SMALL BUSINESS CRISIS HOTLINE

OFFICE HOURS

Every other Wednesday
10:30 - 11:30 a.m.

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<th>November</th>
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<td>4th and 18th</td>
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Registration: [https://sbdc.events/ask-caseforce](https://sbdc.events/ask-caseforce)

Join the California Small Enterprise Task Force every Wednesday 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!

EVICITION MORATORIUM UPDATE


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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

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.
# THE CALIFORNIA SMALL ENTERPRISE TASK FORCE

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

## I. NORTHERN CALIFORNIA

1. Alameda County
2. Alpine County
3. Amador County
4. Butte County
5. Calaveras County
6. Colusa County
7. Contra Costa County
8. Del Norte County
9. El Dorado County
10. Glenn County
11. Humboldt County
12. Lake County
13. Lassen County
14. Marin County
15. Mendocino County
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18. Napa County
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NOTE: THIS GUIDE WAS LAST UPDATED ON OCTOBER 21, 2020. THERE CAN BE NO ASSURANCE THAT THE RESOURCES LISTED REMAIN AVAILABLE OR THAT ALL RESOURCES HAVE BEEN INCLUDED.

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

a. Alameda County

i. County Resources

a. REOPENING GUIDANCE: For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: https://covid-19.acgov.org/reopening.page?. Any questions can be directed at COVIDrecovery@acgov.org.

b. FINANCIAL RESOURCES: The East Bay/Oakland Relief Fund for Individuals in the Arts. See: https://www.cciarts.org/East-BayOaklandRelief.htm. NOTE: Application period is currently closed.

c. GENERAL RESOURCES: The County’s Small Business Development Center helps small businesses with their growth by providing one-on-one advising for businesses, trainings, and workshops. See: https://www.acsbdc.org/.

d. COMMERCIAL EVICTIONS: On April 21, Alameda County extended its eviction moratorium ordinance, which will last until 60 days after the local health emergency is lifted or 60 days after December 31, whichever is later. The ordinance allows tenants to repay rent over 12 months. See: https://www.acgov.org/cda/hcd/.

ii. Alameda


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: For the most up-to-date information on Shelter-In-Place restrictions and guidance in Berkeley, see: https://www.cityofberkeley.info/covid19-city-manager-updates/.

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 oedmailbox@cityofberkeley.info or call (510) 981-7530.


iv. Emeryville

a. REOPENING GUIDANCE: For the most up-to-date information on reopening in Emeryville, visit: 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 City adopted another eviction moratorium on July 21, which has been extended through March 31, 2021. A companion rent repayment ordinance applicable for restaurants was also adopted on August 3. See: www.emeryville.org/1365/COVID-19-business-resources.

v. Fremont


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.

c. COMMERCIAL EVICTIONS: The City of Fremont’s eviction moratorium was adopted on March 27 and will last until 30 days after the expiration of the declared health emergency. The moratorium applies to small-scale commercial tenants where the failure to pay rent is due to substantial income loss from the COVID-19 pandemic. Documentation must be provided to demonstrate substantial business losses, and small scale businesses are those with gross receipts of less than $8 million per year. See: https://www.fremont.gov/CivicAlerts.aspx?AID=1740 and https://www.fremont.gov/3599/48633/Temporary-Moratorium-on-. NOTE: The County of Alameda also has a moratorium in place for commercial tenants who demonstrate COVID-19 related inability to pay rent. See Alameda County section above.
vi. Hayward


vii. Oakland


b. FINANCIAL RESOURCES:

i. Oakland Black Business Fund is an investment platform providing capital, technical assistance and growth strategy to Black-owned businesses, including a $10M relief fund focused on helping Oakland businesses impacted by COVID-19. To be eligible, the applicant must be a black-owned business located in Oakland. See: https://oaklandblackbusinessfund.org/.

ii. Oakland African American Chamber of Commerce has created a COVID-19 Resiliency Relief Program to provide grants ranging from $1,500 to $10,000 for Oakland-based Black-owned small businesses that are 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.

iii. 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_02af64ce77a3430d9b100541d192bd2d.pdf. NOTE: Application period is now closed.

iv. The Oakland Black Business Damage Fund is providing reimbursement grants of up to $5,000 to help groundfloor, Black-owned businesses to replace broken windows, repaint, replace damaged signage and abate graffiti. See: https://docs.google.com/forms/d/e/1FAIpQLSdq6Dg18QjWd0desNEijjpnNyz8EW1P5dJ3yt1TK4EJ5SjBQ3fuw/view-form. NOTE: Phase 2 applications were processed in August, though application is still available online.

v. The Oakland Indie Alliance launched the Small Business Repair Fund to provide $600 grants to businesses with storefronts damaged by protests between May 29 and June 2. The grants are available to independently owned,

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, 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), which will expire on March 31, 2021 to conform with the Governor’s Order. See: https://www.oaklandca.gov/resources/oaklands-moratorium-on-residential-and-commercial-evictions#:~:text=About%20through%20August%202021%2C%20Commercial%20tenants%20with%20questions%20about%20the%20eviction%20moratorium%20can%20direct%20questions%20to%20busdev@oaklandca.gov.

b. **Alpine County**

i. **County Resources**

a. REOPENING GUIDANCE: For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: http://alpinecountyca.gov/index.aspx?NID=516.

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: For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: https://www.amadorgov.org/home/showdocument?id=37749.
d. **Butte County**

i. **County Resources**

   a. **REOPENING GUIDANCE:** For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: [https://www.buttecounty.net/publichealth/buttereopens](https://www.buttecounty.net/publichealth/buttereopens).

   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](http://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](http://www.buttecounty.net/economicdevelopment/Doing-Business/Business-Resources).

e. **Calaveras County**

i. **County Resources**

   a. **REOPENING GUIDANCE:** For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: [https://covid19.calaverasgov.us/Resources#gsc.tab=0](https://covid19.calaverasgov.us/Resources#gsc.tab=0).


f. **Colusa County**

i. **County Resources**

   a. **REOPENING GUIDANCE:** For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: [http://www.countyofcolusa.org/DocumentCenter/View/12724/PR---Facial-Covering-Order_FINAL?bidId=](http://www.countyofcolusa.org/DocumentCenter/View/12724/PR---Facial-Covering-Order_FINAL?bidId=).

c. FINANCIAL RESOURCES: Colusa County is accepting grant applications under its Small Business Coronavirus relief grant program, and has begun its second round of funding. See: [https://www.countryofcolusa.org/925/Community-and-Economic-Development](https://www.countryofcolusa.org/925/Community-and-Economic-Development). **NOTE:** Application period is currently closed.

g. **Contra Costa County**

i. **County Resources**

a. REOPENING GUIDANCE: For the most up-to-date information on Shelter-In-Place restrictions and guidance in Contra Costa County, see: [https://www.contracosta.ca.gov/](https://www.contracosta.ca.gov/).

b. GENERAL RESOURCES: Contra Costa Health Services has a page dedicated to COVID-19 FAQs and resources for businesses. See: [https://www.coronavirus.cchealth.org/for-businesses](https://www.coronavirus.cchealth.org/for-businesses).

c. COMMERCIAL EVICTIONS: Contra Costa County’s temporary ban on evictions of commercial tenants that are small businesses bars landlords and sub-lessors from evicting tenants who fail to pay rent, if they can show they lost income or have “substantial” medical expenses related to the coronavirus pandemic. Small businesses are covered if they are independently owned and operated, not dominant in their field, have their principal office in California, and fewer than 100 employees. This eviction ban has been extended to November 30. See: [https://www.contracosta.ca.gov/7836/Eviction-and-Rent-Freeze-Ordinance-FAQs](https://www.contracosta.ca.gov/7836/Eviction-and-Rent-Freeze-Ordinance-FAQs) and [https://www.contracosta.ca.gov/DocumentCenter/View/65638/Eviction-Moratorium---FAQs-rev7-14-2020](https://www.contracosta.ca.gov/DocumentCenter/View/65638/Eviction-Moratorium---FAQs-rev7-14-2020).

d. CALL CENTER: The Workforce Development Board (WDB) and Board of Supervisors have opened a 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/](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 reached at (833) 320-1919.

ii. **Antioch**

a. FINANCIAL RESOURCES: Small businesses affected by the pandemic can apply for grants of up to $5,000. Up to 60 businesses will receive grants. See: [https://www.antiochonthemove.com/small-business-grant-program/](https://www.antiochonthemove.com/small-business-grant-program/). **NOTE:** Application period is currently closed.
iii. **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. Visit: https://www.brentwoodca.gov/gov/cd/ed/about/default.asp.
      
      ii. The City also has a webpage dedicated to small business assistance, which 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.

iv. **Concord**
   a. **COMMERCIAL EVICTIONS:** The eviction moratorium ended on September 30. Landlords may not charge late fees or raise the rent in most cases. See: https://www.cityofconcord.org/412/Tenant-Landlord-Resources.
   b. **FINANCIAL RESOURCES:** The City of Concord’s Small Business Grant Program provided $5,000 grants to local small businesses that have experienced financial hardship as a result of COVID-19. **NOTE:** Application period is currently closed.

v. **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.kiva.org/.
      
      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:** For the most up-to-date information on Shelter-In-Place restrictions and guidance, 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://www.covid19.dnco.org/economic-resiliency-group.

i. **El Dorado County**

i. **County Resources**

a. REOPENING GUIDANCE: For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: https://edcgov.us/Government/hhsa/PublishingImages/pages/EDCCOVID-19-News/PR%2020-57%20EDC%20Moves%20to%20Orange%20COVID%20tier.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://eldoradocf.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://eldoradocf.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: 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/covid-19-guidance-and-reopening-information](https://www.countyofglenn.net/dept/health-human-services/public-health/covid-19/covid-19-guidance-and-reopening-information).


k. **Humboldt County**

i. **County Resources**

a. REOPENING GUIDANCE: For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: [https://humboldtgov.org/2704/Business-Resources](https://humboldtgov.org/2704/Business-Resources).

b. FINANCIAL RESOURCES: The County of Humboldt Small Business Restart & Recovery Grant Program will provide direct aid to the business community in the form of micro-grants made to small and locally owned and operated businesses who have suffered a financial hardship as a result of COVID-19. In order to qualify, the business must: (i) be located or operated in Humboldt County, (ii) be independently owned by at least one Humboldt County resident, (iii) have less than 99 full-time equivalent positions, (iv) have been open and operating as of March 20, (v) be in good standing with the state, and (vi) remain in compliance with Public Health Orders and must have submitted their business re-opening plan. Eligible businesses may apply for a reimbursement of up to $500 for expenses related to drafting/submitting reopening plan and may apply for up to an additional $12,000 to assist with COVID-19 related expenses. Funding is on a first-come-first-served basis and the program will be available until December 30 or until funds run out. For additional information and requirements, see: [https://humboldtgov.org/2704/Business-Resources](https://humboldtgov.org/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](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.

l. Lake County

   i. County Resources

      a. REOPENING GUIDANCE: For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: http://health.co.lake.ca.us/Coronavirus/COVID-19_Data.htm.

m. Lassen County

   i. County Resources

      a. REOPENING GUIDANCE: 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: For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: https://marinrecovers.com/reopening-status/. Hotels, motels, hospitality, and short-term rentals were allowed to reopen as of August 24.

      b. COMMERCIAL EVICTIONS: Marin County’s commercial eviction moratorium expired May 31. Renters 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 closed on September 30, and Cycle 2 will be open from January 1-March 31 2021: [https://www.marincounty.org/depts/ad/service-fund-program-information](https://www.marincounty.org/depts/ad/service-fund-program-information). NOTE: Application period is currently closed.

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/](https://www.cityofsanrafael.org/businesses-covid-19/). NOTE: Application period is currently closed.

o. Mendocino County
   i. County Resources
      a. REOPENING GUIDANCE: For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: [https://www.mendocinocounty.org/community/novel-coronavirus/health-order](https://www.mendocinocounty.org/community/novel-coronavirus/health-order).
      b. FINANCIAL RESOURCES:
         i. The Save-the-Day Grant Program See: [https://www.communityfound.org/grants-scholarships/save-the-day-grant-program/](https://www.communityfound.org/grants-scholarships/save-the-day-grant-program/). NOTE: Application period is currently closed for fiscal year 2020-2021.
         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/](https://www.edfc.org/loan-programs/).
         iii. The Non-Profit Relief Grant offered by the Community Foundation of Mendocino County is offering non-profits grants of $500-$5,000. See: [https://www.communityfound.org/grants-scholarships/nonprofit-relief/](https://www.communityfound.org/grants-scholarships/nonprofit-relief/). NOTE: The first round of applications is closed. The second round of applications is due January 15, 2021 and awards will be announced by March 15, 2021.
p. **Modoc County**

i. **County Resources**

a. REOPENING GUIDANCE: For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: [http://modochealthservices.org/corona-virus](http://modochealthservices.org/corona-virus).

q. **Mono County**

i. **County Resources**


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](https://coronavirus.monocounty.ca.gov/pages/businesses).

c. **FINANCIAL RESOURCES:**

i. Mono County is providing a business assistance grant program named Mono C.U.R.E. (County Unified Recovery Effort) which provides assistance to businesses in Mono County that are experiencing financial hardship due to COVID-19. Qualified small businesses are encouraged to apply for the $10,000 grant. See: [https://coronavirus.monocounty.ca.gov/pages/businesses](https://coronavirus.monocounty.ca.gov/pages/businesses).


iii. Lowe’s has partnered with Mono County to provide the LISC-Lowe’s Rural Relief Small Business Grants program to help small businesses in rural communities. The application deadline is October 5. See: [https://www.lisc.org/covid-19/small-business-assistance/rural-relief-small-business-grants/?utm_medium=email&utm_campaign=eAnnouncement%20Rural%20Relief%20Grant%20Application%20Round%20928-105&utm_content=eAnnouncement%20Rural%20Relief%20Grant%20Application%20Round%20928-105+CID_37c41a46402e5b5945dfbe2f1cea8abc&utm_source=Email%20marketing%20software&utm_term=Rural%20Relief%20Small%20Business%20Grants](https://www.lisc.org/covid-19/small-business-assistance/rural-relief-small-business-grants/?utm_medium=email&utm_campaign=eAnnouncement%20Rural%20Relief%20Grant%20Application%20Round%20928-105&utm_content=eAnnouncement%20Rural%20Relief%20Grant%20Application%20Round%20928-105+CID_37c41a46402e5b5945dfbe2f1cea8abc&utm_source=Email%20marketing%20software&utm_term=Rural%20Relief%20Small%20Business%20Grants).
Napa County

County Resources

a. REOPENING GUIDANCE: For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: https://www.countyofnapa.org/2813/Shelter-at-Home-Order.

St. Helena

a. FINANCIAL RESOURCES: Small Business Sustainability Loan Program will provide loans of up to $20,000 to small businesses, with up to 25 full time employees, located in St. Helena. For more information and additional requirements, see: https://www.cityofsthelena.org/administration/page/business-recovery.

Nevada County

County Resources

a. REOPENING GUIDANCE: For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: https://www.mynevadacounty.com/2927/Coronavirus-Guidance-for-BusinessesEmploy and https://www.mynevadacounty.com/DocumentCenter/View/34519/Reopen-Nevada-County-Plan.

b. FINANCIAL RESOURCES:
   i. Nevada County Relief Fund: https://www.nevcorelief.org/apply/. NOTE: Grant three applications are now closed, but if you were displaced as a result of the Jones Fire you may apply.

Placer County

County Resources

a. REOPENING GUIDANCE: For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: https://www.placer.ca.gov/reopen/guidance and https://www.placer.ca.gov/6480/Resources-for-Employers.

u. **Plumas County**

i. **County Resources**

a. **REOPENING GUIDANCE:** For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: [https://www.plumascounty.us/2707/Businesses](https://www.plumascounty.us/2707/Businesses).

v. **Sacramento County**

i. **County Resources**

a. **REOPENING GUIDANCE:** For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: [https://www.saccounty.net/COVID-19/Pages/default.aspx](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 March 31, 2021 for first floor commercial tenants; once the moratorium expires, rent will be due by July 29, 2021. For other commercial tenants, the moratorium ended on June 30 and unpaid rent is due by October 28. See: [https://www.cityofsacramento.org/Community-Development/Code-Compliance/Tenant-Protection-Program/COVID-19-Eviction-Moratorium](https://www.cityofsacramento.org/Community-Development/Code-Compliance/Tenant-Protection-Program/COVID-19-Eviction-Moratorium).

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](https://cityofsac.forms.fm/alfresco-grants/forms/7988).

   ii. **Small Business Recovery Forgivable Loan** See: [https://www.cityofsacramento.org/Economic-Development/Economic-Relief/Loan-Program](https://www.cityofsacramento.org/Economic-Development/Economic-Relief/Loan-Program). **NOTE:** Application period is currently closed.
San Francisco County

County Resources

REOPENING GUIDANCE: For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: https://sf.gov/check-if-business-essential.

GENERAL RESOURCES:

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

ii. The City of San Francisco has a website providing resources and information to businesses running during the pandemic. See: https://sf.gov/topics/business-during-coronavirus-pandemic.

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 five employees or fewer. See: https://sf.gov/get-small-business-grant-resiliency-fund. NOTE: Application period is currently closed.

ii. The 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.

vi. The City of San Francisco has created 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.sfacc.org/aaloanfund?ga=2.214764951.1640360623.1597860011-2039632352.1596638470. NOTE: Application period is closed.

vii. The San Francisco Small Business Revolving Loan Fund (RLF), administered by Main Street Launch, is providing loans from $10,000 to $250,000. 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/ and https://oewd.org/grant-and-loan-programs.

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/ and https://oewd.org/grant-and-loan-programs.

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:

i. 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.


X. San Joaquin County

i. County Resources

a. REOPENING GUIDANCE: For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: https://www.sjgov.org/covid19/docs/SJC%20PR%20on%20New%20Tier%20FINAL%209-29-20.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/ and https://sjcphs.maps.arcgis.com/apps/opsdashboard/index.html#/1234d2c9d6e043709a85f6b519cc8757.

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: https://www.sjgov.org/WorkArea/DownloadAsset.aspx?id=33136 and https://www.sjgov.org/covid19/grants/. NOTE: Application period is now closed, but the site recommends checking back periodically for information on fall grants.

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.

iii. San Joaquin County Board of Supervisors has announced the County is devoting $133 million in CARES Act funding to Health Care, Businesses and Vulnerable residents. See: https://www.sjgov.org/covid19/docs/SJC%20BOS%20COVID-19%20Actions%208-18-20%20FINAL.pdf. NOTE: Current application period is now closed.
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](http://www.advantagestockton.com/covid-19-resources.html). **NOTE:** Due to limited funding, this program is currently closed.


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.

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y. **San Mateo County**

i. **County Resources**


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/](https://www.smc-strong.org/). **NOTE:** All funds have been expended.

ii. San Mateo City will waive late fees on the Business License Tax for businesses impacted by COVID-19. See: [https://www.cityofsanmateo.org/4258/Resources-for-Businesses-and-Employees](https://www.cityofsanmateo.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](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/](https://www.sanmateosbdc.org/).

d. **COMMERCIAL EVICTIONS:** San Mateo County’s moratorium for certain commercial tenants expired on May 31. Tenants have up until November 27 to pay the full amount of rent payments missed as a direct result of reduced business income due to COVID-19. See: [https://www.smcgov.org/covid19-commercial-evictions](https://www.smcgov.org/covid19-commercial-evictions).

z. **Santa Clara County**
   i. **County Resources**
      a. **REOPENING GUIDANCE:** For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: [https://www.sccgov.org/sites/covid19/Pages/order-health-officer-07-02-20.aspx](https://www.sccgov.org/sites/covid19/Pages/order-health-officer-07-02-20.aspx) and [https://covid19.ca.gov/roadmap-counties/](https://covid19.ca.gov/roadmap-counties/).
      b. **FINANCIAL RESOURCES:** Silicon Valley Strong Small Business Grants provides a one-time grant to small businesses within Santa Clara County that are at risk of closure due to a loss of clientele or health and safety restrictions. See: [https://siliconvalleystrong.org/donate/](https://siliconvalleystrong.org/donate/).
      d. **COMMERCIAL EVICTION:**
         i. Santa Clara County’s eviction moratorium protects qualifying small business tenants from eviction until November 30. Tenants have six months to repay at least 50% of the past-due rent and up to 12 months to repay full past-due rent. See [https://www.sccgov.org/sites/osh/EvictionMoratorium/Pages/home.aspx](https://www.sccgov.org/sites/osh/EvictionMoratorium/Pages/home.aspx).
         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](http://www.lawfoundation.org/smallbusinesshelp).
Palo Alto


FINANCIAL RESOURCES:

i. The Small Business Recovery Grant Program provides up to $10,000 in one-time grants for small businesses (of no more than 50 employees) based on a drawing. 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 and 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 is administered by the East Bay Community Foundation. The East Bay Community Foundation is also offering the Business Grant Recovery Program with one-time grants of up to $10,000 for small businesses meeting certain criteria. See: https://www.cityofpaloalto.org/services/public_safety/plans_and_information/coronavirus/reopening_together/businesses_reopening_.asp.

COMMERCIAL EVICTIONS: Moratorium started on March 23 and will last until the city’s state of emergency is lifted or until November 30, whichever is earlier. 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.

San Jose


Santa Clara

COMMERCIAL EVICTIONS: The City of Santa Clara’s eviction moratorium expired on September 30. The City is currently reviewing the impact of AB No. 3088 on its local eviction moratorium. The moratorium includes small businesses, using the SBA’s definition of small businesses. See: https://www.santaclaraca.gov/our-city/departments-a-f/community-development/housing-community-services-division/eviction-moratorium.
b. **FINANCIAL RESOURCES:** The City of Santa Clara has committed up to $1,690,000 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](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:** For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: [http://santacruzhealth.org/HSAHome/HSADivisions/PublicHealth/CommunicableDiseaseControl/CoronavirusHome/Latest-News.aspx](http://santacruzhealth.org/HSAHome/HSADivisions/PublicHealth/CommunicableDiseaseControl/CoronavirusHome/Latest-News.aspx).


c. **COMMERCIAL EVICTIONS:** Moratorium will last until August 31. See: [https://www.sccgov.org/sites/osh/EvictionMoratorium/Pages/home.aspx](https://www.sccgov.org/sites/osh/EvictionMoratorium/Pages/home.aspx).

**bb. Shasta County**

i. **County Resources**

a. **REOPENING GUIDANCE:** 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](https://www.co.shasta.ca.us/covid-19/roadmap-to-recovery).

**cc. Sierra County**

i. **County Resources**

a. **REOPENING GUIDANCE:** For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: [http://sierracounty.ca.gov/599/Business-Reopening-Plan-Documents](http://sierracounty.ca.gov/599/Business-Reopening-Plan-Documents).

b. **FINANCIAL RESOURCES:** County website includes links for funding opportunities for rural residents and businesses. See: [http://sierracounty.ca.gov/591/Funding-Updates](http://sierracounty.ca.gov/591/Funding-Updates).
dd. **Siskiyou County**

i. **County Resources**

   a. **REOPENING GUIDANCE:** For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: https://www.co.siskiyou.ca.us/publichealth/page/covid-19-current-situation.

   b. **FINANCIAL RESOURCES:** On August 4, the County of Siskiyou Board of Supervisors announced the allocation of $1.5 million of State Coronavirus Relief Funds to eligible businesses in the local area. Eligible and qualified businesses may apply for up to $10,000 in grant assistance. See: https://www.siskiyoucounty.org/recovery.

ee. **Solano County**

i. **County Resources**

   a. **REOPENING GUIDANCE:** For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: http://www.solanocounty.com/depts/ph/coronavirus_links/roadmap_to_recovery.asp.


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:** For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: https://socoemergency.org/emergency/novel-coronavirus/resources-for-you/businesses/whats-open/.
b. **FINANCIAL RESOURCES:**


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://sonomaedeb.org/Business-Assistance/Finance-your-Business/](http://sonomaedeb.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/](https://www.santarosametrochamber.com/resources/small-business-emergency-grants/). **NOTE:** Application period is currently closed.

c. **COMMERCIAL EVICTIONS:** Moratorium expired on July 28. There is a grace period of 180 days for repayment of rent. See: [https://www.sonomacity.org/covid-19-eviction-protection/](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-Coronavirus](https://www.ci.healdsburg.ca.us/982/Help-for-Businesses-Impacted-by-Coronavirus). **NOTE:** Application period is currently closed.

gg. **Stanislaus County**

i. **County Resources**

a. **REOPENING GUIDANCE:** For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: [www.schsa.org/PublicHealth/pages/corona-virus/](http://www.schsa.org/PublicHealth/pages/corona-virus/).

ii. **Modesto**


b. **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](https://www.modestogov.com/2513/Coronavirus-Updates).
hh. **Sutter County**

i. **County Resources**

a. REOPENING GUIDANCE: For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: [https://www.suttercounty.org/doc/government/depts/cao/em/coronavirus](https://www.suttercounty.org/doc/government/depts/cao/em/coronavirus).

b. FINANCIAL RESOURCES: The Yuba-Sutter Economic Development Corporation has announced the Small Business Economic Resiliency Grant to help employees and business mitigate the impact of the Coronavirus. **NOTE:** Application period is currently closed. See: [https://c0bb19b5-1be4-485b-a106-fb924ad5157b.filesusr.com/ugd/8423a4_c14856ad13534ea8a253ba-bac8f3899d.pdf?fbclid=IwAR2OnrthkCwG1FoKaYVK0CxB4NCWX2-0sQjlsQfjRO4Jp0u9y2yzCBQ_n6l](https://c0bb19b5-1be4-485b-a106-fb924ad5157b.filesusr.com/ugd/8423a4_c14856ad13534ea8a253ba-bac8f3899d.pdf?fbclid=IwAR2OnrthkCwG1FoKaYVK0CxB4NCWX2-0sQjlsQfjRO4Jp0u9y2yzCBQ_n6l) and [https://www.ysedc.org/](https://www.ysedc.org/).

ii. **Tehama County**

i. **County Resources**

a. REOPENING GUIDANCE: For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: [https://www.tehamacohealthservices.net/services/communicable-diseases/](https://www.tehamacohealthservices.net/services/communicable-diseases/).

b. FINANCIAL RESOURCES: The Vesper Masonic Lodge will award grants of $500-$1,000 to Tehama County small businesses with up to 10 full time employees. Businesses who already applied or received a Vesper Grant are encouraged to reapply. See: [https://docs.google.com/forms/d/e/1FAIpQLSe-mJmYoJ6F7ncGp8JER9GopovvRhzwZnZ45xnXFYm0fylqI9w/viewform](https://docs.google.com/forms/d/e/1FAIpQLSe-mJmYoJ6F7ncGp8JER9GopovvRhzwZnZ45xnXFYm0fylqI9w/viewform).

jj. **Trinity County**

i. **County Resources**

a. REOPENING GUIDANCE: For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: [https://www.trinitycounty.org/COVID-19](https://www.trinitycounty.org/COVID-19).
kk. **Tuolumne County**

i. **County Resources**

   a. **REOPENING GUIDANCE:** For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: [https://www.tuolumnecounty.ca.gov/DocumentCenter/View/14892/7132020-Signed-HO-Order-Updating-Allowable-Sectors?bidId=](https://www.tuolumnecounty.ca.gov/DocumentCenter/View/14892/7132020-Signed-HO-Order-Updating-Allowable-Sectors?bidId=).


ii. **Various Northern California Counties**

   i. **County Resources**

      a. **FINANCIAL RESOURCES:**

         i. Shasta Regional Community Foundation Grants see: [https://www.shastarcf.org/funds/covid-19](https://www.shastarcf.org/funds/covid-19). **NOTE:** Application period is currently closed.

         ii. The United Way of Northern California Coronavirus Relief Fund. [https://www.norcalunitedway.org/coronavirus-fund](https://www.norcalunitedway.org/coronavirus-fund). **NOTE:** Application period is currently closed.


         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/](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/](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, and 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 and cannot have a line of credit. Businesses in 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 are eligible. 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


b. FINANCIAL RESOURCES:

i. 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/.

ii. Yolo Community has announced a new grant to help mitigate the impacts of COVID-19 on local small businesses. The grant is financed by the County’s CARES Act funding, and the county has allocated $750,000 towards the program. For more information, see: https://www.yolocounty.org/health-human-services/adults/communicable-
Yuba County

County Resources

REOPENING GUIDANCE: For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: https://www.yuba.org/COVID-19%20Response/PRESS%20RELEASE%20-%20%20State%20%20Lab%20%20Results%20%20Glitch.pdf.

FINANCIAL RESOURCES: The Yuba-Sutter Economic Development Corporation has announced the Small Business Economic Resiliency Grant to help employees and business mitigate the impact of the Coronavirus. NOTE: Applications no longer accepted. See: https://c0bb19b5-1be4-485b-a106-fb924ad5157b.filesusr.com/ugd/8423a4_c14856ad13534ea8a253ba-bac8f3899d.pdf?fbclid=IwAR2OmntbkCwG1FoKaYVK0Cx4NCWX2-0sQjIisQf5jRO4Jp0u9y2yzCBQ_n6I and https://www.ysedc.org/.

II. CENTRAL CALIFORNIA

Fresno County

County Resources

REOPENING GUIDANCE: 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/covid-19-reopening.

Clovis

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.

PROPERTY RESOURCES: The city has 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:


   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/](https://cen-calfinance.com/revolving-loan-program/).

iv. Kingsburg

a. REOPENING GUIDANCE: For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: [https://www.cityofkingsburg-ca.gov/CivicAlerts.aspx?CID=1](https://www.cityofkingsburg-ca.gov/CivicAlerts.aspx?CID=1).

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](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: For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: [https://www.ci.sanger.ca.us/463/COVID--19](https://www.ci.sanger.ca.us/463/COVID--19).

b. Inyo County

i. County Resources

a. REOPENING GUIDANCE: For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: [https://www.inyocounty.us/covid-19/reopening-inyo-businesses](https://www.inyocounty.us/covid-19/reopening-inyo-businesses).
b. FINANCIAL RESOURCES: Inyo County Board of Supervisors is accepting applications for grants of up to $25,000 for small businesses as part of the REVIVE Program. Funds will be granted no later than November 6. Application and details: https://www.inyocounty.us/covid-19/reopening-inyo-businesses/revive-program.

ii. Bishop

C. Kern County
i. County Resources
a. REOPENING GUIDANCE: For the most up-to-date information on Shelter-In-Place restrictions and guidance: 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. NOTE: Applications no longer accepted.

   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. **FINANCIAL RESOURCES:** The Bakersfield City Council approved a package to delay deadlines for certain fee and tax payments, providing short-term relief for businesses economically impacted by the COVID-19 pandemic; if you have any suggestions or questions, please email kpeterson@bakochamber.com. For further details about the package, visit here: [https://bakersfieldcity.us/news/displaynews.htm?NewsID=774&TargetID=1](https://bakersfieldcity.us/news/displaynews.htm?NewsID=774&TargetID=1).

d. **Kings County**
   i. **County Resources**
   a. **REOPENING GUIDANCE:** For the most up-to-date information on Shelter-In-Place restrictions and guidance: [https://www.countyofkings.com/departments/administration/reopen-kings/checklists-for-businesses](https://www.countyofkings.com/departments/administration/reopen-kings/checklists-for-businesses).

ii. **Hanford**

e. **Madera County**
   i. **County Resources**
   a. **REOPENING GUIDANCE:** 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](https://www.maderacounty.com/government/public-health/covid-19/covidreopening).

f. **Mariposa County**
   i. **County Resources**
   a. **REOPENING GUIDANCE:** For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: [http://www.mariposacounty.org/2373/COVID-19-Business-Resource-Page](http://www.mariposacounty.org/2373/COVID-19-Business-Resource-Page).
g. **Merced County**

i. **County Resources**

a. REOPENING GUIDANCE: For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: [https://reopenmercedcounty.com/orders/](https://reopenmercedcounty.com/orders/).

b. FINANCIAL RESOURCES: Worknet Merced County is making grants of up to $50,000 to small businesses in Merced County who have been impacted by COVID-19 to mitigate layoffs. See: [https://reopenmercedcounty.com/ready2open-small-business-assistance-program/](https://reopenmercedcounty.com/ready2open-small-business-assistance-program/).

h. **Monterey County**

i. **County Resources**


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/](https://www.cfmco.org/nonprofits/grants/covid-19-relief-grants/).

ii. **Carmel-by-the-Sea**

a. COMMERCIAL EVICTIONS: Effective March 30, the City of Carmel-by-the-Sea adopted a temporary moratorium on commercial and residential evictions for tenants who demonstrate an inability to pay rent related to COVID-19. Additional information regarding eligibility and requirements is available online. See: [https://drive.google.com/file/d/171yzkcjMf6tIeJAcJU8BqjtYYO2hDLUU/view](https://drive.google.com/file/d/171yzkcjMf6tIeJAcJU8BqjtYYO2hDLUU/view). **NOTE:** The moratorium is effective until the City votes to end it or the municipal authority to enact such moratoriums expires, which expired September 30. See: [https://www.gov.ca.gov/wp-content/uploads/2020/06/6.30.20-EO-N-71-20-text.pdf](https://www.gov.ca.gov/wp-content/uploads/2020/06/6.30.20-EO-N-71-20-text.pdf).
Monterey

a. COMMERCIAL EVICTIONS: Effective March 25, the City of Monterey adopted a temporary moratorium on commercial and residential evictions for tenants who demonstrate an inability to pay rent related to COVID-19. Additional information regarding eligibility and requirements is available online. See: [http://isearchmonterey.org/publicaccess/api/Document/ASrGiGyT2v9LE2ycwEGpUhlYGD5Wgf2P5DcjXfn5rlVMEv8PLzvISZGYDO-AZQdl03q7s8ChUuyHvXOn158r8T0%3D](http://isearchmonterey.org/publicaccess/api/Document/ASrGiGyT2v9LE2ycwEGpUhlYGD5Wgf2P5DcjXfn5rlVMEv8PLzvISZGYDO-AZQdl03q7s8ChUuyHvXOn158r8T0%3D). **NOTE:** The moratorium is effective until the City votes to end them or the municipal authority to enact such moratoriums expires, which expired September 30. See: [https://www.gov.ca.gov/wp-content/uploads/2020/06/6.30.20-EO-N-71-20-text.pdf](https://www.gov.ca.gov/wp-content/uploads/2020/06/6.30.20-EO-N-71-20-text.pdf).

San Benito County

i. **County Resources**

a. REOPENING GUIDANCE: For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: [https://www.cosb.us/services/community/covid-19-resources](https://www.cosb.us/services/community/covid-19-resources).

San Luis Obispo County

i. **County Resources**

a. REOPENING GUIDANCE: For the most up-to-date information on Shelter-In-Place restrictions and guidance see: [https://www.emergencyslo.org/en/currentrestrictions.aspx](https://www.emergencyslo.org/en/currentrestrictions.aspx).

b. **FINANCIAL RESOURCES:**

i. The Community Foundation of San Luis Obispo is providing 2020 Health and Wellness Grants to support local organizations that are responding to the changing needs of the community and the impact of the pandemic on nonprofits and the clients they serve. The grants will support SLO’s 501c3 nonprofits’ capacity to “mitigate and prevent adverse health outcomes” in the areas of basic needs (food, shelter, homelessness, hunger); social services; physical and mental health (including the ability to meet an increased or anticipated client demand due to COVID-19, including deferred checkups or access to services). Funding will be to assist in providing general operating support and the grants will be up to $25,000 (average grant size of $10,000). The application period began on August 14 and ends on October 1. See: [https://cfslococommunityforce.com/Funds/Search.aspx#4371597136646D517975544F5976596D4E73384E69673D3D](https://cfslococommunityforce.com/Funds/Search.aspx#4371597136646D517975544F5976596D4E73384E69673D3D).

ii. The Community Foundation of San Luis Obispo is providing Disaster Support Fund grants to address the immediate needs of SLO’s most vulnerable residents who have been impacted by COVID-19. The Foundation is seeking
to partner with 501c3 nonprofit organizations whose mission is to serve SLO’s most vulnerable populations with basic needs such as food, shelter and transportation. The maximum grant size is $20,000 (average grant size of $7,000). Nonprofits are eligible to receive more than one grant from the Fund. To be eligible, the nonprofit must have received a grant from the Foundation in the past. Please contact cassandra@cfsloco.org to confirm if your nonprofit has been a previous grant recipient. See also: https://www.cfsloco.org/nonprofits/.

iii. 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 suspended commercial and residential evictions due to non-payment of rent for reasons related to COVID-19. The moratorium was in effect until May 31.

k. **Santa Barbara County**

i. **County Resources**

a. **REOPENING GUIDANCE**: For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: https://publichealthsbc.org/ and https://recoverysbc.org/.
b. FINANCIAL RESOURCES:

i. Women’s Economic Ventures (WEV) is providing COVID-19 ReStart Loans of up to $25,000 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. WEV provides capital to Santa Barbara County and Ventura County businesses who are now open or eligible to open under the most current government orders (subject to change based on updated orders). See: https://www.wevonline.org/loans-2/restart/.

ii. The Santa Barbara Foundation 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. Grants are provided on a rolling basis and recommendations are made within 20 business days. See: https://huttonfoundation.org/ and https://recoverysbc.org/resources-for-businesses/.

iii. The County of Santa Barbara and Santa Barbara Foundation partnership will support grants of up to $7,500 from the Santa Barbara Better Together Fund to small businesses located within the unincorporated portions of Santa Barbara County as they reopen and adapt to operating under proper public health guidelines due to COVID-19. The grant period ends on November 30, unless mutually agreed upon by both parties. Expenses must have been incurred during the period beginning on March 4 and ending on November 30. For specific eligibility requirements and more details, see: https://huttonfoundation.org/ and https://recoverysbc.org/resources-for-businesses/. NOTE: Grant opportunities do not appear to be available as of September 16.

iv. The City of Santa Barbara Cultural Arts Grant Program is accepting applications through October 5. See: https://www.sbac.ca.gov/city-grants.

v. Santa Barbara’s Economic Development Collaborative (EDC) is offering low interest micro loans ranging from $5,000 to $50,000 through its Disaster Loan Fund to give a cash flow boost to businesses impacted by reduced sales, supply chain disruption or other challenges related to COVID-19. Contact Marvin Boateng, Lending Manager to apply: marvin@edcollaborative.com or call (805) 409-9158. See also: https://countyofsfb.org/uploaded-Files/phd/PROGRAMS/Disease_Control/Corona/SBCWDB%20COVID-19%20Business%20Resource%20Guide_English.pdf.
vi. **No-Fee Encroachment Permit Application.** The County of Santa Barbara launched a new voluntary program to allow businesses or other organizations to expand into adjacent outdoor areas in unincorporated areas of Santa Barbara County to accommodate social distance protocols and safe practices. The County has waived its usual fees in respect of permits that are required to permit businesses to use public roadside or sidewalk areas. To learn more on the guidelines and apply for a no-fee encroachment permit, please see the following website: [https://recoverysbc.org/sbcpep/](https://recoverysbc.org/sbcpep/).


d. **TECHNICAL RESOURCES:** Axxess has created a free Community Crisis Merchant Directory, where any merchant in Santa Barbara or Ventura County may post, that they are open and available for business, while being socially responsible and adhering to local orders. See: [https://localaxxess.com/](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/ev-covid-19-message/](https://www.wevonline.org/ev-covid-19-message/).


   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](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](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.


### 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. **FINANCIAL RESOURCES:** For businesses that have experienced economic disruption and impacts, the Economic Development Collaborative Small Business Development Center (“EDC SBDC”) is available for no-cost business consulting. Advisors are available to assist at any time. Please call 1-805-409-9159 to connect with a business advisor or refer to the following website for more information: https://www.santabarbaraca.gov/business/covid/default.asp and https://edcsbdc.org/services/we-can-help/.

c. **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.

### Santa Maria

a. **FINANCIAL RESOURCES:** The Santa Barbara Foundation announced the launch of the Santa Barbara Better Together Fund Small Business Grand Program partnership with the City of Santa Maria, will provide grants of up to $7,500 per grant to qualifying small businesses located within the City of Santa Maria as they reopen and adapt to operating under proper health guidelines due to COVID-19. Grant awards are available to eligible businesses until funds have been depleted. The application is available from September 1 through September 9. The City is committing $125,000 to the effort. Please see the following websites for more details: SBFoundation.org/covid-19-business-community-resources/sbbt-small-business-grant-program-guidelines-santa-maria/ and https://www.cityofsantamaria.org/Home/Components/News/News/12615/18?backlist=%2f. **NOTE:** As of the date of publication, the Santa Barbara Foundation website is
Currently down. Also, please note the initial application period has passed for the grants; however, it is unknown whether the full amount of funds available has been depleted as of the date of publication.

b. 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#Evictions. **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.newtimesslo.com/SLOthevirus/archives/2020/05/20/eviction-moratorium-continues-in-santa-barbara-county.

v. Solvang

a. COMMERCIAL EVICTIONS: Guidance regarding residential and commercial evictions is available at the following link: https://www.solvangcc.com/article/16469-information-on-commercial-and-residential-evictions-%C2%A0.

i. Tulare County

**County Resources**

a. REOPENING GUIDANCE: 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: For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: http://imperialcounty.org/covid-19-update/.

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 August 10. See: https://imperialcounty.org/wp-content/uploads/2020/08/Imperial-County-Business-Stabilization-Lending-Program-Package.pdf.


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: For the most up to date information on Shelter-In-Place restrictions and guidance, see: https://covid19.lacounty.gov/recovery/.

b. LA REGIONAL COVID-19 FUND: The regional fund offers loan and grant resources to micro-entrepreneurs, small businesses and non-profits. The Loan Program will launch soon, while the Grant Program operates Grants are made available in rounds for specific business entities. **NOTE:** Round 4.5 (for small non-profits only) opens September 21; Round 5 opens October 5. See: https://www.lacovidfund.org/.

c. TEMPORARY PERMITS FOR OUTDOOR DINING SERVICES: Restaurants in unincorporated LA County may expand their dining seating into private walkways, parking facilities and the County road right of way by applying to Public Works to receive a temporary permit. Costs and expiration dates vary depending on the type of permit. For more details, see: https://pw.lacounty.gov/outdoor-dining/.

d. BUSINESS CONCIERGE: LA County’s Department of Consumer and Business Affairs’ Office of Small Business is available to help connect business owners to local, state and federal resources, including layoff aversion and emergency loans. To speak with a business counselor, contact: (800) 593-8222, (844) 432-4900 or concierge@dcba.covid19.lacounty.gov. For more information, see: https://dcba.lacounty.gov/.

e. RAPID RESPONSE / LAYOFF AVERSION: LA County’s America’s Jobs Centers of California can help businesses facing the possibility of laying off employees or closing minimize losses, improve morale and develop a strategic plan to ensure such businesses do not face similar situations in the future. For more information, see: https://covid19.lacounty.gov/wp-content/uploads/Rapid-Response-Factsheet.pdf.

f. EMPLOYER ASSISTANCE GRANT FUND: LA County Department of Workforce Development, Aging and Community Services will provide a total of $500,000 to assists 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.
g. **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://wwwa.lacda.org/economicdevelopment/toc-loans](https://wwwa.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.


i. **SANITATION DISTRICTS REBATE PROGRAM:** Commercial users/properties whose businesses have been shut down or curtailed resulting in reduced wastewater discharges due to stay-at-home orders may apply for a rebate of up to 80% of their full services charges. See: [https://www.lacsd.org/services/wastewater/covid_19_rebate_program.asp](https://www.lacsd.org/services/wastewater/covid_19_rebate_program.asp).

j. **COMMERCIAL EVICTIONS:** The emergency eviction moratorium is effective through October 31. Tenants have 12 months following the end of the moratorium period to pay back any amounts 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/](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](https://www.ci.agoura-hills.ca.us/novel-coronavirus-information/local-business-information).

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](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://azusaca.gov/DocumentCenter/View/41908/Rent-Moritorium-Press-Release.

vii. Baldwin Park


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 September 30. 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. City of Industry

a. REOPENING GUIDANCE: The City of Industry is following the reopening guidelines in place for LA County. For city specific information, see: https://www.cityofindustry.org/about-industry/coronavirus-covid-19.
b. TEMPORARY OUTDOOR DINING: The City has approved the expansion of outdoor dining for all eating establishments with approval of a fee free Temporary Outdoor Dining Application. See: https://www.cityofindustry.org/city-hall/departments/development-services/planning/applications-fees-and-forms.

c. COVID-19 TESTING REIMBURSEMENT PROGRAM: The City has set aside $300,000 on a first come first served basis to reimburse businesses for the cost of testing employees for COVID-19. Businesses may be eligible for up to $15,000 in reimbursement costs for tests conducted after March 1. To be eligible, business must (i) be in the City prior to adoption of the program, (ii) have 200 or fewer employees and (iii) have not received any other grants, reimbursements, or funding. For more information, see: https://www.cityofindustry.org/about-industry/covid-19-testing-reimbursement-program.

xii. Claremont


xiii. 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.

xiv. 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.

xv. Cudahy

a. REOPENING GUIDANCE: Cudahy is following the reopening guidelines in place for LA County. For city specific information, see: https://www.cityofcudahy.com/211/Coronavirus-Resource-Center.

xvi. Culver City

a. REOPENING GUIDANCE: Culver City is following the reopening guidelines in place for LA County. For city specific information, see: https://www.culvercity.org/live/public-safety/emergency-preparedness/current-disaster-information.

b. ECONOMIC RECOVERY TASK FORCE: Culver City has established an Economic Recovery Task Force to develop and implement city-specific strategies for recovery. The task force is focused on 10 economic sectors, including: restaurants,
retail, fitness and hospitality. For more information, see: https://www.culvercity.org/city-hall/city-government/city-depart-
ments/community-development/economic-development-recovery-task-force.

c. TEMPORARY USE PERMITS: Outdoor operation of gyms, hair salons, barbershops and personal care establishments on
private property is permitted in Culver City. Applicable businesses may apply for a NO-FEE Temporary Use Permit at:

d. OUTDOOR DINING AND RETAIL PERMIT: Culver City adopted a no fee Temporary Public Right-of-Way Permit allowing
retail sales and outdoor dining activities to occur on sidewalks and within designated street areas. See: https://www.culver-
city.org/work/doing-business/outdoor-dining-permits.

e. COMMERCIAL EVICTIONS: An emergency moratorium on certain evictions will last through January 31, 2021 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. Note: The eviction moratorium does not apply to companies with 200 or more employees, multi-national
companies, or publicly traded companies. See: https://www.culvercity.org/live/public-safety/emergency-preparedness/coro-
navirus/businesses-coronavirus.

xvii. Diamond Bar

a. REOPENING GUIDANCE: Diamond Bar is following the reopening guidelines in place for LA County. For city specific infor-
mation, see: https://stories.opengov.com/diamondbarca/published/E64hmIqE4.

b. BUSINESS RECOVERY PROGRAM: Diamond has a multicomponent Business Recovery Program to help local business
respond to opportunities and challenges related to the COVID-19 pandemic. Under the program, local business may: (i)
apply for small business grants, (ii) install temporary signs without permits or which do not fully comply with Diamond Bar
Municipal Codes through December 30 and (iii) allow for outdoor operation of restaurants, hair salons, barbershops, fitness
NOTE: Applications for grants are no longer being accepted at this time.

xviii. Downey

a. REOPENING GUIDANCE: Downey is following the reopening guidelines in place for LA County. For city specific infor-
mation, see: https://www.downeyca.org/residents/coronavirusinfo.

b. COMMERCIAL EVICTIONS: An emergency moratorium on evictions is in place until January 31, 2021. Tenants must pro-
vide written notice to their landlords of their inability to pay rent due to COVID-19 related financial impacts with supported
verifiable documentation within one week of the written notice. Tenants will have a 2 month repayment period for each
month the tenant is in arrears in the payment of rent to the landlord. See: https://www.downeyca.org/residents/corona-
virusinfo.
c. **TEMPORARY OUTDOOR DINING PROGRAM:** The program allows businesses to utilize adjacent outdoor space to conduct business. For more details on the program and to apply, see: [https://www.downeyca.org/residents/coronavirusinfo](https://www.downeyca.org/residents/coronavirusinfo).

**Duarte**

a. **REOPENING GUIDANCE:** Duarte is following the reopening guidelines in place for LA County. For city specific information, see: [https://www.accessduarte.com/dept/manager_office/what_you_need_to_know_about_covid_19/duarte_business_support.htm](https://www.accessduarte.com/dept/manager_office/what_you_need_to_know_about_covid_19/duarte_business_support.htm).

b. **OUTDOOR DINING AND CURBSIDE PICK-UP POLICY:** The City of Duarte is waiving Temporary Use Permit fees for local business owners who would like to offer outdoor dining or curbside pickup. For more information and to apply, see: [https://www.accessduarte.com/news/displaynews.htm?NewsID=742&TargetID=1](https://www.accessduarte.com/news/displaynews.htm?NewsID=742&TargetID=1).

**El Segundo**

a. **REOPENING GUIDANCE:** El Segundo is following the reopening guidelines in place for LA County. For city specific information, see: [https://www.elsegundobusiness.com/business-community/covid-19-online-resources-for-employers-and-employees](https://www.elsegundobusiness.com/business-community/covid-19-online-resources-for-employers-and-employees).

**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/](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](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](https://www.cityofgardena.org/wp-content/uploads/2020/03/2020.072-Urgency-Ordinance-No.-1819.pdf).

**Glendale**

a. **REOPENING GUIDANCE:** Glendale is following the reopening guidelines in place for LA County. For city specific information, see: [https://www.glendaleca.gov/](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. The program will remain in effect until December 31. For more details, see: [https://www.glendaleca.gov/government/departments/economic-development/al-fresco](https://www.glendaleca.gov/government/departments/economic-development/al-fresco).

### Glendora

a. **REOPENING GUIDANCE**: Glendora is following the reopening guidelines in place for LA County. For city specific information, see: [https://www.cityofglendora.org/residents/coronavirus](https://www.cityofglendora.org/residents/coronavirus).

b. **BUSINESS RECOVERY PROGRAM**: The Chamber of Commerce in conjunction with the City of Glendora are offering forgivable loans ranging from $5,000 to $15,000 to local small businesses that are experiencing financial hardship due to the COVID-19 pandemic. See: [https://www.glendora-chamber.org/cdbg/](https://www.glendora-chamber.org/cdbg/).

i. **To qualify**, businesses must (i) either have 25 or less employees or 5 employees or less (including owner) if the business owner is a low-to-moderate-income person (LMI), (ii) be for profit and established before 3/2018, (iii) be in good standing with the City of Glendora, (iv) have a commercial address in Glendora and, if leased, have 2 or more years remaining or an option to extend, (v) have demonstrated financial hardship directly attributed to COVID-19, (vi) retain or reinstate at least 1 LMI job that is at risk or has been terminated and (vii) verify or certify that assistance from any other source has not been received either due to a denial or inability to apply due to lack of funding.

### Hawaiian Gardens


### Hawthorne


xxvi. Hermosa Beach
   b. COMMERCIAL EVICTIONS: The emergency eviction moratorium in place for the City of Hermosa Beach has been extended through January 31, 2021. See: https://www.hermosabeach.gov/Home/Components/News/News/2816/.
   c. TEMPORARY PERMIT PROGRAM FOR OUTDOOR BUSINESS OPERATIONS: The program allows the temporary expansion of restaurants, retail businesses, gyms and fitness facilities, and personal care establishments onto adjacent outdoor property or the public right-of-way. For more details on the program and to apply, see: https://www.hermosabeach.gov/our-government/coronavirus-covid-19-updates-from-the-city-of-hermosa-beach/covid-19-response-business-resources.

xxvii. Hidden Hills
   a. REOPENING GUIDANCE: Hidden Hills is following the reopening guidelines in place for LA County. For city specific information, see: https://hiddenhillscity.org/2020/07/15/city-hall-is-closed-to-the-public-until-further-notice-call-818-888-9281-for-information/.

xxviii. Huntington Park
   a. REOPENING GUIDANCE: Huntington Park is following the reopening guidelines in place for LA County. For city specific information, see: http://hpca.gov/CivicAlerts.aspx?AID=336.

xxix. 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.

xxx. Irwindale
   a. REOPENING GUIDANCE: Irwindale is following the reopening guidelines in place for LA County. For city specific information, see: https://www.irwindaleca.gov/548/Reopening-City-Facilities-and-Services.
xxxii. **La Habra Heights**


xxxiii. **La Mirada**

a. REOPENING GUIDANCE: La Mirada is following the reopening guidelines in place for LA County. For city specific information, see: [https://www.cityoflamirada.org/Home/Components/News/News/3836/22](https://www.cityoflamirada.org/Home/Components/News/News/3836/22).

xxxiv. **La Puente**

a. REOPENING GUIDANCE: La Puente is following the reopening guidelines in place for LA County. For city specific information, see: [https://www.lapuente.org/government/covid-19-updates](https://www.lapuente.org/government/covid-19-updates).

xxxv. **La Verne**


xxxvi. **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/piocovid19/default.asp](https://www.lakewoodcity.org/about/piocovid19/default.asp).

xxxvii. **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.

**Lawndale**

a. REOPENING GUIDANCE: Lawndale is following the reopening guidelines in place for LA County. For city specific information, see: http://www.lawndalecity.org/HTML/Coronavirus.html#BusinessrelatedInformation.

**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/.

**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-NO8fmUBq-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 September 30 for certain commercial tenants. Certain tenants will have one year to pay any back-due rent. Tenants and sub-tenants which are (i) multinational 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: http://www.longbeach.gov/lbds/news-archive/2020/tenant-relocation-assistance-ordinance/.

**xli. 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 crisis, (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://ewddtlacity.com/index.php/microloan-program.

   c. **STREET VENDOR EMERGENCY FUND:** Inclusive Action for the City, in partnership with the East LA Community Corporation and Public Counsel is offering $400 cash grants to Los Angeles based street vendors who cannot access government
resources. For more information contact info@inclusiveaction.org or visit https://www.inclusiveaction.org/covid19COMMERCIAL 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.

xlii. Lynwood
  a. REOPENING GUIDANCE: Lynwood is following the reopening guidelines in place for LA County. For city specific information, see: lynwood.ca.us/city_managers_office/covid-19-coronavirus/.

xliii. Malibu
  a. REOPENING GUIDANCE: Malibu is following the reopening guidelines in place for LA County. For city specific information, see: https://www.malibucity.org/coronavirus.
  b. RESTAURANT RECOVERY PROGRAM: Local restaurants may apply for a no-fee temporary permit to expand their existing seating into additional areas while meeting County health orders. For more information, see: https://www.malibucity.org/1016/Restaurant-Recovery-Program.

xliv. Manhattan Beach
  a. REOPENING GUIDANCE: Manhattan Beach is following the reopening guidelines in place for LA County. For city specific information, see: https://www.citymb.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.citymb.info/home/showdocument?id=41914.

xlv. 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/.
xlvi. 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.

xlvii. Montebello
   a. REOPENING GUIDANCE: Montebello is following the reopening guidelines in place for LA County. For city specific infor-

xlviii. Monterey Park
   a. REOPENING GUIDANCE: Monterey Park is following the reopening guidelines in place for LA County. For city specific
information, see: https://www.montereypark.ca.gov/1289/Coronavirus-Updates.

xlix. Norwalk
   a. REOPENING GUIDANCE: Norwalk is following the reopening guidelines in place for LA County. For city specific infor-
mation, see: https://www.norwalk.org/city-hall/departments/public-safety/norwalk-emergency-management-office/preparing-
for-emergencies/covid-19.

l. Palmdale
   a. REOPENING GUIDANCE: Palmdale is following the reopening guidelines in place for LA County. For city specific infor-
mation, see: https://cityofpalmdale.org/908/Coronavirus-Information.

li. Palos Verdes Estates
   a. REOPENING GUIDANCE: Palos Verdes Estates is following the reopening guidelines in place for LA County. For city spe-
cific information, see: https://www.pvestates.org/community/information-on-coronavirus.

lii. Paramount
   a. REOPENING GUIDANCE: Paramount is following the reopening guidelines in place for LA County. For city specific infor-
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/.

Pico Rivera

a. REOPENING GUIDANCE: Pico Rivera is following the reopening guidelines in place for LA County. For city specific information, see: http://www.pico-rivera.org/depts/ced/emergency/covid_19.asp.

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.

Rancho Palos Verdes

a. REOPENING GUIDANCE: Rancho Palos Verdes is following the reopening guidelines in place for LA County. For city specific information, see: http://rpvca.gov/1277/Information-on-Coronavirus-COVID-19.

b. TEMPORARY SPECIAL USE PERMIT: Businesses may apply for a no-fee Temporary Special Use Permit to provide limited outdoor operations on sidewalks and parking lots during the COVID-19 pandemic. Eligible businesses include: restaurants, fitness centers, hair salons and barbershops and personal care services. See: http://rpvca.gov/1277/Information-on-Coronavirus-COVID-19.

Redondo Beach

a. REOPENING GUIDANCE: Redondo Beach is following the reopening guidelines in place for LA County. For city specific information, see: https://www.redondo.org/depts/hbt/business_assistance/default.asp.
b. TEMPORARY USE PERMIT: Businesses may apply for a Temporary Use Permit or Sidewalk Permit to utilize privately-owned parking areas and outdoor spaces to appropriately provide services while accommodating social distancing requirements. See: https://www.redondo.org/depts/hbt/business_assistance/default.asp.

liii. Rolling Hills
   a. REOPENING GUIDANCE: Rolling Hills is following the reopening guidelines in place for LA County. For city specific information, see: https://www.rolling-hills.org/alert_detail.php.

lix. Rolling Hills Estate

lx. 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 March 31, 2021. 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.

lxi. San Dimas
   a. REOPENING GUIDANCE: San Dimas is following the reopening guidelines in place for LA County. For city specific information, see: https://sandimasca.gov/covid19resources/.

lxii. San Fernando
   a. REOPENING GUIDANCE: San Fernando is following the reopening guidelines in place for LA County. For city specific information, see: http://ci.san-fernando.ca.us/coronavirus/#business-resources.

lxiii. 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.

**San Marino**

a. REOPENING GUIDANCE: San Marino is following the reopening guidelines in place for LA County. For city specific information, see: https://www.cityofsanmarino.org/coronavirus/index.php.

**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 will last until December 31 for certain commercial tenants who are unable to pay rent due to the COVID-19 crisis. In accordance with the moratorium, certain commercial tenants are required to pay at least 50% of rent due after September 30. 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.

**Signal Hill**

a. REOPENING GUIDANCE: Signal Hill is following the reopening guidelines in place for LA County. For city specific information, see: https://www.cityofsignalhill.org/CivicAlerts.aspx?AID=621.

**South El Monte**

a. REOPENING GUIDANCE: South El Monte is following the reopening guidelines in place for LA County. For city specific information, see: https://www.cityofsouthelmonte.org/357/COVID-19-Updates-Resources.
b. TEMPORARY OUTDOOR DINING & OPERATIONS USE PERMITS: Businesses may apply for a temporary permit for the expansion of outdoor dining and salon or barber operations on private and public property. See: https://www.cityofsouththelmonte.org/357/COVID-19-Updates-Resources.

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<th>lxviii. South Gate</th>
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a. REOPENING GUIDANCE: South Gate is following the reopening guidelines in place for LA County. For city specific information, see: https://cityofsouthgate.org/820/Coronavirus.

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<th>lxix. South Pasadena</th>
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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.

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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.

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

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a. REOPENING GUIDANCE: Walnut is following the reopening guidelines in place for LA County. For city specific information, see: https://www.cityofwalnut.org/for-residents/coronavirus-information.
b. **FEE WAIVER FOR TEMPORARY USE PERMITS:** All fees and charges associated for temporary use permits for business operations to temporarily provide services outside or by pick-up as a result of COVID-19 related restrictions are waived until December 31. See: https://www.cityofwalnut.org/home/showdocument?id=15759.

### West Covina

- **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.

### West Hollywood

- **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.

- **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,
  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.

- **COMMERCIAL EVICTIONS:** An emergency moratorium on all no-fault evictions will last until January 31, 2021 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.

### West Lake Village

- **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/.

- **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/.
lxxvi. **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](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](https://www.cityofwhittier.org/home/showdocument?id=5002).

lxxvii. **Vernon**

a. **REOPENING GUIDANCE:** Vernon is following the reopening guidelines in place for LA County. For city specific information, see: [http://cityofvernon.org/city-news/361-coronavirus-covid19](http://cityofvernon.org/city-news/361-coronavirus-covid19).

b. **EMERGENCY MICRLOAN PROGRAM:** Emergency loans from $5,000 to $50,000 are available to assist Vernon restaurants prevent staff reduction, offset COVID-19 related losses and sustain operations throughout the COVID-19 crisis. To be eligible, a restaurant must have a brick and mortar presence within city limits. Funding is available through September 30 or until the program is terminated by the city. For more information email dfigueroa@ci.vernon.ca.us or see: [http://cityofvernon.org/city-news/361-coronavirus-covid19](http://cityofvernon.org/city-news/361-coronavirus-covid19).

C. **Orange County**

i. **County Resources**

a. **REOPENING GUIDANCE:**

i. On September 8, the County of Orange moved from the Purple Tier to the Red Tier as part of Governor Newsom’s Blueprint for a Safer Economy. This allows certain business sectors to re-open immediately and businesses to expand their operations with certain restrictions. See: [https://cms.ocgov.com/civicax/filebank/blobdownload.aspx?BlobID=117643&fbclid=IwAR3R1OCnRuEL-Q_k5L5sWupp_uE0bP3hlqX8bpMIYkv5P4qjHsK5S_DtJp8](https://cms.ocgov.com/civicax/filebank/blobdownload.aspx?BlobID=117643&fbclid=IwAR3R1OCnRuEL-Q_k5L5sWupp_uE0bP3hlqX8bpMIYkv5P4qjHsK5S_DtJp8). The Governor’s Blueprint may be found here: [https://covid19.ca.gov/safer-economy/](https://covid19.ca.gov/safer-economy/).

iii. For the most up-to-date information on reopening restrictions and guidance, see: https://www.cdph.ca.gov/Programs/CID/DCDC/CDPH%20Document%20Library/COVID-19/8-28-20_Order-Plan-Reducing-COVID19-Adjusting-Permitted-Sectors-Signed.pdf

iv. Orange County maintains a web page providing resources to employers impacted by the COVID-19 pandemic. See: https://covid19info.ocgov.com/employers.


vi. Orange County Superior Court is open for limited in-person services. For details and information regarding court proceedings, scheduling and COVID-19 court-related operations, see: https://www.occourts.org/media-relations/CoronaVirusUpdate.html.

vii. The University of California at Irvine and its experts in public health have developed a digital Small Business Toolkit containing information and a variety of resources to help businesses reopen safely. The content is based on guidance from the Centers for Disease Control and Prevention, the California Department of Public Health and the Orange County Health Care Agency. See: https://oc-covid19.org/small-business-toolkit-download-center/.

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.orangechamber.com/covid-19 and https://www.ocbc.org/newsroom/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/.


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.
v. SafeDine OC Restaurant Program will support local restaurants with grants to create a COVID-safe environment for customers and employees. The Application period ends on approximately October 6 or when funding is fully allocated, whichever occurs first. See: [http://www.hbbiz.com/services/covid-19-business-resources](http://www.hbbiz.com/services/covid-19-business-resources) and [https://www.ocbc.org/safedineoc/](https://www.ocbc.org/safedineoc/).


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](https://www.score.org/recovery/small-business-resilience).

e. GENERAL RESOURCES:
   
   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](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/](https://occovid19.ochealthinfo.com/). Information specifically for employers, see: [https://covid19info.ocgov.com/employers](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](https://www.211oc.org/component/sppagebuilder/31-coronavirus-covid-19-information-resources.html).

ii. **Aliso Viejo**

   a. REOPENING GUIDANCE: For the most up-to-date information on reopening restrictions and guidance, see: [https://alisoviejochamber.com/aliso-viejo-covid-19-resources](https://alisoviejochamber.com/aliso-viejo-covid-19-resources).

   b. FINANCIAL RESOURCES: The City of Aliso Viejo provides financial assistance information to small businesses here: [https://avcity.org/360/Small-Businesses](https://avcity.org/360/Small-Businesses).
iii. Anaheim

a. REOPENING GUIDANCE: For the most up-to-date information on reopening restrictions and guidance, see: https://www.anaheim.net/5523/Reopening-Businesses and https://www.anaheim.net/5460/Coronavirus-Business-Resources, which provides a Small Business Resource Guide.

b. FINANCIAL RESOURCES: Between August 1 and August 22, business and non-profits located in the Cities of Anaheim (portions of), Fullerton and La Habra that have been adversely impacted by COVID-19 may apply for a grant of up to $10,000 from the County of Orange. For information and guidelines, see: https://mainstreetlaunch.org/orange-county-district-4-phase-2/.


iv. Brea


v. Buena Park

a. REOPENING GUIDANCE: For the most up-to-date information on reopening restrictions and guidance, see: http://www.buenapark.com/city-departments/city-manager/covid-19-information.


vi. Costa Mesa

a. REOPENING GUIDANCE: For the most up-to-date information on reopening restrictions and guidance, see: http://www.costamesachamber.com/business-employee-next-steps.
b. COMMERCIAL EVICTIONS: Emergency moratorium on all no-fault evictions of residential and commercial tenants who demonstrate COVID-19 related inability to pay rent. 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 the duration of Governor Newsom’s statewide executive order currently through March 31, 2021. See: https://www.costamesaca.gov/home/showdocument?id=41947.

vii. Dana Point

a. REOPENING GUIDANCE: For the most up-to-date information on reopening restrictions and guidance, see: https://www.danapoint.org/department/general-services/emergency-services/covid-19-coronavirus.

viii. Fullerton

a. REOPENING GUIDANCE: For the most up-to-date information on reopening restrictions and guidance, see: https://www.cityoffullerton.com/gov/departments/dev_serv/covid_19_business_resources.asp.

b. FINANCIAL RESOURCES: Between August 1 and August 22, business and non-profits located in the Cities of Anaheim (portions of), Fullerton and La Habra that have been adversely impacted by COVID-19 may apply for a grant of up to $10,000 from the County of Orange. For information and guidelines, see: https://mainstreetlaunch.org/orange-county-district-4-phase-2/.

c. COMMERCIAL EVICTIONS: Emergency moratorium on all no-fault evictions of residential and commercial tenants who demonstrate COVID-19 related inability to pay rent. Tenants must notify landlords in writing on or before the day rent is due, and will have up to 6 months post-emergency to repay any back rent. Effective through the duration of Governor Newsom’s Executive Order (expired September 30). See: https://www.cityoffullerton.com/documents/Eviction%20Moratorium%20Ordinance%203279%20Final.pdf.

ix. Garden Grove

a. REOPENING GUIDANCE: For the most up-to-date information on reopening restrictions and guidance, 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 rent. 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. Huntington Beach

a. REOPENING GUIDANCE: For the most up-to-date information on reopening restrictions and guidance, see: http://www.hbbiz.com/services/covid-19-business-resources.

b. FINANCIAL RESOURCES: The City of Huntington Beach has compiled a list of resources to assist local businesses experiencing financial hardship due to the COVID-19 situation. See: https://hbready.com/business-support-resources/.

xi. Irvine

a. REOPENING GUIDANCE: For the most up-to-date information on reopening restrictions and guidance, see: https://www.cityofirvine.org/covid-19-resources.


xii. La Habra

a. REOPENING GUIDANCE: For the most up-to-date information on reopening restrictions and guidance, see: http://laha-braca.gov/1325/COVID-19-Information.

b. FINANCIAL RESOURCES: Between August 1 and August 22, business and non-profits located in the Cities of Anaheim (portions of), Fullerton and La Habra that have been adversely impacted by COVID-19 may apply for a grant of up to $10,000 from the County of Orange. For information and guidelines, see: https://mainstreetlaunch.org/orange-county-district-4-phase-2/.

xiii. La Palma

a. REOPENING GUIDANCE: For the most up-to-date information on reopening restrictions and guidance, see: https://www.cityoflapalma.org/coronavirus.
xiv. Laguna Beach
   a. REOPENING GUIDANCE: For the most up-to-date information on reopening restrictions and guidance, see:

xv. Laguna Hills
   a. REOPENING GUIDANCE: For the most up-to-date information on reopening restrictions and guidance, see:

xvi. Lake Forest
   a. REOPENING GUIDANCE: For the most up-to-date information on reopening restrictions and guidance, see:

xvii. Los Alamitos
   a. REOPENING GUIDANCE: For the most up-to-date information on reopening restrictions and guidance, see:
      https://cityoflosalamitos.org/resources-for-businesses/.

xviii. 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 had been imposed. Tenants have up to 6 months post-emergency to
repay any back through May 31. The moratorium has not been renewed.

xix. Orange
   a. REOPENING GUIDANCE: For the most up-to-date information on reopening restrictions and guidance, see:

xx. Placentia
   a. COMMERCIAL EVICTIONS: An emergency moratorium on all residential and commercial evictions for tenants who demon-
strate 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


xxi. Rancho Santa Margarita

a. REOPENING GUIDANCE: For the most up-to-date information on reopening restrictions and guidance, see: https://www.cityofrsm.org/589/COVID-19-Information.

xxii. San Clemente


xxiii. Santa Ana

a. REOPENING GUIDANCE: For the most up-to-date information on reopening restrictions and guidance, see: https://www.santa-ana.org/covid19.


c. COMMERCIAL EVICTIONS:

i. An emergency moratorium on all no-fault evictions of residential and commercial tenants who demonstrate COVID-19 related inabilities 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. Expired 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%202019%2C%202020%20Executive%20Order%20by%20City%20Manager%20Ridge.pdf.
Tustin

a. REOPENING GUIDANCE: For the most up-to-date information on reopening restrictions and guidance, see: https://www.tustinca.org/CivicAlerts.aspx?AID=225.

Westminster

a. REOPENING GUIDANCE: For the most up-to-date information on reopening restrictions and guidance, see: https://www.westminster-ca.gov/.

Yorba Linda

a. REOPENING GUIDANCE: For the most up-to-date information on reopening restrictions and guidance, see: https://www.yorbalindaca.gov/788/Resources-for-Businesses.

d. Riverside County

i. County Resources

a. REOPENING GUIDANCE: For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: https://rivcobcs.org/.


c. FINANCIAL RESOURCES:

i. 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.

ii. The County of Riverside is awarding Small Business Grants in amounts up to $10,000. The deadline to apply is Friday, October 30 at 5:00 p.m. or until available funds for each district are committed. See: https://mainstreet-launch.org/riverside-phase-3/.

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:** For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: [https://riversideca.gov/press/covid-19-business-resources](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://riversideca.gov/press/microenterprise-business-grant-program](https://riversideca.gov/press/microenterprise-business-grant-program).


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](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 September 16. For additional information and guidance, commercial tenants and landlords may contact the Community Economic Development Department at 951-826-2438 or econdev@riversideca.gov.

e. **San Bernardino County**

i. **County Resources**

a. **REOPENING GUIDELINES:** For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: [https://covid19.ca.gov/roadmap-counties/#track-data](https://covid19.ca.gov/roadmap-counties/#track-data), and [https://sbcovid19.com/](https://sbcovid19.com/).


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, unless business is a sole proprietorship with a corresponding retail space or storefront, and (3) be current on all property taxes.
ii. OUTDOOR OPERATIONS PROGRAM: The COVID- Complaint program has been expanded to support small businesses and nonprofits that have incurred expenses moving their operations outdoors. Eligible businesses may receive $1,200.

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/.

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](https://www.chinohills.org/1673/Business-Re-opening).
   b. **TEMPORARY OUTDOOR OPERATING PERMITS:** Restaurants and other retail establishments may apply for a Temporary Outdoor Operating Permit to create temporary outdoor seating areas, curbside/storefront pick-up and/or outdoor waiting areas. See: [https://www.fontana.org/3290/Coronavirus---Business](https://www.fontana.org/3290/Coronavirus---Business).

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](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](https://www.ontario.ca/page/renting-changes-during-covid-19).
   c. **TEMPORARY OUTDOOR DINING AND PERSONAL CARE SERVICES PROGRAM:** Restaurants and personal care services may apply for a permit to create temporary outdoor dining and space for provision of outdoor personal services, respectively. See: [https://www.ontariothinksbusiness.com/business-resources/coronavirus-resources-employers-and-employees-covid-19](https://www.ontariothinksbusiness.com/business-resources/coronavirus-resources-employers-and-employees-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](https://www.cityofrc.us/coronavirus).

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](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

xii. Yucca Valley

a. FINANCIAL RESOURCES:

i. The #YuccaTogether business assistance program provides support for local businesses, including (1) waiving business registration fees, (2) waiving 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](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


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/viewform](https://docs.google.com/forms/d/e/1FAIpQLSe7UOFecKNP-6XpJN79EQL1dDGo_2xUCiAdfYtlo1I3VOSN3A/viewform).

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 September 16. 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://www.sdge.com/coronavirus.

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.

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


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 September 30. See: https://www.chulavistaca.gov/departments/development-services/housing/eviction-moratorium#.text=The%20City%20of%20Chula%20Vista%20Council%20through%20September%2030%2C%202020.

vi. El Cajon

a. REOPENING GUIDANCE: For the most up-to-date information on Shelter-In-Place restrictions and guidance, 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-frequently-asked-questions#faq_a351. NOTE: The City of El Cajon maintains that the Executive Order issued by Governor Newsom is sufficient to present a defense on the part of tenants, if necessary, but it does recommend contacting the Center for Social Advocacy at (619) 444-5700 for further assistance, if needed. 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:


vii. Encinitas


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. For the most up-to-date information on Shelter-In-Place restrictions and guidance, 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/download.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 September 16.

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. REOPENING GUIDANCE: Updates are available at the following link. See: https://www.sandiego.gov/coronavirus.
b. 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.


e. 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/.

f. 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: For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: REOPENING GUIDANCE:

   i. For the most current information regarding recovery information and reopening restrictions, see: https://www.venturacountyrecovery.org/. Ventura County’s Roadmap to Reopening, including Ventura County Containment Plan, may be found here: https://vcportal.ventura.org/covid19/docs/VC_Roadmap_to_Reopening_rev052120f.pdf

   ii. Ventura County is currently on the Purple level, considered widespread risk. Prior to opening, all businesses must submit a business registration. See: https://www.venturacountyrecovery.org/business-registration/. The Governor’s Blueprint may be found here: https://covid19.ca.gov/safer-economy/
b. **FINANCIAL RESOURCES:**

i. The City of Ventura’s website provides local Ventura disaster relief options. See: [https://www.cityofven-tura.ca.gov/1874/Financial-Resources](https://www.cityofventura.ca.gov/1874/Financial-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](http://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/](https://www.wevonline.org/loans-2/loan-overview/).

2. WEV provides capital to certain Santa Barbara County and Ventura County businesses who are now open or eligible to open under the most current government orders (subject to change based on updated orders). See: [https://www.wevonline.org/loans-2/restart/](https://www.wevonline.org/loans-2/restart/).

iii. The Ventura County Economic Development Association provides a number of resources for members, busi-


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://www.edcsbdc.org](https://www.edcsbdc.org).

v. Ventura County maintains a website called “Business Forward - Ventura County” which provides a number of re-

sources and general assistance to new and small business owners. See: [https://businessforwardvc.com/](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/](http://www.workforceventuracounty.org/).

vii. The Ventura County Credit Union provides Coronavirus Updates, including financial assistance and resources to members, on its website. See: [https://www.vccuonline.net/coronavirus-updates](https://www.vccuonline.net/coronavirus-updates).

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. For various resources useful to small businesses in the process of reopening, see: https://www.cityofventura.ca.gov/1824/Business-Information-Support.

ii. Ventura County provides the following compliance resources for reopening: COVID-19 Compliance Hotline (1-844-VC-OPENS or 1-844-826-7367) and COVID-19 Compliance Email (covidcompliance@ventura.org).

iii. Axcess publishes a free online directory for any merchant in Santa Barbara and Ventura Counties to post, that they are open and available for business while being socially responsible and adhering to local orders. See: https://localaxcess.com/.

iv. VC Emergency provides an official Ventura County Information Source, including a resource list and a weekly press conference regarding COVID-19. See: https://www.vcemergency.com/.

v. 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.

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. 211 Ventura County, which is a program of Interface Children & Family Services, maintains a comprehensive list of COVID-19 resources. See: https://211ventura.org/covid-resources/.

ii. Camarillo
   a. REOPENING GUIDANCE: For the most up-to-date information on reopening restrictions and guidance, 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 the duration of Governor Newsom’s order, currently September 30. See: https://www.nolo.com/legal-encyclopedia/coronavirus-covid-19-california-eviction-bans-and-tenant-protections.html.

iii. Moorpark
   a. REOPENING GUIDANCE: For the most up-to-date information on reopening restrictions and guidance, see: https://www.moorparkca.gov/904/COVID-19-Info-for-Businesses.
   b. COMMERCIAL EVICTIONS: An emergency moratorium on all residential and commercial evictions for tenants who demonstrate COVID-19 related inabilities 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. Expired on July 28.

iv. Ojai
   a. REOPENING GUIDANCE: For the most up-to-date information on reopening restrictions and guidance, see: http://ojai-city.org/covid-19-business-resources/.

v. Oxnard
   a. REOPENING GUIDANCE: For the most up-to-date information on reopening restrictions and guidance, see: https://www.oxnard.org/covid-19-business-resources/.
   b. GENERAL RESOURCES: The City of Oxnard provides business webinars, each focusing on a specific area of interest within the topic of the coronavirus. See: https://www.oxnard.org/coronavirus-business-webinars/.
vi. Port Hueneme
   a. REOPENING GUIDANCE: For the most up-to-date information on reopening restrictions and guidance, see: https://www.portofhueneme.org/coronavirus-update/.

vii. Santa Paula
   a. REOPENING GUIDANCE: For the most up-to-date information on reopening restrictions and guidance, see: https://spcity.org/452/Coronavirus-Information.

viii. 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 the duration of Governor Newsom’s state order, currently 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.

ix. 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.

x. Ventura
   a. REOPENING GUIDANCE: For the most up-to-date information on reopening restrictions and 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/.


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/cpcfa/calcap/sb/index.asp. Qualifying small businesses should contact a participating lender to enroll: https://www.treasurer.ca.gov/cpcfa/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. Commercial Evictions and Mortgage Relief

a. On September 24, Governor Newsom issued an executive order extending authorization for local governments to halt commercial evictions for renters impacted by the COVID-19 pandemic, through March 31, 2021. See: https://www.gov.ca.gov/2020/09/23/governor-newsom-signs-executive-order-in-response-to-covid-19-9-23-20/. NOTE: The “Tenant, Homeowner, and Small Landlord Relief and Stabilization Act of 2020” was signed into law in California on August 31, providing tenants and landlords with additional stopgap protections from the State of California that are meant to help Californians in need until Federal aid comes through. The legislation provides that: (i) tenants financially impacted by COVID-19 cannot be evicted for missed rent between March and August 31, but must pay 25% of their rent between September 1 and January 31, 2021 to avoid being evicted in February; (ii) evictions for lease violations other than non-payment of rent can proceed on September 2; (iii) renters are legally liable for all missed rent and landlords can pursue missed payments in small claims courts starting March 1, 2021; and (iv) small landlords suffering from missed rent payments are also protected from foreclosure. See: https://www.emergencyslo.org/en/eviction-clarification.aspx. See also: https://www.gov.ca.gov/2020/08/31/governor-newsom-signs-statewide-covid-19-tenant-and-landlord-protection-legislation/. Additionally, the CDC announced on September 1, a temporary residential eviction halt at the national level through December 31 in order to prevent the spread of COVID-19; however, the CDC order does not relieve any individual of any obligation to pay rent, make a housing payment or comply with any other obligation that the individual may have under a tenancy, lease or similar contract: https://s3.amazonaws.com/public-inspection.federalregister.gov/2020-19654.pdf.

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/.

iv. Tax Filing and Business Reporting Extensions

a. STATE INCOME TAX EXCLUSION FOR PPP RECIPIENTS: On September 9, Governor Newsom signed into law Bill AB-1577, which allows small business owners who have received PPP Loans to exclude any income earned from PPP Loans from such small business owners’ state income tax bill, for taxable years beginning on and after January 1, 2020. See also: https://leginfo.legislature.ca.gov/faces/billNavClient.xhtml?bill_id=201920200AB1577.

b. SMALL BUSINESS HIRING TAX CREDIT: On September 9, Governor Newsom signed into law Bill SB-1447, which allows qualified small business employers to be eligible to apply for a credit reservation against the personal income and corporate
income taxes of such small business employer for each taxable year beginning on or after January 1, 2020 and before January 1, 2021, in an amount of $1,000 for each net increase in qualified employees, not to exceed $100,000 per small business employer. Qualified small business employers are defined as taxpayers that (i) as of December 31, 2019, employed a total of 100 or fewer employees, and (ii) had a 50% decrease in gross receipts over the three month period beginning April 1, 2020 and ending June 30, 2020, compared to the same three month period in 2019. To receive the hiring tax credit, the qualified small business employer must submit an application to the California Department of Tax and Fee Administration for a tentative credit reservation under the bill that includes, among other things, whether the qualified small business employer is making the irrevocable election. The California Department of Tax and Fee Administration will allocate the credit reservations on a first-come, first-served basis and the total available tax credit is capped at an aggregate amount of $100,000,000. See also: https://leginfo.legislature.ca.gov/faces/billNavClient.xhtml?bill_id=201920200SB1447. 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.

v. Technical Resources


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.
California State Reopening Plan

- California has provided a list of essential businesses. See: https://covid19.ca.gov/essential-workforce/.
- California has issued further guidance and definitions for each essential business sector. See: https://covid19.ca.gov/img/EssentialCriticalInfrastructureWorkers.pdf.
- 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/.
- California has released a list of Early Stage 2 businesses. See: https://www.cdph.ca.gov/Programs/CID/DCDC/Pages/COVID-19/County_Variance_Attestation_Form.aspx.
- 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.
- 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.
- California has released further information regarding its revised reopening system. See: https://www.cdph.ca.gov/Programs/CID/DCDC/Pages/COVID-19/COVID19CountyMonitoringOverview.aspx.
- Each county is assigned to a tier (color) that determines the level of business activities that are permitted within the county. The following counties are assigned to Tier 1 (purple, the most restrictive tier): Glenn, Imperial, Los Angeles, Madera, Mendocino, Monterey, San Bernardino, San Joaquin, Shasta, Sonoma, Sutter, Stanislaus, Riverside, Tehama, Tulare, and Yolo; the following counties are assigned to Tier 2 (red, second-most restrictive tier): Colusa, Contra Costa, Calaveras, Fresno, Kern, Kings, Lake, Marin, Merced, Orange, Placer, Sacramento, San Benito, San Diego, San Francisco, San Joaquin, San Luis Obispo, San Mateo, Santa Cruz, Sierra, Shasta, Solano, Stanislaus, Ventura, and Yuba; the following counties are assigned to Tier 3 (orange, moderately restrictive tier): Amador, Butte, El Dorado, Del Norte, Inyo, Lassen, Mono, Napa, Nevada, Tuolumne, and Santa Clara; the following counties are assigned to Tier 4 (yellow, the least restrictive tier): Alpine, Humboldt, Mariposa, Modoc, Plumas, Trinity, San Francisco and Siskiyou. A county must remain in its tier for a minimum of three weeks before it can advance to a less restrictive tier. A county will have to satisfy the criteria for the higher tier for a period of two weeks to advance. For more information, see: https://covid19.ca.gov/roadmap-counties/ - track-data.

NOTE: Information current as of October 21.
<table>
<thead>
<tr>
<th>Sectors</th>
<th>Widespread Tier 1</th>
<th>Substantial Tier 2</th>
<th>Moderate Tier 3</th>
<th>Minimal Tier 4</th>
</tr>
</thead>
<tbody>
<tr>
<td>Critical Infrastructure</td>
<td>Open with modifications</td>
<td>Open with modifications</td>
<td>Open with modifications</td>
<td>Open with modifications</td>
</tr>
<tr>
<td>Limited Services</td>
<td>Open with modifications</td>
<td>Open with modifications</td>
<td>Open with modifications</td>
<td>Open with modifications</td>
</tr>
<tr>
<td>Hair Salons &amp; Barbershops</td>
<td>Open Indoors with modifications</td>
<td>Open Indoors with modifications</td>
<td>Open Indoors with modifications</td>
<td>Open Indoors with modifications</td>
</tr>
<tr>
<td>All Retail (Including critical infrastructure, except standalone grocers)</td>
<td>Open Indoors with modifications</td>
<td>Open Indoors with modifications</td>
<td>Open Indoors with modifications</td>
<td>Open Indoors with modifications</td>
</tr>
<tr>
<td>All Retail (Including critical infrastructure, except standalone grocers)</td>
<td>Max 25% capacity</td>
<td>Max 50% capacity</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Shopping Centers (Malls, Destination Centers, Swap Meets)</td>
<td>Open Indoors with modifications</td>
<td>Open Indoors with modifications</td>
<td>Open Indoors with modifications</td>
<td>Open Indoors with modifications</td>
</tr>
<tr>
<td>Personal Care Services</td>
<td>Outdoor Only with modifications</td>
<td>Open Indoors with modifications</td>
<td>Open Indoors with modifications</td>
<td>Open Indoors with modifications</td>
</tr>
<tr>
<td>Museums, Zoos, and aquariums</td>
<td>Outdoor Only with modifications</td>
<td>Open Indoors with modifications</td>
<td>Open Indoors with modifications</td>
<td>Open Indoors with modifications</td>
</tr>
<tr>
<td>Places of Worship</td>
<td>Outdoor Only with modifications</td>
<td>Open Indoors with modifications</td>
<td>Open Indoors with modifications</td>
<td>Open Indoors with modifications</td>
</tr>
<tr>
<td>Movie Theaters</td>
<td>Outdoor Only with modifications</td>
<td>Open Indoors with modifications</td>
<td>Open Indoors with modifications</td>
<td>Open Indoors with modifications</td>
</tr>
<tr>
<td>Hotels and Lodging</td>
<td>Open with modifications</td>
<td>Open with modifications</td>
<td>Open with modifications</td>
<td>Open with modifications</td>
</tr>
<tr>
<td>Hotels and Lodging</td>
<td></td>
<td>+Fitness centers (+10%)</td>
<td>+Fitness centers (+25%)</td>
<td>+Spa facilities etc</td>
</tr>
</tbody>
</table>

- **Open with modifications**
- **Max 25% capacity**
- **Max 50% capacity**
- **Closed common areas**
- **Reduced capacity food courts**
- **Indoor activities max 25% capacity**
- **Indoor activities max 50% capacity**
- **Max 25% capacity or 100 people, whichever is fewer**
- **Max 50% capacity or 200 people, whichever is fewer**
- **Max 50% capacity**
<table>
<thead>
<tr>
<th>Category</th>
<th>Outdoor Only with modifications</th>
<th>Open indoors with modifications</th>
<th>Open indoors with modifications</th>
<th>Open indoors with modifications</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gyms and Fitness Centers</td>
<td>Outdoor Only with modifications</td>
<td>Open indoors with modifications • Max 10% capacity</td>
<td>Open indoors with modifications • Max 25% capacity • +indoor pools</td>
<td>Open indoors with modifications • +Saunas • +Spas • +Steam rooms • Max 50% capacity</td>
</tr>
<tr>
<td>Restaurants</td>
<td>Outdoor Only with modifications</td>
<td>Open indoors with modifications • Max 25% capacity or 100 people, whichever is fewer</td>
<td>Open indoors with modifications • Max 50% capacity or 200 people, whichever is fewer</td>
<td>Open indoors with modifications • Max 50% capacity</td>
</tr>
<tr>
<td>Wineries</td>
<td>Outdoor Only with modifications</td>
<td>Outdoor Only with modifications</td>
<td>Open indoors with modifications • Max 25% capacity indoors, or 100 people, whichever is fewer</td>
<td>Open indoors with modifications • Max 50% capacity or 200 people indoors, whichever is fewer</td>
</tr>
<tr>
<td>Bars, Breweries, and Distilleries (where no meal provided) (follow restaurants where meal is provided)</td>
<td>Closed</td>
<td>Closed</td>
<td>Open Outdoors with modifications</td>
<td>Open indoors with modifications • Max 50% capacity</td>
</tr>
<tr>
<td>Family Entertainment Centers</td>
<td>Outdoor Only with modifications e.g. • Kart Racing • Mini Golf • Batting Cages</td>
<td>Outdoor Only with modifications e.g. • Kart Racing • Mini Golf • Batting Cages</td>
<td>Open Indoors for naturally distanced activities with modifications • Max 25% capacity • Bowling Alleys • Climbing Walls</td>
<td>Open indoors for activities with increased risk of proximity and mixing with modifications • Max 50% capacity • Arcade Games • Ice and roller skating • Indoor playgrounds</td>
</tr>
<tr>
<td>Cardrooms, Satellite Wagering</td>
<td>Outdoor Only with modifications</td>
<td>Outdoor Only with modifications</td>
<td>Open indoors with modifications • Max 25% capacity</td>
<td>Open indoors with modifications • Max 50% capacity</td>
</tr>
<tr>
<td>Offices</td>
<td>Remote</td>
<td>Remote</td>
<td>Open indoors with modifications • Encourage telework</td>
<td>Open indoors with modifications • Encourage telework</td>
</tr>
<tr>
<td>Professional Sports</td>
<td>Open • Without live audiences • With modifications</td>
<td>Open • Without live audiences • With modifications</td>
<td>Open • Without live audiences • With modifications</td>
<td>Open • Without live audiences • With modifications</td>
</tr>
</tbody>
</table>
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 two 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

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: Loans are no longer available.

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
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. 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. Businesses must have at least one year of operation and two full-time employees. See: https://bwccapital.com/bwcinvest/ or contact bwccounseling1@gmail.com.

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


iii. **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. Business for All Grant applications are due November 10 at 12:00 am PT.

iv. **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 crowdfunding platform and streamlining due diligence to connect businesses with local investors. See: https://www.honeycombcredit.com/relief.

v. **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/.
vi. **Opportunity Fund**


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/](https://www.opportunityfund.org/assistance-for-small-business-owners-affected-by-covid-19/).

vii. **Wish**

a. Wish Local launched a $2 million fund to support independent, black-owned retail businesses across the US. Eligible business owners can apply for a $500 to $2,000 grant to help rebuild or reinvigorate their business. Eligibility requirements include 20 or fewer full-time employees, annual revenue of less than $1,000,000 in the last 12 months, brick and mortar store located in the US and or majority black owned. See: [https://www.wish.com/local/empowerment](https://www.wish.com/local/empowerment).

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/](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](https://carbonhealth.com/covid-ready).

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](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. 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/lgbtq-covid-19-loans/.

iv. Instrumentl

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

v. 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/im-a-non-profit/grant-opportunities/.

vi. 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/ or contact Austin Muckenthaler at (949) 553-4202, ext. 248.
vii. **Pasadena Community Foundation**


viii. **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/](https://sff.org/what-we-do/funding/rrf/).

ix. **Tahoe Truckee Community Foundation**

a. The Tahoe Truckee Community Foundation provides a variety of grants to nonprofits in the Lake Tahoe area that demonstrate community benefit and/or support. See: [https://www.ttcf.net/core-offerings/grantmaking/](https://www.ttcf.net/core-offerings/grantmaking/).

x. **Zoo Labs**

a. Artists Now by Zoo Labs Program See: [https://www.artistsnow.us/?mc_cid=9004a8041f&mc_eid=c438e671ee](https://www.artistsnow.us/?mc_cid=9004a8041f&mc_eid=c438e671ee). NOTE: Application period is closed, but 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](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](https://pages.kiva.org/blog/faqs-kivas-response-to-covid-19).
Main Street Launch

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

C. General Resources

i. Small Business Majority

- 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.

ii. Venturize

- 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.
VIII. LEGAL AID ORGANIZATIONS AND OTHER RESOURCES

a. **Bay Area Legal Aid**
   a. Bay Area Legal Aid is a legal service organization serving clients through regional offices in Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, and Santa Clara counties. See: [https://baylegal.org/](https://baylegal.org/).

b. **California Rural Legal Assistance (CRLA)**
   a. California Rural Legal Assistance is a nonprofit legal service program created to help California’s low-income individuals and communities. See: [http://www.crla.org/](http://www.crla.org/) or call 1-800-337-0690 to get help.

c. **Central California Legal Services**
   a. Nonprofit law firm that provides free civil legal assistance to both individuals and organizations located in certain counties of central California. CCLS can be reached via phone at: (800) 675-8001. See: [https://www.centralcallegal.org/](https://www.centralcallegal.org/).

d. **Community Legal Aid SoCal**
   a. Community Legal Aid is a nonprofit organization that provides free legal advice to both individuals and businesses who have questions regarding housing, custody, employment or other issues due to the Coronavirus pandemic. Community Legal Aid can be reached via phone at: (800) 834-5001. See: [https://www.communitylegalsocal.org/cla-socals-updated-response-to-covid-19/](https://www.communitylegalsocal.org/cla-socals-updated-response-to-covid-19/).

e. **Community Organization Representation Project**
   a. Virtual Q&A board to increase accessibility to pro bono legal services. Nonprofits can get answers to questions in the following areas: Planning for a Return to the Workplace, Protecting Employees’ Health in the Workplace, Preparing for Difficult Staffing Decisions, Negotiating with Commercial Landlords, Accessing and Complying with COVID-19 Relief Programs. See: [https://www.sfbar.org/jdc/jdc-legal-services-programs/corp/](https://www.sfbar.org/jdc/jdc-legal-services-programs/corp/).

f. **Disaster Legal Services**
   a. Disaster Legal Assistance Collaborative: A coalition of organizations and law firms in Northern California working together to offer free legal services to the communities in the aftermath of natural disasters. For Covid-19/CARES Act resources, see: [https://disasterlegalservicesca.org/covid-19/](https://disasterlegalservicesca.org/covid-19/).

g. **LA Represents**
   
a. LA Represents pro bono attorneys provide assistance to small businesses least likely to have access to effective legal services as they confront new workplace regulations, renegotiate commercial leases, apply for government relief programs, and navigate compliance with emergency health and safety orders. See: https://corona-virus.la/LARepresents.

h. **The Law Foundation**
   
a. 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.
   
i. Call: (408) 280-2426 (English) | (408) 280-2417 (Español) | (408) 280-2424 (Tiếng Việt) or email smallbusinesshelp@lawfoundation.org.

i. **LawHelpCA.org**
   
a. Statewide disaster assistance resources. Includes a search tool to find a legal aid organization or self-help center near you for accurate information and support. See: https://www.laalaw.org/covid-19/.

j. **Legal Services for Entrepreneurs**
   

k. **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, Sonoma, Sutter, Tehama, Trinity, Yolo, Yuba, Counties and the City and County of San Francisco. Visit 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.norcalsbdc.org/covid-19.
I. **Orange County - Public Law Center (Pro Bono Services)**

i. **Pro Bono Services:**
   a. The Public Law Center is a pro bono law firm in Orange County, providing access to justice for low income and vulnerable residents. Its 30 staff members work with over 1,600 Orange County lawyers, paralegals, law students and other volunteers annually to provide free civil legal services, including: counseling, individual representation, community education, and strategic litigation and advocacy to challenge societal injustices. See: https://www.publiclawcenter.org/services/.

ii. **Information on COVID-19-related Tenant Protections and Legal Assistance for Nonprofits and Small Businesses:**
   a. Links to various resources may be found here: https://www.publiclawcenter.org/covid19/.

m. **Orange County Bar Association**


n. **Santa Clara Law Clinic**

   a. The Entrepreneurs’ Legal Advising Clinics assist entrepreneurs and small business owners while at the same time helping Santa Clara Law students get real-world hands-on counseling experience. See: https://law.scu.edu/elc/elac/.

o. **Start Small, Think Big**

   a. Helps match low-income entrepreneurs with pro bono attorneys and financial advisers. See: https://www.startsmallthinkbig.org/. **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.

p. **UC Berkeley School of Law**


d. **UCLA – Legal Responses to Coronavirus (COVID-19)**
   a. The UCLA School of Law has published an online guide, which provides current information on federal, state and local governmental responses to the coronavirus epidemic. See: [https://libguides.law.ucla.edu/coronavirus](https://libguides.law.ucla.edu/coronavirus).

e. **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](https://www.uphelp.org/tip/spread-word-about-our-covid-19-loss-recovery-library).

f. **Ventura County Law Library**
   a. The Ventura County Law Library provides resources regarding legal issues relevant to COVID-19, and a resource center with access to self-help guides. See: [https://www.vencolawlib.org/for-the-public/](https://www.vencolawlib.org/for-the-public/).

g. **Veterans Legal Institute**
   a. The Veterans Legal Institute (VLI) provides pro bono legal assistance to in-need current and former service members to eradicate barriers to housing, healthcare, education, and employment and foster self-sufficiency. VLI provides information on how to apply for assistance here: [https://www.vetslegal.com/covid-19-notice/](https://www.vetslegal.com/covid-19-notice/).

h. **Ventura County Legal Aid (Pro Bono Services)**
   a. Ventura County Legal Aid provides free legal services (currently by phone only) as well as lawyer referral services and resources to avoid Coronavirus scams. See: [https://www.ventura.org/departments/hsa/community-events/basic-assistance-community-events/legal-services-volunteer-lawyers-and-resources-during-covid-19/](https://www.ventura.org/departments/hsa/community-events/basic-assistance-community-events/legal-services-volunteer-lawyers-and-resources-during-covid-19/) or call the Legal Aid Line at (805) 650-7592.
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