv) located within the Tidelands area must repay any back due rent by November 30. See: <https://docs.google.com/document/d/e/2PACX-1vSgbwHA-qJHx9laWx0aS-3v6jE-QvcCMMI39ZMoTYr2yrzZkwl2LGBkKwy1mxQxuRvOhiDrW8QVFi0O1/pub>.

xxvi. **Los Angeles**

- a. **REOPENING GUIDANCE:** Los Angeles City is following the reopening guidelines in place for LA County. For city specific information, see <https://corona-virus.la/>.
- b. **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.
 - i. **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, (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>.

- c. COMMERCIAL EVICTIONS: An emergency moratorium on all evictions started on March 23 and will last until 3 months after the termination of the local emergency order 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: http://clkrep.lacity.org/onlinedocs/2020/20-0147-S19_ORD_186606_05-12-2020.pdf. **NOTE: Excludes multi-national and publicly traded companies and companies with 500 or more employees.**

xxvii. **Manhattan Beach**

- a. REOPENING GUIDANCE: Manhattan Beach is following the reopening guidelines in place for LA County. For city specific information, see <https://www.cityymb.info/services/learn-about/coronavirus>.
- b. COMMERCIAL EVICTIONS: An emergency moratorium on all no-fault evictions started on March 17 and will last through 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 6 months post-emergency to repay any back-due rent. See: <https://www.cityymb.info/home/showdocument?id=41914>.

xxviii. **Maywood**

- a. REOPENING GUIDANCE: Maywood is following the reopening guidelines in place for LA County. For city specific information, see <https://www.cityofmaywood.com/news/category/381/>.

xxix. **Monrovia**

- a. COMMERCIAL EVICTIONS: An emergency moratorium on all no-fault evictions started on April 7 and will last through the duration of the emergency 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.cityofmonrovia.org/home/showdocument?id=22483>.

xxx. **Pasadena**

- a. REOPENING GUIDANCE: Pasadena is following the reopening guidelines in place for LA County. For city specific information, see <https://www.cityofpasadena.net/covid-19/#info-for-businesses>.



- b. 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/>.

xxx. **Pomona**

- a. REOPENING GUIDANCE: Pomona is following the reopening guidelines in place for LA County. For city specific information, see <http://ci.pomona.ca.us/index.php/component/content/article/21-government/2013-coronavirus-updates>.
- b. COMMERCIAL EVICTIONS: The emergency eviction moratorium has been extended until September 30. Tenants will have up to 6 months to pay any back due rent. See: <http://www.ci.pomona.ca.us/index.php/city-manager-home/306-no-menu-articles/2024-executive-order-foreclosures-cont>.

xxxii. **Rosemead**

- a. REOPENING GUIDANCE: Rosemead is following the reopening guidelines in place for LA County. For city specific information, see http://www.cityofrosemead.org/government/city_departments/community_development/covid-19_information/businesses.
- b. COMMERCIAL EVICTIONS: The emergency eviction moratorium has been extended until September 30. Tenants will have up to 6 months to pay any back due rent. See: http://www.cityofrosemead.org/government/city_departments/community_development/covid-19_information/renters.

xxxiii. **San Gabriel**

- a. REOPENING GUIDANCE: San Gabriel is following the reopening guidelines in place for LA County. For city specific information, see <https://www.sangabrielcity.com/1430/Novel-Coronavirus-COVID-19>.
- b. 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>.

xxxiv. **Santa Monica**

- a. REOPENING GUIDANCE: Santa Monica is following the reopening guidelines in place for LA County. For city specific information, see <https://www.santamonica.gov/coronavirus-reopenings>.



- b. 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.
- c. COMMERCIAL EVICTIONS: An emergency moratorium on all evictions started on March 31 and will last until September 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>. **NOTE: Santa Monica's expanded moratorium no longer protects multinational business entities, publicly traded companies, or businesses that employ more than 500 workers.**

xxxv. **South Pasadena**

- a. REOPENING GUIDANCE: South Pasadena is following the reopening guidelines in place for LA County. For city specific information, see <https://www.southpasadenaca.gov/residents/covid-19-coronavirus-information>.
- b. 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>.
- c. COMMERCIAL EVICTIONS: The emergency eviction moratorium has been extended and will last through the duration of the local emergency. See: <https://www.southpasadenaca.gov/residents/covid-19-coronavirus-information/covid-19-resources-for-businesses>.

xxxvi. **Temple City**

- a. REOPENING GUIDANCE: Temple City is following the reopening guidelines in place for LA County. For city specific information, see <http://www.templecity.us/1197/Coronavirus>.

xxxvii. **Torrance**

- a. REOPENING GUIDANCE: Torrance is following the reopening guidelines in place for LA County. For city specific information, see <https://www.cityoftorranceca.com/>.



xxxviii. **West Covina**

- a. REOPENING GUIDANCE: West Covina is following the reopening guidelines in place for LA County. For city specific information, see <https://www.westcovina.org/about-the-city/coronavirus-covid-19/businesses-411-on-covid-19>.
- b. COMMERCIAL EVICTIONS: West Covina has adopted LA County’s eviction moratorium which will last until July 31. Tenants will have 12 months following the end of the moratorium period to pay back any amount due. See: <https://www.westcovina.org/about-the-city/coronavirus-covid-19/residents-411-on-covid-19>.

xxxix. **West Hollywood**

- a. REOPENING GUIDANCE: West Hollywood is following the reopening guidelines in place for LA County. For city specific information, see <https://www.weho.org/city-government/emergency-information>.
- b. 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>.
- c. COMMERCIAL EVICTIONS: An emergency moratorium on all no-fault evictions started on March 16 and will last until September 30 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/home/showdocument?id=44153>.

xl. **West Lake Village**

- a. REOPENING GUIDANCE: West Lake Village is following the reopening guidelines in place for LA County. For city specific information, see <https://readywlv.org/reopening-your-business/>.
- b. COMMERCIAL EVICTIONS: An emergency moratorium on all evictions is in effect so long as CA Executive Order N-28-20 or any subsequent Executive Order authorizes substantive limitations on evictions 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://readywlv.org/official-orders/>.



xli. **Whittier**

- a. REOPENING GUIDANCE: Whittier is following the reopening guidelines in place for LA County. For city specific information, see <https://www.cityofwhittier.org/Home/Components/News/News/1304/1149>.
- b. 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>.

c. **Orange County**

i. **County Resources**

- a. REOPENING GUIDANCE: On July 14th, the Orange County Health Officer revised and re-issued Amended Orders and Strong Recommendations of the County of Orange Health Officer. The Order urges businesses to follow the state guidance relevant to their industry sectors. See: <https://occovid19.ochealthinfo.com/article/oc-health-officers-orders-recommendations>.
- i. Orange County’s official website provides the most current information for Business Reopening Guidance, including applicable requirements and related checklists; a list of businesses/activities permitted to open or resume and additional information about reopening for Orange County. See: <https://occovid19.ochealthinfo.com/guidance> and <https://occovid19.ochealthinfo.com/>.
- ii. The Orange County Business Journal is an information source for the current status of businesses reopening (and some that are closing) in Orange County. See: <https://www.ocbj.com/news/2020/jul/28/covid-19-oc-business-updates/>.
- iii. Orange County Superior Court is closed to the public, with minimal exceptions for time sensitive matters, or matters pertaining to the safety and security of the community. For details and information regarding court proceedings, scheduling and COVID-19 court-related operations, see <https://www.occourts.org/media-relations/Corona-VirusUpdate.html>.
- b. FINANCIAL RESOURCES:
 - i. 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). This website includes a weekly personal resources newsletter with community resources. See: <https://www.ocbc.org/news-room/covid-19-resource-page/>.



- ii. The Orange County Small Business Administration maintains a website to provide businesses with resources to stay successful despite concerns over COVID-19, including downloadable resource guides. Contact 1-800-616-7232, or see: <https://orangecountysbdc.org/resource/covid-19/>.
- iii. The Small Business Development Corporation of Orange County was established as a non-profit corporation in 2001. It focuses on the economic development of underserved communities in California. It has a Disaster Assistance Loan Guarantee Program. See: <https://sbfdoc.org/news/2020/3/17/covid-19>.
- iv. The Orange County Inland Empire Small Business Development Center Network (OCIE SBDC) maintains a website offering business consulting, training and online resources to entrepreneurs and business owners at no cost. It provides virtual business consulting sessions at no cost, as well as online webinars and workshops addressing COVID-19-related issues, financial and reopening guidance. See: <https://ociesmallbusiness.org/resource/covid-19>.
- c. COMMERCIAL EVICTIONS: Moratoriums are in effect in various Orange County cities. See: <https://www.nolo.com/legal-encyclopedia/coronavirus-covid-19-california-eviction-bans-and-tenant-protections.html>
- d. TECHNICAL RESOURCES: SCORE is a nonprofit resource partner of the SBA. COVID-19 resources can be found on its Small Business Resilience Hub. See: <https://www.score.org/recovery/small-business-resilience>.
- e. GENERAL RESOURCES:
 - i. The Orange County Business Council Resource Page provides a list of Business Resources. See: <https://www.ocbc.org/newsroom/covid-19-resource-page/>.
 - ii. The Santa Ana Chamber of Commerce provides resources for Santa Ana businesses and community members, including links to webinars for various COVID-19-related issues. See: <https://santaanachamber.com/covid-19-resources>.
 - iii. Orange County has established a COVID-19 Hotline for inquiries related to the pandemic: 1-833-426-6411.
 - iv. 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://occovid19.ochealthinfo.com/>. Information specifically for employers can be found here: <https://covid19info.ocgov.com/employers>.
 - v. 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>.



ii. **Aliso Viejo**

- a. REOPENING GUIDANCE: The Aliso Viejo Chamber of Commerce maintains a web page containing downloadable checklists, signs and guideline sheets, along with links to other resources. See: <https://aliso Viejochamber.com/aliso-viejo-covid-19-resources>.

iii. **Anaheim**

- a. REOPENING GUIDANCE: The City of Anaheim maintains a website for COVID-19 resources, business resources, eviction protection program for business tenants, and reopening guidance. See: <https://www.anaheim.net/5523/Reopening-Businesses>.
- b. COMMERCIAL EVICTIONS: The emergency moratorium for all no-fault evictions of residential and commercial tenants who demonstrate COVID-19-related inability to pay rents has been extended to June 30. See: <https://www.nolo.com/legal-encyclopedia/coronavirus-covid-19-california-eviction-bans-and-tenant-protections.html>.

iv. **Brea**

- a. GENERAL RESOURCES: The City of Brea maintains a web page containing resources for businesses impacted by COVID-19. See: <https://bebrea.com/1501/Resources-for-Businesses-Impacted-by-COV>.

v. **Buena Park**

- a. REOPENING GUIDANCE: The City of Buena Park maintains a website for COVID-19 resources, including reopening guidance, updated on June 18. See: <http://www.buenapark.com/city-departments/city-manager/covid-19-information>.
- b. 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, of inability to pay within 30 days after rent is due, provide documentation, and, if possible, pay a portion due that 'tenant is able to pay'. Tenants will have up to 6 months post-emergency to repay any back rent. The eviction moratorium will remain in effect during the pay-back period. Effective through the duration of the statewide emergency September 30. See: <https://www.nolo.com/legal-encyclopedia/coronavirus-covid-19-california-eviction-bans-and-tenant-protections.html>.

vi. **Costa Mesa**

- a. 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 'tenant is able to pay'. Tenants will have up to 120 days post-emergency to repay any back rent. Effective through September 30. See: <https://www.nolo.com/legal-encyclopedia/coronavirus-covid-19-california-eviction-bans-and-tenant-protections.html>.

vii. **Dana Point**

- a. REOPENING GUIDANCE: The City of Dana Point maintains a website for COVID-19 resources, including reopening guidance. See: <https://www.danapoint.org/home>.

viii. **Fullerton**

- a. REOPENING GUIDANCE: The City of Fullerton maintains a website for COVID-19 resources, including reopening guidance. See: https://www.cityoffullerton.com/gov/departments/dev_serv/covid_19_business_resources.asp.
- b. 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, on or 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 September 30. See: <https://www.nolo.com/legal-encyclopedia/coronavirus-covid-19-california-eviction-bans-and-tenant-protections.html>.

ix. **Garden Grove**

- a. REOPENING GUIDANCE: The City of Garden Grove maintains a website for COVID-19 resources, including the status of its reopening. See: <https://ggcity.org/coronavirus>.
- b. 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. **NOTE: The moratorium was effective through May 31 and has not been renewed.**

x. **Irvine**

- a. REOPENING GUIDANCE: The City of Irvine maintains a website for COVID-19 resources, including reopening guidance. See: <https://www.cityofirvine.org/covid-19-resources>.
- b. GENERAL RESOURCES: The City of Irvine maintains a comprehensive website of COVID-19 Resources, including small business and reopening guideline resources. See: <https://www.cityofirvine.org/covid-19-resources>.



xi. **La Habra**

- a. REOPENING GUIDANCE: The City of La Habra maintains a website for COVID-19 resources, including reopening guidance. See: <http://lahabraca.gov/1325/COVID-19-Information>.

xii. **La Palma**

- a. REOPENING GUIDANCE: The City of La Palma maintains a website for COVID-19 resources, including reopening guidance. See: <https://www.cityoflapalma.org/coronavirus>.

xiii. **Laguna Beach**

- a. REOPENING GUIDANCE: The City of Laguna Beach maintains a website for COVID-19 resources, including reopening guidance. See: <https://www.visitlagunabeach.com/about-us/health-advisory-covid-19/>.
- b. 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>.

xiv. **Laguna Hills**

- a. REOPENING GUIDANCE: The City of Laguna Hills maintains a website for its residents, including information and resources regarding COVID-19. See: <https://www.lagunahillscga.gov/499/Novel-Coronavirus-COVID-19#Recovery>.

xv. **Lake Forest**

- a. REOPENING GUIDANCE: The City of Lake Forest maintains a website for COVID-19 resources, including reopening guidance. See: <https://www.lakeforestca.gov/1029/Business-Reopening-Resources>.

xvi. **Los Alamitos**

- a. REOPENING GUIDANCE: The City of Los Alamitos maintains a web page for reopening guidance. See: <https://cityoflosalamitos.org/resources-for-businesses/>.



xvii. **Mission Viejo**

- a. 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, 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 through May 31. The moratorium has not been renewed.

xviii. **Orange**

- a. REOPENING GUIDANCE: The City of Orange maintains a web page for reopening guidance. See: <https://www.cityoforange.org/DocumentCenter/View/11090/COVID-Reopening-Plan---Businesses-and-Operations>.

xix. **Placentia**

- a. 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 September 30. See: <https://www.nolo.com/legal-encyclopedia/coronavirus-covid-19-california-eviction-bans-and-tenant-protections.html>.

xx. **Rancho Santa Margarita**

- a. REOPENING GUIDANCE: The City of Rancho Santa Margarita maintains a web page for reopening guidance. See: <https://www.cityofrsm.org/589/COVID-19-Information>.

xxi. **San Clemente**

- a. REOPENING GUIDANCE: The City of San Clemente maintains a website for COVID-19 resources, including reopening guidance. See: <https://www.san-clemente.org/about-us/city-news/covid-19-coronavirus-information/covid-19-coronavirus>.

xxii. **Santa Ana**

- a. REOPENING GUIDANCE: The official website for the City of Santa Ana provides comprehensive resources regarding COVID-19 of all kinds, and specifically, reopening guidance. See: <https://www.santa-ana.org/covid19>.



b. **COMMERCIAL EVICTIONS:**

- i. 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 6 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. The eviction moratorium expires on September 30. See: <https://www.nolo.com/legal-encyclopedia/coronavirus-covid-19-california-eviction-bans-and-tenant-protections.html>.
- ii. The City of Santa Ana has issued a supplement to the moratorium on residential and commercial evictions. See: <https://www.santa-ana.org/sites/default/files/housing/Housing%20Authority/COVID-19%20FAQ/March%2019%2C%202020%20Executive%20Order%20by%20%20City%20Manager%20Kris-tine%20Ridge.pdf>.

xxiii. **Tustin**

- a. REOPENING GUIDANCE: The City of Tustin maintains a website for COVID-19 resources, including reopening guidance. See: <https://www.tustinca.org/CivicAlerts.aspx?AID=225>.

xxiv. **Westminster**

- a. REOPENING GUIDANCE: The City of Westminster's website includes reopening guidance. See: <https://www.westminster-ca.gov/>.

xxv. **Yorba Linda**

- a. REOPENING GUIDANCE: The City of Yorba Linda's website includes general business resources, as well as reopening guidance. See: <https://www.yorbalindaca.gov/788/Resources-for-Businesses>.

d. **Riverside County**

i. **County Resources**

- a. REOPENING GUIDANCE: As of July 1, the county was required by the state to immediately close the following businesses or move them outdoors: restaurants, wineries and tasting rooms, movie theaters, family entertainment centers, zoos, museums, and cardrooms. Bars must close all operations. Riverside County maintains the following webpage with reopening



guidance: <https://rivcoccsd.org/reopening-guidelines>. For additional information see: <https://countyofrivside.us/NewsHighlights/TabId/96/ArtMID/487/ArticleID/483/State-approves-Riverside-County%E2%80%99s-readiness-to-move-to-accelerated-stage-2.aspx#gsc.tab=0>.

- b. 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>.
- c. 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>.
- d. UTILITIES: Information regarding suspension of utility service shutoffs can be found online. See: <https://rivcoccsd.org/small-business-assistance>.

ii. **Riverside**

- a. REOPENING GUIDANCE: As of July 1, the county was required by the state to immediately close the following businesses or move them outdoors: restaurants, wineries and tasting rooms, movie theaters, family entertainment centers, zoos, museums, and cardrooms. Bars must close all operations. 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>.
- b. FINANCIAL RESOURCES:
 - i. 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 5 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>.
 - ii. 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>.
- c. COMMERCIAL EVICTIONS: 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 7 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>. **NOTE: No updates regarding an extension of the moratorium have been made available as of July 29.**



e. **San Bernardino County**

i. **County Resources**

- a. REOPENING GUIDELINES: As of July 1, the county was required by the state to immediately close the following businesses or move them outdoors: restaurants, wineries and tasting rooms, movie theaters, family entertainment centers, zoos, museums, cardrooms, fitness centers, places of worship and cultural ceremonies, indoor protests, offices for non-critical infrastructure sectors, personal care services, hair salons and barbershops, and malls.. For reopening guidelines, see: <https://covid19.ca.gov/roadmap-counties/#track-data>, and <https://sbcovid19.com/>.
- b. 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. See: <http://sbcovid19.com/covid-compliant-business-partnership-program/>.
 - i. **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.

ii. **Adelanto**

- a. REOPENING GUIDANCE: Adelanto is following the reopening guidelines in place for San Bernardino County. For city specific information, see: <https://www.ci.adelanto.ca.us/385/3187/COVID-19?activeLiveTab=widgets>.

iii. **Apple Valley**

- a. REOPENING GUIDANCE: Apple Valley is following the reopening guidelines in place for San Bernardino County. For city specific information, see: <https://www.applevalley.org/Home/Components/News/News/4370/4532>.
- b. 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 six months post-emergency to repay any back-due rent. See: <https://www.applevalley.org/home/showdocument?id=29632>.

iv. **Barstow**

- a. REOPENING GUIDANCE: Barstow is following the reopening guidelines in place for San Bernardino County. For city specific information, see: <https://www.barstowca.org/residents/coronavirus-disease-2019-covid-19#gsc.tab=0>.



- b. COMMERCIAL EVICTIONS: An emergency moratorium on evictions will continue through the pendency of Executive Order N-37-20 and any extensions thereof. See: <https://www.barstowca.org/home/showdocument?id=6453>.

v. **Big Bear Lake**

- a. REOPENING GUIDANCE: The City of Big Bear Lake is following the reopening guidelines in place for San Bernardino County. For city specific information, see: <https://www.bigbear.com/covid-19-updates/>.
- b. COMMERCIAL EVICTIONS: The emergency eviction moratorium expired on April 30. Tenants will have up to 60 days post-emergency to repay any back-due rent. See: <https://www.citybigbearlake.com/>.

vi. **Chino Hills**

- a. REOPENING GUIDANCE: Chino Hills is following the reopening guidelines in place for San Bernardino County. For city specific information, see <https://www.fontana.org/3289/Coronavirus---Residents>.

vii. **Fontana**

- a. REOPENING GUIDANCE: Fontana is following the reopening guidelines in place for San Bernardino County. For city specific information, see <https://www.chinohills.org/1673/Business-Re-opening>.

viii. **Ontario**

- a. REOPENING GUIDANCE: Ontario is following the reopening guidelines in place for San Bernardino County. For city specific information, see <https://www.ontarioca.gov/coronavirus>.
- b. COMMERCIAL EVICTIONS: The emergency eviction moratorium has been extended. No new eviction orders may be issued until further notice and sheriff's offices will postpone any scheduled enforcement of current eviction orders. See: <https://www.ontario.ca/page/renting-changes-during-covid-19>.

ix. **Rancho Cucamonga**

- a. REOPENING GUIDANCE: Rancho Cucamonga is following the reopening guidelines in place for San Bernardino County. For city specific information, see <https://www.cityofrc.us/coronavirus>.
- b. COMMERCIAL EVICTIONS: The emergency eviction moratorium expired on April 30. See: <https://rcdocs.cityofrc.us/Web-Link/DocView.aspx?id=563147&dbid=0&repo=RanchoCucamonga&cr=1>.



x. **Redlands**

- a. REOPENING GUIDANCE: Redlands is following the reopening guidelines in place for San Bernardino County. For city specific information, see <https://www.cityofredlands.org/business-opening-and-operating-guidance>.

xi. **San Bernardino**

- a. COMMERCIAL EVICTIONS: An emergency moratorium on all evictions started on March 17 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 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>.

xii. **Yucca Valley**

- a. FINANCIAL RESOURCES:
- i. 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>.
- ii. The City of Yucca Valley adopted Measure Y to establish an emergency loan program for local small businesses. **NOTE: Applications are no longer being accepted for the Measure Y Small Business Emergency Loan Program.**

f. **San Diego County**

i. **County Resources**

- a. REOPENING GUIDANCE: As of July 1, the county was required by the state to immediately close the following businesses or move them outdoors: restaurants, wineries and tasting rooms, movie theaters, family entertainment centers, zoos, museums, and cardrooms. Bars must close all operations. Reopening guidance for the County of San Diego can be found at the following link: https://www.sandiegocounty.gov/content/sdc/hhsa/programs/phs/community_epidemiology/dc/2019-nCoV/re



[opening.html](#). See also: https://www.sandiegocounty.gov/content/sdc/hhsa/programs/phs/community_epidemiology/dc/2019-nCoV/CommunitySectors/Chambers_of_Commerce_and_Businesses/SafeReopening.html Businesses with questions regarding reopening may email: COVID19BusinessQuestions@sdcounty.ca.gov.

b. FINANCIAL RESOURCES:

- i. San Diego County Small Business and Nonprofit Loan Program: San Diego County has approved a loan program to assist small businesses located in San Diego County that have been impacted by COVID-19. The program will be overseen by the San Diego Foundation. More information will be provided. See: https://docs.google.com/forms/d/e/1FAIpQLSe7UOFecKNP-6XpJN79EQL1dDGo_2xUCiAdfYtlo1I3VOSN3A/view-form.
- ii. 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/>.
- iii. San Diego County Small Business Stimulus Program: On July 7 the Board of Supervisors approved a Small Business Stimulus Grant program. Applications can be submitted through October 16. See: <https://www.sandiegocounty.gov/stimulusgrant/>.

c. COMMERCIAL EVICTIONS:

- i. 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>. **NOTE: On May 19 the Board of Supervisors extended the moratorium through June 30. No update on additional extensions is available as of July 29.** See: <https://www.sandiegouniontribune.com/business/story/2020-05-19/san-diego-extends-eviction-moratorium-another-month>.
- ii. 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, through September 30. Lessees will have until January 31, 2021 to pay any deferred rent. See: <https://www.sandiegocounty.gov/content/sdc/dpw/airports/COVID.html>.



- d. **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 was due June 30. See: <https://www.sdttc.com/content/ttc/en/tax-collection/secured-property-taxes/covid-19-penalty-cancellations.html>.
- e. **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/>.
- f. **UTILITIES:**
 - i. 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://sdge-news.com/article/sdge-suspends-service-disconnections-nonpayment-part-its-coronavirus-response>.
 - ii. Sweetwater Authority has suspended water shutoffs until further notice. See: <https://www.sweetwater.org/406/COVID-19-Updates>.
 - iii. Otay Water District has suspended water shutoffs until further notice. See: <https://otaywater.gov/covid-19/#customers>.

ii. **San Diego (North County)**

- a. **FINANCIAL RESOURCES:**
 - i. 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>.
 - ii. 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>.
- b. **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/>.



iii. **San Diego (South County)**

- a. **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>.

iv. **Carlsbad**

- a. **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.
- b. **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>. **NOTE: The City Council passed a resolution extending the ban on commercial evictions through the end of the Covid pandemic.** See: <https://www.carlsbadca.gov/news/displaynews.asp?NewsID=2127&TargetID=1#:~:text=Following%20suit%20with%20the%20statewide,COVID%2D19%20public%20health%20emergency.&text=The%20tenant%20will%20still%20be,rent%20plus%20any%20late%20fees>.
- c. **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. See: <https://cityadmin.carlsbadca.gov/services/depts/fire/emergency/business.asp>.

v. **Chula Vista**

- a. **GENERAL RESOURCES:** The City of Chula Vista maintains a general information site for businesses and employees impacted by COVID-19. See: <https://www.chulavistaca.gov/businesses>.
- b. **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>. **NOTE: The eviction moratorium has been extended through August 31.**



vi. **El Cajon**

- a. REOPENING GUIDANCE: As of July 1, the county was required by the state to immediately close the following businesses or move them outdoors: restaurants, wineries and tasting rooms, movie theaters, family entertainment centers, zoos, museums, and cardrooms. Bars must close all operations. 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>.
- b. 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. **NOTE: If your business is in an unincorporated area of El Cajon, the San Diego County eviction moratorium may apply (see San Diego County resources).**
- c. OTHER RESOURCES:
 - i. 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>.
 - ii. 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>.
- d. 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>.

vii. **Encinitas**

- a. COMMERCIAL EVICTIONS: The City of Encinitas has extended its eviction moratorium through July 28. See: <https://www.ashleypetersonlaw.com/city-of-san-diego-covid-19-eviction-moratorium/>.



viii. **Oceanside**

- a. REOPENING GUIDANCE:
 - i. The City of Oceanside has streamlined its application process to make it easier for impacted business to apply to operate in a public right of way. See: <https://www.oceansidechamber.com/covid-19-resources.html>.
 - ii. General reopening guidance can be found on the Chamber of Commerce website. See: <https://www.oceansidechamber.com/covid-19-resources.html>.
- b. 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/blob-dload.aspx?blobid=52120> and https://www.lassd.org/sites/default/files/imce/articles/lassd%20eviction%20moratorium%20faq_%20city%20of%20oceanside%204.7.20.pdf. **NOTE: No updates regarding an extension of the moratorium have been made available as of July 29.**
- c. 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>.

ix. **San Diego**

- a. 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>. **NOTE: Application period is currently closed.**
- b. 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>. **NOTE: As of June 30, the City of San Diego extended the eviction moratorium through September 30.** See: https://docs.sandiego.gov/council_reso_ordinance/rao2020/R-313127.pdf.
- c. GENERAL: San Diego Workforce Partnership maintains a “COVID-19 Updates for Businesses” resource page. See: <https://workforce.org/covid-19-bus/>.
- d. LAYOFF RESOURCES: The Workforce Partnership encourages business owners and HR representatives to contact them at (619) 228-2982 if you are considering work stoppages, layoffs, or furloughs to discuss information and services that may



assist impacted employees. The helpline can also assist with other personnel-related questions. See: <https://workforce.org/covid-19-bus/>.

- e. EMPLOYEE RESOURCES: The San Diego Workforce Partnership is offering webinars for affected workers every Monday, Wednesday, and Friday at 10:00 a.m. Webinars cover filing for unemployment, obtaining re-employment, and options regarding retirement assets and health insurance. Business owners are encouraged to share this resource with impacted employees. See: <https://workforce.org/covid-19-bus/>.

- g. **Ventura County**

- i. **County Resources**

- a. REOPENING GUIDANCE:

- i. On July 1, the California Dept. of Public Health issued Guidance on Closure of Sectors in Response to COVID-19, instructing counties that have been on the County Monitoring List for three consecutive days or more to close certain indoor operations. As of July 1, Ventura County appeared on the County Monitoring List. See: <https://www.cdph.ca.gov/Programs/CID/DCDC/Pages/COVID-19/Guidance-on-Closure-of-Sectors-in-Response-to-COVID-19.aspx>
 - ii. Statewide data has demonstrated a significant increase in the spread of COVID-19, resulting in public health conditions that demand immediate responsive measures. On July 13th, the California Department of Public Health issued an expanded statewide indoor closure order, which is effective immediately and until further notice, for businesses that encourage mixing of individuals beyond immediate households and make physical distancing and wearing face coverings difficult. See: <https://www.cdph.ca.gov/Programs/CID/DCDC/Pages/COVID-19/Guidance-of-Closure-of-Sectors-in-Response-to-COVID-19.aspx>. A copy of the July 13th Order may be found here: <https://www.cdph.ca.gov/Programs/CID/DCDC/CDPH%20Document%20Library/COVID-19/SHO%20Order%20Dimming%20Entire%20State%207-13-2020.pdf>
 - iii. On July 16, the Ventura County Health Officer issued an order allowing bars with food service and wineries to reopen outdoor operations. A copy of the order may be found here: https://vcportal.ventura.org/covid19/docs/2020-07-16_VC_Public_Health_Officer_Order.pdf
 - iv. Ventura County maintains a web page for Safely Reopening Ventura County Business Registration. See: <https://www.vcemergency.com/vc-reopens>. The required Attestation Form may be found here: <https://www.cdph.ca.gov/Programs/CID/DCDC/CDPH%20Document%20Library/COVID-19/Ventura%20Attestation.pdf>.



- v. The Ventura County Recovers website provides official recovery information for COVID-19. See: <https://www.venturacountyrecovers.org/>
 - vi. <https://downtownventura.org/covid-19>. This site provides recovery information for business owners.
 - vii. To complete the Ventura County Attestation Form, see: <https://www.vcemergency.com/business>.
 - viii. To register your business for Stage 2 reopening, see: <https://www.vcemergency.com/vc-reopens>
 - ix. For county data monitoring/current local data, see: <https://covid19.ca.gov/roadmap-counties/>
 - x. For various resources useful to small businesses in the process of reopening, see: <https://www.cityofventura.ca.gov/1824/Business-Information-Support>
- b. FINANCIAL RESOURCES:
- i. The Ventura County website maintains a list, with information about, and links to, various resources providing financing assistance. See: <https://www.ventura.org/business-services/business-assistance-and-resources/>.
 - ii. 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.
 - 1. For information regarding start-up and expansion loans of up to \$25,000, a business must meet certain eligibility requirements. See: <https://www.wevonline.org/loans-2/loan-overview/>.
 - 2. For Information regarding COVID-19 Quick Response loans, see: <https://www.wevonline.org/loans-2/quick-response-loans/>.
 - iii. The Ventura County Economic Development Association provides Resources for members, businesses, and non-profits. See: <https://vceda.org/business-resources>.
 - iv. The Ventura/Santa Barbara County section of the LA Small Business Development Center provides a resource guide for small businesses affected by COVID-19, which includes financial resources. See: <https://edcsbdc.org>.
 - v. Ventura County maintains a website called “Business Forward - Ventura County” which provides general assistance to new and small business owners. See: <https://businessforwardvc.com/>



- vi. The Ventura County Workforce Development Board offers resources for employers and job seekers, at no cost to job seekers and no or low-cost to employers. See: <http://www.workforceventuracounty.org/>.
- c. COMMERCIAL EVICTIONS: Moratoriums are in effect in various Ventura County cities as of May 11. See: <https://www.nolo.com/legal-encyclopedia/coronavirus-covid-19-california-eviction-bans-and-tenant-protections.html>.
- d. TECHNICAL RESOURCES:
 - i. 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/>.
 - ii. SCORE (<https://ventura.score.org/>) is a nonprofit resource partner of the SBA, and it provides a Small Business Resilience Hub. See: https://www.score.org/recovery/small-business-resilience?_ga=2.74413268.711271276.1588719587-701521231.1588719587.
 - iii. 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/.
- e. GENERAL RESOURCES:
 - i. 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/>.
 - ii. VC Emergency provides an official Ventura County Information Source, including a resource list. See: <https://www.vcemergency.com/>.
 - iii. Ventura County Community Foundation Response to COVID-19. See: <https://vccf.org/ventura-county-community-foundation-response-to-covid-19/>.
 - iv. 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>.
 - v. Business impact support is available by calling (800) 500-7705 or emailing hsa-employment-srvcs-info@ventura.org.



- vi. Senator Hannah-Beth Jackson, representing Senate District 19, maintains a website of COVID-19 resources, including State Benefits to Assist California Workers. See: <https://sd19.senate.ca.gov/coronavirus-resources>.
- vii. 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/>.
- viii. 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/>.

ii. **Camarillo**

- a. REOPENING GUIDANCE: The City of Camarillo provides COVID-19 resources, including reopening guidance on its website. See: <https://www.cityofcamarillo.org/business/covid19.php>.
- b. 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 September 30. See: <https://www.nolo.com/legal-encyclopedia/coronavirus-covid-19-california-eviction-bans-and-tenant-protections.html>.

iii. **Moorpark**

- a. REOPENING GUIDANCE: The City of Moorpark provides Reopening Guidance on its website, along with a free webinar. See: <https://moorparkca.gov/904/COVID-19-Info-for-Businesses> and <https://www.moorparkca.gov/CivicAlerts.aspx?AID=1614>.
- b. 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 July 28.

iv. **Ojai**

- a. REOPENING GUIDANCE: The City of Ojai provides COVID-19 resources, including reopening guidance on its website. See: <http://ojaicity.org/covid-19-business-resources/>.



v. **Port Hueneme**

- a. REOPENING GUIDANCE: The City of Port Hueneme provides COVID-19 resources, including reopening guidance on its website. See: <https://www.portofhueneme.org/coronavirus-update/>.

vi. **Santa Paula**

- a. REOPENING GUIDANCE: The City of Santa Paula provides COVID-19 resources, including reopening guidance on its website. See: <https://spcity.org/452/Coronavirus-Information>.

vii. **Simi Valley**

- a. 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 and document inability to pay and must repay any back due rent. Effective through September 30 or until superseded by ordinance. See: <https://www.nolo.com/legal-encyclopedia/coronavirus-covid-19-california-eviction-bans-and-tenant-protections.html>.

viii. **Thousand Oaks**

- a. COMMERCIAL EVICTIONS: Evictions based on non-payment of rent, or a foreclosure, arising out of a substantial financial impact related to COVID-19 are prohibited. Renters must repay the unpaid rent within six (6) months of the termination of the COVID-19 local emergency or as directed by a court of competent jurisdiction. Effective through September 30 or until superseded by State order. See: <https://www.toaks.org/departments/city-manager-s-office/trending-topics/public-health>.

ix. **Ventura**

- a. REOPENING GUIDANCE: The City of Ventura's website includes COVID-19 resources, including reopening guidance. See: <https://www.cityofventura.ca.gov/1872/Reopening-of-Businesses>. Also see: <https://www.cityofventura.ca.gov/1819/City-County-State-Updates>.



IV. STATE

i. General Resources

- a. The State of California maintains a COVID-19 website, which provides information and guidance to businesses and employers. See: <https://covid19.ca.gov/>.
- b. 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/>.
- c. The California Governor's Office has issued an FAQ on available resources for California small businesses. See: <https://static.business.ca.gov/wp-content/uploads/2020/03/FAQ-for-Small-Businesses-3.25.2020.pdf>.
- d. The California Employment Development Department has issued information for workers, caregivers, and employers. See: https://www.edd.ca.gov/about_edd/coronavirus-2019.htm.
- e. 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. Additionally, there is a resource to estimate potential unemployment benefit. See: <https://edd.ca.gov/unemployment/UI-Calculator.htm>.
- f. 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>.
- g. The California Department of Public Health has issued new "Guidance on the Use of Face Coverings," which broadly covers the use of facemasks or coverings statewide. See: https://www.cdph.ca.gov/Programs/CID/DCDC/CDPH%20Document%20Library/COVID-19/Guidance-for-Face-Coverings_06-18-2020.pdf.

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/cpcfca/calcap/sb/index.asp>. Qualifying small businesses should contact a participating lender to enroll: <https://www.treasurer.ca.gov/cpcfca/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 nonprofit or a small business employing less than 750 people that has been negatively impacted or experienced disruption by COVID-19 or be an eligible nonprofit.
 - 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.
- 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>. **NOTE: Effective March 30, all taxpayers who file a return of 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 through the COVID-19 crisis. See <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. On May 29, Governor Newsom issued an executive order extending authorization for local governments to halt evictions for renters impacted by the COVID-19 pandemic, through July 28. See: <https://www.gov.ca.gov/2020/05/29/governor-newsom-signs-executive-order-on-actions-in-response-to-covid-19-5-29-20/>.
- b. Citigroup, JP Morgan Chase, US Bank, 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/>.

vi. Reopening Guidance

California State Reopening Plan

 <p>STAGE 1: Safety and preparedness</p>	 <p>STAGE 2: Lower-risk workplaces</p>	 <p>STAGE 3: Higher-risk workplaces</p>	 <p>STAGE 4: End of Stay Home Order</p>
<ul style="list-style-type: none"> • March 19, Governor Newsom ordered all residents to shelter-in-place and all businesses closed except for essential businesses.ⁱⁱⁱ • The state monitors 6 indicators to determine when to move between phases that include: <ol style="list-style-type: none"> 1) Ability to test, contact trace, isolate, and support the exposed 2) Ability to protect those at high risk for Covid-19 3) Surge capacity for hospitals 4) Therapeutic development to meet demand 5) Ability of businesses, schools, and childcare facilities to support physical distancing 6) Determination of when to reinstitute measures like Stay at Home.ⁱⁱⁱ 	<ul style="list-style-type: none"> • May 8, Governor Newsom announced that California had moved into Stage 2 of reopening. • Early Stage 2 allows for the reopening of lower-risk workplaces.^{iv} • California is also allowing Expanded Stage 2 reopening at the county level.^v • To move into Expanded Stage 2, a county must file an attestation form stating that it has met the state's criteria.^{vii} • The state continues to monitor counties for Covid-19 cases and if a county remains on the County Monitoring List for 3 consecutive days, it must shut-down certain indoor activities.^{viii} 	<ul style="list-style-type: none"> • While the state as a whole has not moved to Stage 3, on June 12, individual counties that filed an attestation form under Expanded Stage 2 may begin Stage 3 activities. • Stage 3 allows for the reopening of "high risk" businesses such as personal care services, entertainment venues, and in-person religious services, with modifications. • July 13, Governor Newsom announced that all indoor operations at restaurants, wineries, movie theatres / family entertainment, zoos / museums, and cardrooms must close statewide. Bars must stop all operations. 	<ul style="list-style-type: none"> • Reopening of the highest-risk activities including concerts, convention centers, live audience sports, and nightclubs. • The state has not issued guidance on Stage 4.



ⁱ California has provided a list of essential businesses. See: <https://covid19.ca.gov/essential-workforce/>.

ⁱⁱ California has issued further guidance and definitions for each essential business sector. See: <https://covid19.ca.gov/img/EssentialCriticalInfrastructure-Workers.pdf>.

ⁱⁱⁱ California has issued further information regarding the 6 indicators. See: <https://www.gov.ca.gov/wp-content/uploads/2020/05/5.4-Report-Card-on-California-Resilience-Roadmap.pdf>.

^{iv} California has released a complete list of Early Stage 2 businesses. See: https://www.cdph.ca.gov/Programs/CID/DCDC/Pages/COVID-19/County_Variance_Attestation_Form.aspx. It has also released guidance for each business sector. See: <https://covid19.ca.gov/industry-guidance/>.

^v California has released a list of Expanded Stage 2 activities. See: https://www.cdph.ca.gov/Programs/CID/DCDC/Pages/COVID-19/County_Variance_Attestation_Form.aspx.

^{vi} California has released further information on its attestation form. See: <https://www.cdph.ca.gov/Programs/CID/DCDC/CDPH%20Document%20Library/COVID-19/CDPH%20COVID19%20County%20Variance%20Attestation%20Form.pdf>.

^{vii} The following counties attestation form has been approved: Alameda, Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Fresno, Glenn, Humboldt, Inyo, Kern, Kings, Lake, Lassen, Los Angeles, Madera, Marin, Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Napa, Nevada, Orange, Placer, Plumas, Riverside, Sacramento, San Benito, San Bernardino, San Diego, San Francisco, San Joaquin, San Luis Obispo, San Mateo, Santa Barbara, Santa Clara, Santa Cruz, Shasta, Sierra Canyon, Siskiyou, Solano, Sonoma, Stanislaus, Tehama, Trinity, Tulare, Tuolumne, Ventura, Yolo, Yuba-Sutter.

^{viii} If a county remains on the County Monitoring List for 3 consecutive days it must shut down indoor fitness centers, places of worship, offices for non-critical sectors, personal care services, hair salons and barber shops, and malls. The following counties are currently on the County Monitoring List: Alameda, Butte, Colusa, Contra Costa, Fresno, Glenn, Imperial, Kern, Kings, Los Angeles, Madera, Marin, Merced, Mono, Monterey, Napa, Orange, Placer, Riverside, Sacramento, San Benito, San Bernardino, San Diego, San Francisco, San Joaquin, San Luis Obispo, San Mateo, Santa Barbara, Santa Clara, Solano, Sonoma, Stanislaus, Sutter, Tulare, Ventura, Yolo, Yuba. For more information, see: <https://covid19.ca.gov/roadmap-counties/-track-data>.

California reopening stages image from <https://covid19.ca.gov/roadmap/>.

NOTE: Information current as of July 29, 2020.



V. 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 2 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 2 programs. See: <https://home.treasury.gov/policy-issues/cares/assistance-for-small-businesses>. See also: <https://home.treasury.gov/system/files/136/PPP--Fact-Sheet.pdf>.
- 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. **Payroll Protection Program (PPP)**

- a. The Paycheck Protection Program (PPP) provides loans that small businesses may use to help cover payroll costs and other specified operating expenses. Forgiveness is available for PPP loans for any amount of the loan used in the 24 weeks following receipt of the loan, as long as payroll costs account for 60% of the forgiven amount (reduced from 75% by recent legislation) and the remainder of the forgiven amount is used for utilities, mortgage interest payments and rent payments under agreements entered into prior to February 15. For loans made before June 5, the borrower can choose to use the 8-week period following receipt of loan proceeds to calculate its forgivable use of loan proceeds. See: <https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program>. **NOTE: These loans are available until August 8.**

iii. **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>.

NOTE: EIDL loan applications are no longer limited to agricultural businesses. On June 15, the SBA began accepting applications from qualified small businesses and agricultural businesses.

iv. **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>.

v. **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 4-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>.

vi. **Tax Filings**

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



VI. PRIVATE

a. Grants/Loans/Ad-Credits

i. **BWC+invest**

- a. BWC+invest is a zero-percent interest loan program designed to provide a minimum of \$10,000 to businesses of color forced to temporarily close or reduce business activity due to the COVID-19 pandemic. See: <https://bwccapital.com/bwcinvest/>.

ii. **Facebook**

- a. Facebook is offering \$100 million in cash grants and advertising credits to help small businesses affected by COVID-19. See: <https://www.facebook.com/business/boost/grants>.

iii. **GoFundMe Small Business Relief Fund & Crowdfunding**

- a. GoFundMe is providing matching grants of up to \$500 through the Small Business Relief Fund to help small businesses. See: <https://www.gofundme.com/c/small-business-relief-initiative-and-fund-faqs>.
- b. GoFundMe also suggests crowdfunding as an alternative source of emergency financial assistance, by creating a fundraiser and accepting donations from the public. See: <https://www.gofundme.com/c/crowdfunding> and <https://www.gofundme.com/c/blog/coronavirus-relief-small-businesses>.

iv. **Google Ad Credits**

- a. Google is making \$340 million in Google Ads credits available to all small businesses with active accounts in 2019. Apply here: <https://support.google.com/google-ads/answer/9803410?hl=en>.

v. **Hello Alice Emergency Grants**

- a. Hello Alice, in partnership with Verizon, is offering \$10,000 emergency grants to small businesses severely impacted by COVID-19. See: <http://www.covid19businesscenter.com/>. **NOTE: Application period ended July 16.**



vi. **Honeycomb Crowdfunded Small Business Relief Loan**

- a. Honeycomb is offering 45-day payment free and 6-month interest-only periods for loans community funded via their crowd-funding platform and streamlining due diligence to connect businesses with local investors. See: <https://www.honey-combcredit.com/relief>.

vii. **Horizons-Dorian Loan Fund**

- a. The Horizons Foundation is offering low-interest loans to LGBTQ-primary organizations in the San Francisco Bay Area (Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, Solano, Sonoma) facing special circumstances, like emergencies, mergers, or funding gaps. See: <https://www.horizonsfoundation.org/funding-programs/horizons-dorian-loan-fund/>.

viii. **IntelPeer Atmosphere Small Business Recovery Program**

- a. Until December 31, IntelPeer is offering \$100 credits for their SMS services to assist US small businesses communicate with their customer bases as states begin to ease COVID-19 restrictions and closures. Vouchers will be distributed by August 31. See: <https://www.intelepeer.com/atmosphere-small-business-recovery-program/>.

ix. **LISC Small Business Relief Grants**

- a. LISC is providing grants to small businesses and enterprises affected by COVID-19, especially those in underserved communities. See: <https://www.lisc.org/covid-19/small-business-assistance/small-business-relief-grants/>. **NOTE: Application period is currently open. Applications must be submitted by Monday, August 3 at 11:59 p.m. (EST).**

x. **Mission Asset Fund**

- a. MAF is offering 0% interest for credit-building loans and loans to start or expand a business of up to \$2,500 through a program called Lending Circles for Business. See: <https://missionassetfund.org/business-programs/> and <https://missionassetfund.org/coronavirus-rapid-response/>.

xi. **Opportunity Fund**

- a. Opportunity Fund is providing financial assistance to small businesses who are financially struggling amidst the COVID-19 outbreak, subject to funding available and eligibility guidelines. See: <https://www.opportunityfund.org/assistance-for-small-business-owners-affected-by-covid-19/>.



- b. Opportunity Fund is also offering a host of webinars on COVID-19 response, on topics ranging from budgeting and forecasting for unstable revenues, revising a business plan for recovery, to managing cash during an emergency. See: <https://www.opportunityfund.org/assistance-for-small-business-owners-affected-by-covid-19/>.

xii. **Spanx**

- a. Spanx, through GlobalGiving, has established The Red Backpack Fund to provide one thousand 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/>.
 - i. **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, incorporated as legal entities, and be able to demonstrate that the COVID-19 pandemic is causing hardship. **NOTE: Application period will be open from August 3-10, sign up on the site to be notified.**

b. **Payment Deferrals**

i. **Intuit QuickBooks**

- a. Intuit is helping QuickBooks Capital customers with upcoming payments and access to funds. Customers can receive up to an 8-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/>.

c. **Technical Assistance**

i. **Carbon Health COVID Ready**

- a. Carbon Health is offering 'COVID Ready' at no cost to businesses with up to 20 employees: <https://carbonhealth.com/covid-ready>.

i. **Google**

- a. 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. See: <https://cloud.google.com/blog/products/g-suite/helping-businesses-and-schools-stay-connected-in-response-to-coronavirus>.



ii. **LinkedIn Learning**

- a. 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>.

VII. NONPROFIT

a. **Grants**

i. **Central Valley Community Foundation**

- a. The Central Valley Community Foundation is providing grants to nonprofits in the Central Valley. See: <https://www.centralvalleycf.org/nonprofits/grants-overview/>.

ii. **Community Foundation of San Benito**

- a. The Community Foundation of San Benito is providing grants to non-profits in San Benito County, with emphasis on community impact, financial leverage, collaboration, and sustainability. See: <https://givesanbenito.org/community-impact-grants-application>. **NOTE: Applications dates for 2020 grant cycle have not been determined yet.**

iii. **Community Foundation of San Joaquin**

- a. The Community Foundation of San Joaquin's Emergency Response Fund is providing funding to nonprofits. See: <https://cfosj.org/covid-19-response/>. **NOTE: There is no Request for Proposals or application process.**

iv. **Community Foundation of the Verdugos**

- a. The Community Foundation of the Verdugos provides grants to nonprofits located in Burbank, Glendale, La Canada-Flintridge, Le Crescenta, Montrose and Verdugo City, ranging from \$8,000 to \$12,000. See: <https://cfverdugos.org/grants/>. **NOTE: Grant application deadline for 2020 passed on June 1.**

v. **East Bay Community Foundation**

- a. The East Bay Community Foundation's "A Just East Bay Response Fund" will provide one-time general operating grants to organizations serving Alameda and Contra Costa Counties that provide critical services around economic security to the most vulnerable populations in the East Bay. See: <https://www.ebcf.org/covid-19-fund/>. **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.

vi. **Horizons Foundation**

- a. The Horizons Foundation provides grants to non-profits dedicated to LGBTQ causes. Eligibility depends on specific mission of the organization and prospective use of the funds. See: <https://www.horizonsfoundation.org/funding-programs/>.

vii. **Instrumentl**

- a. Instrumentl is aggregating grants for nonprofits that have been negatively impacted by COVID-19. See: <https://www.instrumentl.com/covid-19-grants>.

viii. **James Beard Foundation**

- a. The James Beard Foundation Food and Beverage Industry Relief Fund provided critical financial assistance to small, independent restaurants to keep them from going out of business due to the COVID-19 (Coronavirus) national disaster. See: <https://www.jamesbeard.org/relief-fund>. **NOTE: Application period is currently closed.**

ix. **Napa Valley Community Foundation**

- a. The Napa Valley Community Foundation is providing donor-recommended and competitive grants for nonprofits who serve Napa County residents. See: <https://www.napavalleycf.org/nonprofits/>.

x. **Orange County Community Foundation**

- a. The Orange County Community Foundation provides grants to nonprofits. See: <https://www.oc-cf.org/grants-scholarships-overview/grants/available-grants/>.

xi. **Pasadena Community Foundation**

- a. The Pasadena Community Foundation is providing grants for nonprofits affected by COVID-19 and has launched a COVID-19 Response Fund. See: <https://pasadenacf.org/nonprofit-support/grant-programs/>.



xii. **San Francisco Foundation**

- a. The San Francisco Foundation's Rapid Response Fund for Movement Building is offering one-time grants of \$3,000-\$15,000 for discrete projects to social justice organizations assisting low-income residents and people of color. Grants are processed within 30 days, if approved, and the project must be completed within six months of receiving the grant. See: <https://sff.org/what-we-do/funding/rrf/>.

xiii. **Save Small Business Fund**

- a. The Save Small Business Fund is offering grants to businesses with 3-20 employees that are located in an economically vulnerable community and have been financially harmed by COVID-19. See: <https://savesmallbusiness.com/>. **NOTE: Application period is currently closed.**

xiv. **Sempra Energy Foundation**

- a. The Sempra Energy Foundation COVID-19 Nonprofit Hardship Fund has provided 138 grants totaling \$1.75 million to small and medium sized organizations serving vulnerable people and families affected by COVID-19. See: <https://www.sempraenergyfoundation.org/pages/areas-of-giving/health-and-safety.shtml>. **NOTE: Application period is closed.**

xv. **Silicon Valley Community Foundation**

- a. 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>. **NOTE: There is no Request for Proposals or application process.**

xvi. **Tahoe Truckee Community Foundation**

- a. The Tahoe Truckee Community Foundation provides a variety of grants to nonprofits in the Lake Tahoe area. See: <https://www.tcf.net/core-offerings/grantmaking/>.

xvii. **Zoo Labs**

- a. Artists Now by Zoo Labs Program See: https://www.artistsnow.us/?mc_cid=9004a8041f&mc_eid=c438e671ee. **NOTE: As of April 27, the program is closed to new applications, however Zoo Labs has indicated they may reopen for applications in the future.** Potential applicants are recommended to sign up for email alerts at the program website.



b. **Loans**

i. **The Arts Loan Fund**

- a. Emergency Loan supports arts and culture nonprofits and fiscally sponsored organizations in the eleven Bay Area counties. Organizations can apply for these low-interest loans to cover basic expenses such as staff salaries, artist payments, rent, and other operating costs during this challenging time. Preference is given to small and mid-sized arts and culture organizations (with budgets under \$2 million). See: <https://www.artsloanfund.org/covid-19-emergency>.

ii. **Kiva**

- a. 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 6-month grace period prior to repayment. See: <https://pages.kiva.org/blog/faqs-kivas-response-to-covid-19>.

iii. **Main Street Launch**

- a. 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/>.

iv. **Small Business Majority**

- a. 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>.

v. **Venturize**

- a. 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>.



c. **Technical Assistance**

i. **Henry Schein Cares Global Product Donation Program**

- a. Until September 30, Henry Schein Cares is accepting applications for the Global Product Donation Program, which provides a broad variety of health care products and supplies to selected medical and dental nonprofit organizations to support their efforts to expand access to care for underserved communities: <https://www.henryschein.com/us-en/corporate/global-product-donation-program.aspx>.



VIII. OTHER RESOURCES

a. 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/>.

b. 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.
- b. **Town Hall Q&A:** Each Monday, Wednesday, and Friday at 10:30 a.m., the NorCal SBDC Finance Center Team discusses EIDL and PPP updates and information specific to reopening businesses in Northern California. See: <https://www.norcal-sbdc.org/covid-19>.

c. Disaster Legal Services

- a. Additional COVID-19/CARES Act Resources: <https://disasterlegalservicesca.org/covid-19/>.
- b. Community Organization Representation Project.
- c. Provides free business law services to Northern California nonprofits 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) nonprofit or seeking to incorporate and obtain 501(c)(3) tax-exempt status.
- d. Virtual Q&A/Office Hours are also being held to support nonprofits during COVID-19. Nonprofits 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. See: <https://forms.gle/aLsv9ph8TpNVfjV88>.



d. **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 1 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.

e. **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/>.

f. **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://coronavirus.la/LARepresents>.

g. **United Policyholders**

- a. United Policyholders is a nonprofit organization that provides assistance to people/entities who have insurance questions. They have created a COVID-19 Loss Recovery library designed to help small businesses collect all available insurance benefits to offset their losses and get back on their feet. See: <https://www.uphelp.org/tip/spread-word-about-our-covid-19-loss-recovery-library>.



CASE Task Force

The California Small Enterprise Task Force (CASE Task 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 CASE 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
- Bob Porter, Pacific Community Ventures