SMALL BUSINESS CRISIS HOTLINE

WEBINAR

Thursday, June 11, 2020
3 – 4 p.m.

Zoom Webinar (live)
Audio Dial-In: 888 788 0099 (U.S. toll free)
Meeting ID: 527 839 619
Password: baseforce

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

OFFICE HOURS¹

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

Zoom Office Hours (live)
Audio Dial-In: 888 788 0099 (US toll free)
Meeting ID: 527 839 619
Password: baseforce

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

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

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NOTE: THIS GUIDE WAS LAST UPDATED ON JUNE 4, 2020. THERE CAN BE NO ASSURANCE THAT THE RESOURCES LISTED REMAIN AVAILABLE OR THAT ALL RESOURCES HAVE BEEN INCLUDED.

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

a. Alameda County

i. County Resources

a. REOPENING GUIDANCE: Alameda County has entered Stage 2. For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: http://www.acphd.org/media/577606/alameda-county-health-officer-shelter-in-place-order-businesses-english.pdf and https://covid-19.acgov.org/index.page.

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

c. COMMERCIAL EVICTIONS: On April 21, Alameda County extended its eviction moratorium ordinance. The ordinance allows tenants to repay rent over 12 months. This ordinance will remain in effect for 90 days unless extended. See: https://www.acgov.org/cda/hcd/.

ii. Alameda


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. Landlords are prohibited from turning off utilities. See: https://www.alamedaca.gov/ALERTS-COVID-19/Tenant-Resources.

iii. Berkeley

a. REOPENING GUIDANCE: Under current rules, businesses may operate in Berkeley if they fall into one of three categories: essential businesses, outdoor businesses, or “additional businesses” named in the May 18 shelter-in-place update (link below). This includes retail stores for curbside pickup or delivery only as well as all manufacturing, logistics, and warehouse businesses that are permitted under the statewide order. See: https://www.cityofberkeley.info/uploadedFiles/Health_Human_Services/Public_Health/covid19/businesses-allowed-to-operate.pdf.
b. **FINANCIAL RESOURCES**: The Berkeley Business Continuity Grants program establishes an emergency relief fund with an allocation of $1 million for grants of up to $10,000 to help mitigate COVID-19-related financial losses that Berkeley’s small businesses have suffered. See: [https://www.cityofberkeley.info/covid19-business-grants/](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**


v. **Fremont**

a. **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](http://fremont.gov/3589/Business-Resources).

b. **COMMERCIAL EVICTIONS**: Moratorium started on March 27 and will last until 30 days after the state of emergency has expired. Landlords may not charge late fees. See: [https://www.fremont.gov/3599/Temporary-Moratorium-on-Evictions](https://www.fremont.gov/3599/Temporary-Moratorium-on-Evictions).

vi. **Hayward**


vii. **Oakland**

a. **GENERAL RESOURCES**: The City of Oakland has put together an FAQ on relief available to small businesses. See: [https://www.oaklandca.gov/topics/covid-19](https://www.oaklandca.gov/topics/covid-19).

b. **FINANCIAL RESOURCES**:

i. Oakland African American Chamber of Commerce (OAACC) has created a COVID-19 Resiliency Relief Program to provide grants ranging from $1,500 to $10,000 for Oakland-based Black-owned small businesses that are being adversely impacted. Currently, the program is limited to members of the OAACC, but non-chamber businesses can apply but will not be assessed during Phase 2 of the program. Upon acceptance of an OAACC Resiliency Relief Program grant, non-members will be required to pay $350 for a membership. See: [https://oaacc.org/resiliency-fund/](https://oaacc.org/resiliency-fund/). **NOTE**: The application process is now open, with applications due by Saturday, June 20.

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

c. BUSINESS REPORTING AND TAX FILING DEADLINE EXTENSIONS: The City of Oakland will waive late-payment penalties for small businesses resulting from failure to file taxes due March 1, on time as a result of COVID-19. To apply for a payment plan or seek a waiver, call the customer service line at (510) 238-3704 or email: BTwebsupport@oaklandca.gov.

d. TECHNICAL RESOURCES: The Oakland Business Assistance Center is working directly with small businesses to connect them with business support organizations that are offering financial products, technical assistance, and other services. See: [https://www.oaklandca.gov/topics/oakland-business-assistance-center](https://www.oaklandca.gov/topics/oakland-business-assistance-center).

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

b. **Alpine County**

i. **County Resources**

a. REOPENING GUIDANCE: The County has entered Expanded Stage 2. For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: [https://alpinecountyca.gov/DocumentCenter/View/3346](https://alpinecountyca.gov/DocumentCenter/View/3346).

c. **Amador County**

i. **County Resources**

a. REOPENING GUIDANCE: Amador County has entered Expanded Stage 2. For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: [https://www.amadorgov.org/services/public-health/road-to-recovery/guidance-for-businesses/-fsiteid-1](https://www.amadorgov.org/services/public-health/road-to-recovery/guidance-for-businesses/-fsiteid-1).

d. **Butte County**

i. **County Resources**

a. REOPENING GUIDANCE: Butte County has moved into Expanded Stage 2. For the most up to date information on Shelter-In-Place, restrictions see: [https://www.buttecounty.net/publichealth/buttereopens](https://www.buttecounty.net/publichealth/buttereopens).
e. **Calaveras County**

i. **County Resources**

a. **REOPENING GUIDANCE:** As of May 8, Calaveras County has moved into Stage 2. For the most up to date information on Shelter-In-Place restrictions see: [https://covid19.calaverasgov.us/LinkClick.aspx?fileticket=jVxbAjs7LQ0%3d&portalid=57](https://covid19.calaverasgov.us/LinkClick.aspx?fileticket=jVxbAjs7LQ0%3d&portalid=57).


g. **Contra Costa County**

i. **County Resources**

a. **REOPENING GUIDANCE:** Contra Costa County has entered Stage 2. For the most up-to-date information on Shelter-In-Place restrictions and guidance, see [https://cchealth.org/press-releases/2020/0602-Businesses-Reopening.php](https://cchealth.org/press-releases/2020/0602-Businesses-Reopening.php) and [https://813dcad3-2b07-4f3f-a25e-23c48c566922.filesusr.com/ugd/84606e_3b98e78dc0e5463a90b2faa12aa97b75.pdf](https://813dcad3-2b07-4f3f-a25e-23c48c566922.filesusr.com/ugd/84606e_3b98e78dc0e5463a90b2faa12aa97b75.pdf).

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

c. **COMMERCIAL EVICTIONS:** Contra Costa County’s temporary ban on evictions of residential and commercial tenants affected by the COVID-19 pandemic will continue through part of the summer, but county supervisors are tightening the rules on who is eligible for those protections. The ordinance, which bars landlords and sublessors across the county from kicking out tenants who fail to pay rent if they can show they lost income or have “substantial” medical expenses related to
the coronavirus pandemic, will be extended to July 15. See: https://www.contracosta.ca.gov/7836/Eviction-and-Rent-Freeze-Ordinance-FAQs.

d. CALL CENTER: The Workforce Development Board (WDB) and Board of Supervisors have opened a new call center for Contra Costa businesses impacted by the COVID-19 pandemic. The call center will offer information and resources to help businesses navigate the current economic climate. See: http://pioneerpublishers.com/PPublishers/new-call-center-to-help-contra-costa-businesses-workers-navigate-covid-19-impact/. The Call Center will operate Monday through Friday from 8:30 a.m. to 5 p.m. and can be reachable at (833) 320-1919.

ii. Brentwood

a. TECHNICAL RESOURCES: The City of Brentwood Economic Development Division is providing free business counseling and referrals to regional, state, and federal resources, such as layoff aversion and disaster assistance programs. Contact: https://www.brentwoodca.gov/gov/cd/ed/about/default.asp.

iii. Concord

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

iv. Richmond

a. FINANCIAL RESOURCES:

i. The KIVA Richmond Entrepreneur Start-Up Fund provides up to $1,500 matching small business loans to Richmond start-up businesses. Loans are provided through the KIVA platform. See: https://www.ci.richmond.ca.us/3656/KIVA-richmond.

ii. The City of Richmond’s Revolving Loan Fund provides loans ranging between $5,000 and $100,000. See: https://www.ci.richmond.ca.us/2768/Revolving-Loan-Fund.

iii. To qualify, businesses must be located in the City of Richmond or plan to relocate to the City of Richmond or provide services or hire residents within the City of Richmond.
h. **Del Norte County**

   i. **County Resources**

      a. **REOPENING GUIDANCE:** Del Norte County has moved into Expanded Stage 2. For the most up-to-date information on Shelter-In-Place restrictions and guidance and a complete list of businesses that are permitted to reopen with COVID-19 Operations Plans in place and meeting the COVID-19 mitigation measures, see: http://www.co.del-norte.ca.us/departments/health-human-services/public-health/public-health-programs/communicable-diseases/novel-coronavirus/roadmap-to-recovery.

      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.preparedelnorte.com/covid-19-business-support.

i. **El Dorado County**

   i. **County Resources**

      a. **REOPENING GUIDANCE:** As of May 7, El Dorado County has moved into Expanded Stage 2. For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: https://www.edcgov.us/Government/hhsa/Pages/EDCCOVID-19-Guidance.aspx.

j. **Glenn County**

   i. **County Resources**

      a. **REOPENING GUIDANCE:** Glenn County has moved into Expanded Stage 2. 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.
k. **Humboldt County**

i. **County Resources**

a. **REOPENING GUIDANCE:** Humboldt County has moved into Expanded Stage 2. All businesses, even those previously deemed essential and currently operating, must file a Business Reopening Plan with the County. See: [https://humboldtgov.org/2756/Business-Compliance](https://humboldtgov.org/2756/Business-Compliance). For the most up-to-date information on Shelter-In-Place restrictions and guidance on what businesses are permitted to begin reopening, see: [https://humboldtgov.org/2704/Business-Resources](https://humboldtgov.org/2704/Business-Resources).

ii. **Arcata**

a. **FINANCIAL RESOURCES:** Providing Arcata businesses impacted by COVID-19 with loans of up to $10,000 at 2.5% interest. Payments will be deferred for 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](https://www.cityofarcata.org/188/Economic-Development).

l. **Lake County**

i. **County Resources**

a. **REOPENING GUIDANCE:** Lake County has moved into Stage 2. Indoor dining at restaurants is not permitted. Provided that COVID-19 viral activity remains stable, indoor dining may resume June 4, 2020. For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: [http://www.lakecountyca.gov/Government/PressReleases.htm](http://www.lakecountyca.gov/Government/PressReleases.htm).

   i. Barbershops and hair salons are permitted to reopen with modifications.

m. **Lassen County**

i. **County Resources**

a. **REOPENING GUIDANCE:** Lassen County has moved into Expanded Stage 2. For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: [https://lassencares.org/roadmap-to-recovery](https://lassencares.org/roadmap-to-recovery).

n. **Marin County**

i. **County Resources**

a. **REOPENING GUIDANCE:** Marin County has moved into Stage 2. For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: [https://marinrecovers.com/reopening-status/](https://marinrecovers.com/reopening-status/).
b. COMMERCIAL EVICTIONS: Marin County Board of Supervisors plans to consider a resolution May 26 that would prevent residents from being evicted because of a sudden loss of income tied to the pandemic through June 30. Renters would have up to 90 days after the expiration of the resolution to repay back rent. See: https://www.marincounty.org/main/county-press-releases/press-releases/2020/cao-covid-bosactions-032420.

o. Mendocino County

i. County Resources

a. REOPENING GUIDANCE: Mendocino County has moved into Expanded Stage 2. The revised Shelter-In-Place guidelines are expected to be in place until June 12, 2020. For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: https://www.mendocinocounty.org/community/novel-coronavirus/health-order.

b. FINANCIAL ASSISTANCE:

   i. The Save-the-Day Grant Program offered by the Community Foundation of Mendocino County has a limited budget for community grants to assist nonprofits by responding to urgent needs and emergency situations that impair the organization from fulfilling its mission. The grants range from $500 to $3,000, and the program runs until funds are expended. Applicants must be a 501(c)(3) nonprofit. See: https://www.communityfound.org/grants-scholarships/save-the-day-grant-program/.

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

p. Mono County

i. County Resources

a. REOPENING GUIDANCE: REOPENING GUIDANCE: Mono County has entered Expanded Stage 2. For the most up-to-date information on the Shelter-In-Place restrictions and guidance, see: https://coronavirus.monocounty.ca.gov/pages/reopening.

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.
q. **Napa County**

i. **County Resources**

   a. **REOPENING GUIDANCE:** Napa County has moved into Expanded Stage 2. For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: https://www.countyofnapa.org/2813/Shelter-at-Home-Order; https://www.countyofnapa.org/2840/Industry-Guidance.

ii. **St. Helena**

   a. **FINANCIAL RESOURCES:** City of St. Helena Business Loan Program. **NOTE:** Program has not yet been approved.

r. **Nevada County**

i. **County Resources**

   a. **REOPENING GUIDANCE:** Nevada County is still in Stage 2. For the most up to date information on Shelter-In-Place, restrictions see: https://covid19.ca.gov/stay-home-except-for-essential-needs/#top.

   b. **FINANCIAL RESOURCES:** Nevada County Relief Fund: https://www.nevcorelief.org/apply/. **NOTE:** Applications no longer accepted.

s. **Northern California Counties**

i. **County Resources**

   a. **FINANCIAL RESOURCES:**

      i. Shasta Regional Community Foundation is providing grants to nonprofit agencies that are providing direct aid to impacted individuals and families in Shasta, Siskiyou, and Tehama counties. For application information, see: https://www.shastarcf.org/funds/covid-19.


      iii. The COVID-19 Regional Response Fund is making grants on a weekly basis to nonprofits, charitable organizations, and public agencies meeting the immediate needs in Trinity, Humboldt, Del Norte, and Curry counties. For additional information and contact information, see: https://www.hafoundation.org/Giving/COVID19-Fund-Grants.
iv. **3CORE is providing working capital loans of $10,000 to $100,000 to businesses located in Butte, Glenn, and Tehama counties that have been affected by a federally declared disaster. Repayment ability averaging 1.15x must be demonstrated with three years’ tax returns. The loans are for 36 months, including 6 months interest only. For additional information, see: [https://3coreedc.org/small-business-disaster-interruption-loan-program/](https://3coreedc.org/small-business-disaster-interruption-loan-program/).**

t. **Placer County**
   
i. **County Resources**
   
a. **REOPENING GUIDANCE:** Placer County has entered Expanded Stage 2. For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: [https://www.placer.ca.gov/coronavirus/guidance](https://www.placer.ca.gov/coronavirus/guidance).

u. **Plumas County**
   
i. **County Resources**
   
a. **REOPENING GUIDANCE:** Plumas County has moved into Expanded Stage 2. All businesses must have a written plan to mitigate transmission risk but do not need to submit it to the County for approval. For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: [https://www.plumascounty.us/2669/Novel-Coronavirus-2019-COVID-19](https://www.plumascounty.us/2669/Novel-Coronavirus-2019-COVID-19).

v. **Sacramento County**
   
i. **County Resources**
   
a. **REOPENING GUIDANCE:** Sacramento County has moved into Expanded Stage 2. 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. **FINANCIAL RESOURCES:** Business Emergency Economic Relief Loan Program: [https://www.cityofsacramento.org/Economic-Development/Economic-Relief/Loan-Program](https://www.cityofsacramento.org/Economic-Development/Economic-Relief/Loan-Program). **NOTE:** Applications are no longer being accepted at this time.

d. **COMMERCIAL EVICTIONS:** Moratorium started on March 24 and will last until July 28, 2020. After the moratorium ends, renters will have 120 days to pay back the full amount of their outstanding rent. See: [https://www.cityofsacramento.org/tpp](https://www.cityofsacramento.org/tpp).
w. **San Francisco County**

i. **County Resources**

a. **REOPENING GUIDANCE:** San Francisco County has moved into Stage 2. For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: [https://sfmayor.org/article/mayor-london-breed-announces-timeline-and-plan-safely-reopening-san-francisco](https://sfmayor.org/article/mayor-london-breed-announces-timeline-and-plan-safely-reopening-san-francisco).

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

c. **FINANCIAL RESOURCES:**

i. 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](https://sf.gov/apply-small-business-mini-grant). **NOTE:** Applications are still being accepted only from businesses in the Fillmore neighborhood.


iii. 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](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.

iv. Arts Relief Program: [https://www.cciarts.org/EmergencyRelief.htm](https://www.cciarts.org/EmergencyRelief.htm). **NOTE:** The application cycle is now closed.

v. 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](https://oewd.org/businesses-impacted-covid-19#Grants).

vi. **TAX FILING AND BUSINESS REPORTING EXTENSIONS:** Quarterly estimated tax payments of the Gross Receipts Tax, Payroll Expense Tax, Commercial Rents Tax, and Homelessness Gross Receipts Tax that would otherwise be due on April 30, are waived for taxpayers or combined groups that had combined San Francisco gross receipts in calendar year 2019 of $10 million or less. See: [https://sftreasurer.org/covid19](https://sftreasurer.org/covid19).

x. **San Joaquin County**

i. **County Resources**

a. REOPENING GUIDANCE: San Joaquin County entered Expanded Stage 2. For the most up-to-date information on Shelter-In-Place restrictions, see: https://www.sjgov.org/covid19/SJC_Attestation_Press_Release_FINAL.pdf.

b. FINANCIAL RESOURCES:

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

   ii. The County is also offering Economic Development funding to Small Business Impacted by Covid-19: https://www.sjgov.org/covid19/CARES_Act_grant_funding_Press_Release.pdf.

ii. **Stockton**

a. FINANCIAL RESOURCES:

   i. City of Stockton COVID-19 Small Business Relief Grant Program. 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.
y. **San Mateo County**

   i. **County Resources**

      a. **REOPENING GUIDANCE:** San Mateo County has moved into Stage 2. For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: [https://www.smchealth.org/sites/main/files/file-attachments/ho_order_c19-5e_appen-dix_c-1_additional_businesses_permitted_to_operate_revised-f_20200528_1.pdf?1590774148](https://www.smchealth.org/sites/main/files/file-attachments/ho_order_c19-5e_appen-dix_c-1_additional_businesses_permitted_to_operate_revised-f_20200528_1.pdf?1590774148).

      b. **FINANCIAL RESOURCES:** San Mateo County is launching the San Mateo County Strong Fund, with $4 million in donations to help local individuals, families, nonprofit organizations, and small businesses. See: [https://www.smcstrong.org/](https://www.smcstrong.org/).

         i. **To qualify,** you must be a San Mateo County resident.

      c. **COMMERCIAL EVICTIONS:** San Mateo County Board of Supervisors approved a 30-day extension and the moratorium is now set to expire on June 30, 2020. See: [https://housing.smcgov.org/covid-19-smc-eviction-regulations](https://housing.smcgov.org/covid-19-smc-eviction-regulations).

z. **Santa Clara County**

   i. **County Resources**

      a. **REOPENING GUIDANCE:** Santa Clara County has moved into Stage 2. For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: [https://www.sccgov.org/sites/covid19/Documents/executive-summary-order-06-05-2020.pdf](https://www.sccgov.org/sites/covid19/Documents/executive-summary-order-06-05-2020.pdf).

      b. **FINANCIAL RESOURCES:** Santa Cruz Resilience Microloan Program: [https://choosesantacruz.com/santa-cruz-resilience-microloan-program](https://choosesantacruz.com/santa-cruz-resilience-microloan-program). **NOTE:** All funds have been expended.

      c. **COMMERCIAL EVICTION:**

         i. The county Board of Supervisors voted unanimously to extend its eviction moratorium until August 31. See: [Coronavirus: Santa Clara County, San Jose extend eviction moratoriums* - Mercury News, May 25, 2020](https://www.mercurynews.com/2020/05/25/coronavirus-santa-clara-county-san-jose-extend-eviction-moratoriums/).

         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).

            1. Call: (408) 280-2426 (English) | (408) 280-2417 (Español) | (408) 280-2424 (Tiếng Việt)

            2. Email: [smallbusinesshelp@lawfoundation.org](mailto:smallbusinesshelp@lawfoundation.org).
ii. **Palo Alto**

iii. **San Jose**

aa. **Santa Cruz County**
   i. **County Resources**
      a. REOPENING GUIDANCE: Santa Cruz County has moved into Expanded Stage 2. For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: [http://santacruzhealth.org/HSAHome/HSADivisions/PublicHealth/CommunicableDiseaseControl/CoronavirusHome/LatestNews.aspx](http://santacruzhealth.org/HSAHome/HSADivisions/PublicHealth/CommunicableDiseaseControl/CoronavirusHome/LatestNews.aspx).

bb. **Shasta County**
   i. **County Resources**
      a. REOPENING GUIDANCE: Shasta County has moved into Expanded Stage 2. 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: As of May 13, Sierra County has moved into Stage 2. For the most up-to-date information on Shelter-In-Place restrictions, see: [http://sierracounty.ca.gov/DocumentCenter/View/4783/PR-Variance-Stage-2](http://sierracounty.ca.gov/DocumentCenter/View/4783/PR-Variance-Stage-2).
      b. FINANCIAL RESOURCES: County website includes links for funding opportunities for rural residents and businesses: [http://sierracounty.ca.gov/591/Funding-Updates](http://sierracounty.ca.gov/591/Funding-Updates).
dd. **Siskiyou County**

i. **County Resources**

   a. REOPENING GUIDANCE: Siskiyou County has moved into Expanded Stage 2. For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: https://www.co.siskiyou.ca.us/publichealth/page/coronavirus-covid-19-what-siskiyou-county-residents-need-know.

ee. **Solano County**

i. **County Resources**

   a. REOPENING GUIDANCE: Solano County moved into Expanded Stage 2. 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.

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

ii. **Benicia**

   a. COMMERCIAL EVICTIONS: Moratorium lasts until May 31. Additionally, the tenants will not be in default for unpaid rent for 60 days past the date on which the moratorium is no longer effective. See: https://www.ci.benicia.ca.us/coronavirus.

iii. **Vallejo**


ff. **Sonoma County**

i. **County Resources**

   a. REOPENING GUIDANCE: Sonoma County has moved into Expanded Stage 2. For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: https://socoemergency.org/?src=homeSA1.
b. FINANCIAL RESOURCES: COVID-19 Arts Relief Grant Program. [https://www.sonomacf.org/nonprofits/apply-for-grants/2020-covid-19-arts-relief-grants-for-nonprofit-arts-organizations/]. **NOTE:** Applications no longer accepted.

ii. Healdsburg

a. FINANCIAL RESOURCES:

i. The Unity and Community COVID-19 Relief Fund is dispersing funds focused on three priority areas: food, housing and homelessness, and economic security. Priority will be for those who live or work in Northern Sonoma County (Windsor to Cloverdale) and providing assistance for winery and restaurant employees from all across Sonoma County. See: [https://www.corazonhealdsburg.org/covid19].

ii. Small Business Sustainability (SBS) Loan Program. See: [https://www.ci.healdsburg.ca.us/982/Help-for-Businesses-Impacted-by-Coronavirus]. **NOTE:** Applications are no longer being accepted.

b. TRANSIENT OCCUPANCY TAX: The City is delaying the requirement for Healdsburg businesses to make Transient Occupancy Tax (TOT) payments for February (due on March 31, 2020), March (due on April 30, 2020), April (due on May 31, 2020), and May (due on June 30, 2020) until July 31, 2020. See: [https://www.ci.healdsburg.ca.us/171/Transient-Occupancy-Tax].

gg. Stanislaus County

i. County Resources

a. REOPENING GUIDANCE: As of May 28, Stanislaus County has moved into Expanded Stage 2. For the most up to date information on Shelter-In-Place restrictions see: [https://www.stancoe.org/coronavirus].

b. FINANCIAL RESOURCES: Small Business Relief Program: [https://valleysierrasbdc.com/news/stanislaus-county-micro-grants-now-available]. **NOTE:** Applications no longer accepted.

ii. Modesto


b. TAXES: Business taxes, business license fees, and utility payments have been deferred for up to 90 days from April 30, 2020: [http://modestogov.com/2516/COVID-19-Small-Business-Assistance-Progr].
hh. **Sutter County**

i. **County Resources**

a. REOPENING GUIDANCE: Sutter County has entered Expanded Stage 2. 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.

ii. **Tehama County**

i. **County Resources**

a. REOPENING GUIDANCE: Tehama County has moved into Expanded Stage 2. For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: https://www.tehamacohealthservices.net/psa-tehama-county-meets-readiness-criteria/.

b. FINANCIAL RESOURCES: The Vesper Masonic Lodge will award $500 to $1000 grants over the next four months totaling $40,000 ($10,000 each month) to businesses with less than 10 full time employees. See: https://docs.google.com/forms/d/e/1FAIpQLSempJmYoJ6F7ncGp8JER9GopovvRhzwZnZ45rxnXFYm0fyqI9w/viewform.

jj. **Trinity County**

i. **County Resources**

a. REOPENING GUIDANCE: Trinity County has moved into Expanded Stage 2. For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: 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/AlertCenter.aspx.
ii. **Yolo County**

i. **County Resources**

   a. **REOPENING GUIDANCE:** As of May 20, Yolo County has moved into Expanded Stage 2. For the most up to date information on Shelter-In-Place restrictions see: [https://www.yolocounty.org/health-human-services/adults/communicable-disease-investigation-and-control/novel-coronavirus-2019/roadmap-to-recovery](https://www.yolocounty.org/health-human-services/adults/communicable-disease-investigation-and-control/novel-coronavirus-2019/roadmap-to-recovery).

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

mm. **Yuba County**

i. **County Resources**

   a. **REOPENING GUIDANCE:** Yuba County has entered Expanded Stage 2. For the most up-to-date information on Shelter-In-Place restrictions and guidance, see: [https://www.yuba.org/coronavirus/](https://www.yuba.org/coronavirus/).

II. **CENTRAL CALIFORNIA**

a. **Fresno County**

   i. **County Resources**

      a. **REOPENING GUIDANCE:** Fresno County has entered Expanded Stage 2. 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](https://www.co.fresno.ca.us/departments/public-health/covid-19).

   ii. **Clovis**

      a. **GENERAL RESOURCES:** In preparation for a business being allowed to reopen, a checklist has been developed in consultation with the Fresno County Department of Public Health, Business Owners, Public Safety Staff, and the City’s Economic Development Staff; for further details, visit here: [https://www.clovis4business.com/wp-content/uploads/2020/05/Re-opening-Checklist-5-12-20-3PM.pdf](https://www.clovis4business.com/wp-content/uploads/2020/05/Re-opening-Checklist-5-12-20-3PM.pdf).

      b. **PROPERTY RESOURCES:** The city has also issued an order to waive late fees, penalties, and interest for all city utility payments. See: [https://cityofclovis.com/order-to-waive-late-fees-on-business-license-and-utility-payments/](https://cityofclovis.com/order-to-waive-late-fees-on-business-license-and-utility-payments/).
iii. **Fresno**

a. **FINANCIAL RESOURCES:**

i. Council has approved over $2 million in additional funding for the Save Our Small Businesses Fund. Businesses with 25 or fewer employees will be eligible for 0% interest loans of $5,000 to $10,000. If the business remains open for one year, the loan will be forgiven.

1. **To qualify**, a business must be located in Fresno, not have any unpaid judgments or tax liens, have a valid City of Fresno business license, have a loss of 25% or more of revenue due to COVID-19, and have no CUP Violations or fines. Updated application information to come. See: [https://fresnocovidhelp.com/business/](https://fresnocovidhelp.com/business/).

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/).

iii. Save Our Small Businesses Loan to Grant Program. See: [https://www.accesspluscapital.com/save-our-small-businesses-loan-to-grant-program/](https://www.accesspluscapital.com/save-our-small-businesses-loan-to-grant-program/). **NOTE:** Applications no longer accepted.

iv. The Save Our Small Business Fund is providing $5,000 to $10,000 loans to small business in the City of Fresno affected by COVID-19. See: [https://fresnocovidhelp.com/business/](https://fresnocovidhelp.com/business/).

b. **Inyo County**

i. **County Resources**

a. **REOPENING GUIDANCE:** Inyo County has entered Expanded Stage 2. 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).

ii. **Bishop**

a. **FINANCIAL RESOURCES:** The Bishop Chamber of Commerce Grant: [https://www.bishopchamberofcommerce.com/covid-19-grant-application/](https://www.bishopchamberofcommerce.com/covid-19-grant-application/). **NOTE:** Applications no longer accepted.
c. **Kern County**

i. **County Resources**
   
a. **REOPENING GUIDANCE:** Kern County has moved into Expanded Stage 2. For the most up-to-date information, see: https://www.kerncounty.com/government/covid-19-dashboard.

   b. **FINANCIAL RESOURCES:**
      
      i. Kern County is accepting applications for Kern Recovers, a small business forgivable loan. 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.

      ii. Kern Community Foundation Relief Fund Grant for Nonprofits, the Kern Community Foundation, has established a COVID-19 relief fund for nonprofits. See: http://www.kernfoundation.org/nonprofits/available-grants/.

ii. **Bakersfield**

   a. **GENERAL RESOURCES:** The Open for Business Hub is listing tech companies that are helping small businesses remote-work during the outbreak. For more info, see: https://openforbusiness.org/.

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

d. **King County**

i. **County Resources**

   a. **REOPENING GUIDANCE:** Kings County has moved into Expanded Stage 2 and is seeking to continue to move into Stage 3. For the most up-to-date information on reopening, see: https://www.countyofkings.com/departments/health-welfare/public-health/coronavirus-disease-2019-covid-19/-fsiteid-1.
Hanford


Madera County

County Resources

REOPENING GUIDANCE: For the most up to date information on Shelter-In-Place restrictions see: https://www.maderacounty.com/government/public-health/covid-19/covidreopening. As of May 19, Madera County has moved into Stage 2.5.

Mariposa County

County Resources

REOPENING GUIDANCE: For the most up to date information on Shelter-In-Place restrictions see: http://www.mariposaCOUNTY.org/2430/Mariposa-Roadmap-to-Recovery-Guidelines. As of June 1, Mariposa County is in Stage 2.5.

Merced County

County Resources

REOPENING GUIDANCE: For the most up to date information on Shelter-In-Place restrictions, see: https://www.co.merced.ca.us/DocumentCenter/View/24719/Press-Release-Stage-25---New-Guidelines-for-Places-of-Worship-Hair-Salons-Barbershops-and-Curbside-Bars-5262020?bidId=. As of May 26, Merced County has moved into Stage 2.5.

Monterey County

County Resources

REOPENING GUIDANCE: For the most up to date information on Shelter-In-Place restrictions see: https://www.co.monterey.ca.us/Home/Components/News/News/7371/1336?backlist=%2fgovernment%2fddepartments-a-h%2fhealth. As of May 30, Monterey County has moved into Expanded Stage 2.
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/.

San Benito County

County Resources

i. REOPENING GUIDANCE: For the most up to date information on Shelter-In-Place restrictions see: https://hhsa.cosb.us/publichealth/communicable-disease/covid19-press-release/. As of May 26, San Benito County has moved into Expanded Stage 2.

San Luis Obispo County

County Resources

i. FINANCIAL RESOURCES:

   i. The Community Foundation of San Luis Obispo is providing COVID-19 Rapid Response Grants to local nonprofits serving the area’s most vulnerable populations with basic needs (food, shelter, transportation, etc.). Grants will range between $5,000 and $20,000 and will be provided for general operating support. See: https://cfsloco.communityforce.com/Funds/Search.aspx#4371597136646D517975544F5976596D4E73384E69673D.

   ii. The SLO County Business Relief Fund was organized to provide financial relief to San Luis Obispo County businesses disproportionately impacted by the COVID-19 pandemic. Comevo, a local technology company that specializes in online orientation software, provided an initial $75,000 to fund the grant program. See: https://slochamber.org/slo-county-small-business-relief-fund/. NOTE: The initial application process closed on May 14, 2020. The San Luis Obispo Chamber of Commerce is putting out a call for other businesses 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.
b. WAIVER OF LATE TAX PAYMENT PENALTIES: Property owners who have been impacted by COVID-19 may claim a waiver of penalties and interest, which are imposed by state law if the property tax bill becomes delinquent. The second installment of this year’s property tax bills become delinquent if not paid by April 10, 2020. Taxpayers who want to submit a waiver request should do so at the same time they are ready to make their tax payment. See: https://www.slocounty.ca.gov/Departments/Health-Agency/Public-Health/Department-News/COVID-19-Updates/How-to-Get-Delinquent-Property-Tax-Penalties-Waive.aspx.

k. Santa Barbara County

i. County Resources

a. FINANCIAL RESOURCES:

i. Women’s Economic Ventures (WEV) is providing Quick Response Loans of up to $10,000 to small businesses experiencing hardship as a result of COVID-19. WEV’s loans are targeted to low- and moderate-income men, women, and minorities who have traditionally been underserved by lenders and who are U.S. citizens or permanent residents who have resided in Santa Barbara County or Ventura County for at least one year.

1. For information regarding WEV’s Business Start-up Loans and Business Expansion Loans, see: https://www.wevonline.org/loans-2/loan-overview/; for eligibility requirements, see: https://www.wevonline.org/loans-2/loan-eligibility/.

2. For information regarding WEV’s Quick Response loan, see: https://www.wevonline.org/loans-2/quick-response-loans/.

ii. The Santa Barbara Foundation, United Way of Santa Barbara County, and Hutton Parker Foundation are providing grants of up to $25,000 to nonprofit organizations supporting regions of Santa Barbara County that are actively engaged in COVID-19 assistance efforts, are adapting to continue to provide essential services, or have reduced services due to COVID-19 and need general operating support. See: https://www.sbfoundation.org/covid-19-response-grants/.


b. EVICTION MORATORIUM: The Santa Barbara County Board of Supervisors adopted an ordinance to suspend evictions arising from loss of income or substantial medical expenses related to COVID-19 until May 31, 2020. See: http://countyofsbc.org/housing/UrgencyOrdinance.sbc/.
c. TECHNICAL RESOURCES: Axxess has created a Community Crisis Merchant Directory, where any merchant in Santa Barbara or Ventura County may post, for free, that they are open and available for business, while being socially responsible and adhering to local orders. See: https://localaxxess.com/.

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.


iii. Santa Barbara

a. GENERAL: Economic Development Collaborative Small Business Development Center (EDC SBDC) is offering free consulting for businesses that have been impacted by COVID-19. Call (805) 409-9159. See: https://www.santabarbaraca.gov/business/covid/default.asp.

b. COMMERCIAL EVICTION MORATORIUM: 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.

iv. Santa Maria

a. COMMERCIAL EVICTION MORATORIUM: 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/Home/Components/News/News/12455/18?backlist=%2F.

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

b. GENERAL:

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

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


I. Tulare County

i. County Resources


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. FINANCIAL RESOURCES: The Imperial County Board of Supervisors has developed a loan program for for-profit and nonprofit businesses (the Imperial County Business Stabilization Lending Program). Details are available online, and the application period opened May 18. See: https://imperialcounty.org/2020/05/18/community-benefit-scholarship-program-2/.
b. COMMERCIAL EVICTIONS: The Imperial County Board of Supervisors approved an uncodified emergency ordinance on March 31, establishing a temporary prohibition on evictions in unincorporated areas of Imperial County. Tenants who have received an eviction notice must be able to demonstrate a substantial loss of income or substantial medical expenses related to COVID-19. The ordinance is set to expire May 31. See: https://www.thedesertreview.com/news/bos-enables-renters-to-evade-eviction-in-its-jurisdiction/article_972cf4f8-7385-11ea-b892-cb3ae271fbc4.html.

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://lp.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.

Los Angeles County

County Resources

a. REOPENING GUIDANCE: LA County is implementing a phased reopening of some businesses and public spaces. For reopening guidelines, see: http://www.publichealth.lacounty.gov/media/Coronavirus/docs/HOO/SaferAtHomeOrder_ExamplesofOpenings.pdf.

b. 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.
c. **TOC SMALL BUSINESS RECOVERY LOAN**: La County Development Authority will provide a total of $850,000 to fund approximately 40 loans to small businesses impacted by COVID-19. See: [https://www.lacda.org/economicdevelopment/toc-loans](https://www.lacda.org/economicdevelopment/toc-loans).

   i. To qualify, business must be (1) for profit, (2) be able to show stable income in the past 2 years and profitable business in the most recent fiscal year, (3) have the ability to repay with a minimum 1:1 debt coverage ratio and (4) be in “active” status with the CA Secretary of State. **NOTE**: Business that have already received assistance from other LACDA programs are not eligible for this program.


ii. **Agoura Hills**

   a. **COMMERCIAL EVICTIONS**: An emergency moratorium on all no-fault evictions started on March 20 and will last until the period of local emergency concludes 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.ci.agoura-hills.ca.us/home/showdocument?id=22445](https://www.ci.agoura-hills.ca.us/home/showdocument?id=22445).

iii. **Alhambra**

   a. **COMMERCIAL EVICTIONS**: The emergency eviction moratorium expired on May 31. Tenants will have up to six months post-emergency to repay any back-due rent. See: [https://www.cityofalhambra.org/resources/notices-and-documents](https://www.cityofalhambra.org/resources/notices-and-documents).

iv. **Arcadia**


   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.arcadiaaca.gov/Shape%20Arcadia/Development%20Services/economic%20development/Arcadia%20Chamber%20Dues%20deferral%20letter%20COVID-19.pdf](https://www.arcadiaaca.gov/Shape%20Arcadia/Development%20Services/economic%20development/Arcadia%20Chamber%20Dues%20deferral%20letter%20COVID-19.pdf).
v. **Artesia**

vi. **Azusa**
   a. 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](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.
   c. COMMERCIAL EVICTIONS: An emergency moratorium on evictions was declared for tenants who are unable to pay rent due to the COVID-19 crisis. See: [https://www.baldwinpark.com/community-services](https://www.baldwinpark.com/community-services).

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

ix. **Burbank**
    a. COMMERCIAL EVICTIONS: The emergency eviction moratorium expired on May 31. Tenants will have up to 6 months post-emergency to repay any back-due rent. See: [https://www.burbankca.gov/what-s-new/coronavirus#Businesses](https://www.burbankca.gov/what-s-new/coronavirus#Businesses).

x. **Cerritos**
    a. COMMERCIAL EVICTIONS: An emergency moratorium on evictions was declared for tenants who are unable to pay rent due to the COVID-19 crisis. Tenants will have up to 12 months post-emergency to repay any back-due rent. See: [http://www.cerritos.us/_pdfs/covid19_cerritos_emergency_order_updated.pdf](http://www.cerritos.us/_pdfs/covid19_cerritos_emergency_order_updated.pdf).
xi. Claremont
   a. FINANCIAL RESOURCES: Emergency grants to Claremont-based businesses impacted by COVID-19. 
      https://www.ci.claremont.ca.us/living/covid-19-information/claremont-business-assistance-program. NOTE: Applications no longer accepted.

xii. Culver City
   a. COMMERCIAL EVICTIONS: An emergency moratorium on all evictions started on March 20 and will last through August 31 or the end of the local emergency, whichever is sooner, for tenants who are unable to pay rent due to the COVID-19 crisis. Tenants will have up to 12 months post-emergency to repay any back-due rent. See: https://www.culver-city.org/Home/ShowDocument?id=19132.

xiii. Gardena
   a. 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.

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

xv. Hawaiian Gardens

xvi. Hermosa Beach
b. COMMERCIAL EVICTIONS: An emergency moratorium on all evictions started on March 16 and will last until March 31 for tenants who are unable to pay rent due to the COVID-19 crisis. Tenants will have up to 120 days post-emergency to repay any back-due rent. See: https://www.hermosabeach.gov/home/showdocument?id=13624.

tax.  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.

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

taxiii. Lakewood
a. COMMERCIAL EVICTIONS: The emergency eviction moratorium expired on May 31. Tenants will have up to 180 days post-emergency to repay any back-due rent. See: https://www.lakewoodcity.org/civicax/filebank/blobdownload.aspx?BlobID=28714.

taxiv. 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 March 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.
xxi. **Lomita**


xxii. **Long Beach**

a. 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-eLYBF1Kch0pDpTYv-wyAJWBUM1o0NEoyV1JPTTRaUk9JWU9LTDBOUzdQSS4u](https://forms.office.com/Pages/ResponsePage.aspx?id=wxE_MWhCak-NO8fmUBq-eLYBF1Kch0pDpTYv-wyAJWBUM1o0NEoyV1JPTTRaUk9JWU9LTDBOUzdQSS4u).

b. 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](http://longbeach.gov/globalassets/economic-development/media-library/images/emergency-microloan-program-factsheet). **NOTE:** For more information and to apply for the loan, call (562) 570-6099 or email businessdevelopment@longbeach.gov.

1. **To qualify,** enterprises must have five or fewer employees.

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/](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/](https://longbeachsbdc.org/) or call (562) 938-5100.

c. 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](http://longbeach.gov/globalassets/economic-development/media-library/images/kiva-long-beach-loan-program-factsheet).

xxiii. **Los Angeles**

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

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

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**Manhattan Beach**

a. **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](https://www.citymb.info/home/showdocument?id=41914).

**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](https://www.cityofmonrovia.org/home/showdocument?id=22483).

**Pasadena**

a. **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/](https://www.cityofpasadena.net/economicdevelopment/covid-19-business-resources/).

**Pomona**

xxviii. **Rosemead**

xxix. **San Gabriel**
   a. 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](https://www.sangabrielcity.com/1439/Eviction-Moratorium).

xxx. **Santa Monica**
   a. RENT AND LICENSE PAYMENT DEFERRAL PROGRAM: Commercial tenants or licensees on City-owned property may defer rent and license payments if unable to make such payment due to the COVID-19 crisis. Tenants will have up to 6 months after the City’s emergency orders are lifted to repay any back-due rent of license payments. See: [https://www.santamonica.gov/Media/Default/HED/Notice_of_Protection_and_Request_for_Rent_or_License_Payment_Deferral_for_City_Commercial_Tenant.pdf](https://www.santamonica.gov/Media/Default/HED/Notice_of_Protection_and_Request_for_Rent_or_License_Payment_Deferral_for_City_Commercial_Tenant.pdf).
   
   b. COMMERCIAL EVICTIONS: An emergency moratorium on all evictions started on March 31 and will last until June 30 for tenants who are unable to pay rent due to the COVID-19 crisis. Non-retail commercial tenants will have 30 days post-emergency to repay any back-due rent. Other commercial tenants will have 12 months post-emergency to repay any back-due rent. See: [https://www.santamonica.gov/coronavirus-eviction-moratorium](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.

xxx. **South Pasadena**
   a. 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](https://www.southpasadenaca.gov/residents/covid-19-coronavirus-information/covid-19-resources-for-businesses).
   
   b. COMMERCIAL EVICTIONS: The emergency eviction moratorium expired on May 17. Tenants will have up to 6 months post-emergency to repay any back-due rent. See: [https://www.southpasadenaca.gov/home/showdocument?id=20791](https://www.southpasadenaca.gov/home/showdocument?id=20791).
xxxii. **Temple City**

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

xxxiii. **Torrance**


xxxiv. **West Hollywood**

a. LOCAL BUSINESS RELIEF MEASURES: The City of West Hollywood has enacted the following local relief measures: (1) deferred Business Improvement District Assessments due in March to July 1 and waived late fees, (2) deferred business tax certificates due in May to July 1 and waived late fees, (3) deferred regulatory business license fees on a 3-month rolling basis, (4) deferred Transit Occupancy Tax for hotels and similar establishments, upon request and approval of the City Manager, (5) provided a business credit for any paid Outdoor Dining Encroachment Fees, and (6) provided a business credit for any Valet Meter Encroachment Fees that have already been paid. See: [https://www.weho.org/services/coronavirus-covid-19/guidance-for-businesses-workers](https://www.weho.org/services/coronavirus-covid-19/guidance-for-businesses-workers).

b. COMMERCIAL EVICTIONS: An emergency moratorium on all no-fault evictions started on March 16 and will last until July 31 for tenants unable to pay rent due to the COVID-19 crisis. Tenants will have up to 12 months post-emergency to repay any back-due rent. See: [https://www.weho.org/home/showdocument?id=44153](https://www.weho.org/home/showdocument?id=44153).

xxxv. **Whittier**

a. 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).

c. **Orange County**

i. **County Resources**

a. REOPENING GUIDANCE:

i. Effective May 23, Orange County has received approval from the California Department of Public Health to move forward with Expanded Stage 2 with Attestation. Ventura County has filed its COVID-19 County Variance Attestation Form, stating that it has met the specific requirements to move more quickly than other parts of the state.
through Stage 2 of modifying the Stay-at-Home order. The Attestation Form may be found here: https://www.cdph.ca.gov/Programs/CID/DCDC/CDPH%20Document%20Library/COVID-19/Orange_County_Attes-
tation.pdf.

ii. Orange County dine-in restaurants, shopping centers, and in-store retail are allowed, with modifications, if they follow state requirements. The County of Orange issued a press release on May 23, titled “County of Orange Moves into Stage Two of California’s Resiliency Roadmap.” See: https://cms.ocgov.com/civicax/filebank/blob-
download.aspx?BlobID=115845. Also see: https://www.santa-ana.org/latest-news/orange-county-enters-full-stage-2-
reopening-dine-restaurants-shopping-centers-store. Also see: https://www.calrest.org/coronavirus-resources#ca-
statewide-reopening-guidelines.


iv. On May 23, the Orange County Health Care Agency issued a New Order and Strong Recommendations to Help Slow the Spread of COVID-19. See: https://mailchi.mp/ochca/healthofficersorder. The Order urges businesses to follow the state guidance relevant to their industry sectors. The statewide industry guidelines may be found here: https://covid19.ca.gov/industry-guidance/. Additionally, the Agency’s website provides information regarding reopening guidance tailored to specific industry types. See: https://occovid19.ochealthinfo.com/.

v. On May 21, the Orange County Superior Court announced a “Soft Reopening” and the resumption of certain jury trials. See: https://www.occourts.org/media-relations/covid/Soft_Reopening_5_21_2020.pdf and https://www.oc-

b. FINANCIAL RESOURCES:


ii. The Orange County Small Business Administration maintains a website to provide businesses with resources to stay successful despite concerns over COVID-19. Contact 1-800-616-7232, or see: https://orangec-
countysbdc.org/resource/covid-19/.

iii. The Small Business Development Corporation of Orange County was established as a non-profit corporation in 2001. It focuses on the economic development of underserved communities in California. It has a Disaster Assistance Loan Guarantee Program. See: https://sbfdoc.org/disaster.

c. COMMERCIAL EVICTIONS: As of May 30, moratoriums are in effect in various Orange County cities.
d. TECHNICAL RESOURCES: SCORE is a nonprofit resource partner of the SBA. COVID-19 Resources can be found here: https://www.score.org/blog/how-small-businesses-can-prepare-for-coronavirus?_ga=2.7305460.711271276.1588719587-701521231.1588719587.

e. GENERAL RESOURCES:
   ii. The Santa Ana Chamber of Commerce provides resources for Santa Ana businesses and community members. See: https://santaanachamber.com/covid-19-resources.
   iii. The County of Orange has established a COVID-19 Hotline for inquiries related to the pandemic: 1-833-426-6411.
   iv. The Orange County Government website is devoted to information and resources for COVID-19, including mental health support and services, COVID-19 case counts and figures, guidance, preparedness and planning, and testing and screening locations. See: https://occovid19.ochealthinfo.com/. Information specifically for employers can be found here: https://covid19info.ocgov.com/employers.
   v. 211OC is a comprehensive information and referral system, providing a resource database of health and human services and support. See: https://www.211oc.org/component/sppagebuilder/31-coronavirus-covid-19-information-resources.html.

ii. Anaheim
   a. COMMERCIAL EVICTIONS: The emergency moratorium for all no-fault evictions of residential and commercial tenants who demonstrate COVID-19-related inability to pay expired on May 31 and will not be extended by the City Council.

iii. Buena Park
   a. COMMERCIAL EVICTIONS: An emergency moratorium on all no-fault evictions of residential and commercial tenants who demonstrate COVID-19-related inability to pay rents. Tenants must notify landlords, in writing, of inability to pay within 30 days after rent is due, provide documentation, and, if possible, pay a portion due that ‘tenant is able to pay’. Tenants will have up to 6 months post-emergency to repay any back rent. The eviction moratorium will remain in effect during the pay-back period. Effective through the duration of the statewide emergency. See: https://www.nolo.com/legal-encyclopedia/dia/coronavirus-covid-19-california-eviction-bans-and-tenant-protections.html.
iv. Cypress

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

vi. Fullerton
   a. 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, pay any amount possible, and document inability to pay. Tenants must also repay unpaid amounts within 6 months of the emergency’s expiration, and landlords cannot charge late or collection fees. Effective through the duration of the statewide emergency. See: https://www.nolo.com/legal-encyclopedia/coronavirus-covid-19-california-eviction-bans-and-tenant-protections.html.

vii. Garden Grove

viii. Irvine
    a. GENERAL RESOURCES: The City of Irvine maintains a comprehensive website of COVID-19 Resources, including small business and reopening guideline resources. See: https://www.cityofirvine.org/covid-19-resources.

ix. Laguna Beach
**Mission Viejo**

a. **COMMERCIAL EVICTIONS:** An emergency moratorium on all no-fault evictions of residential and commercial tenants who demonstrate COVID-19 related inabilities to pay rents. Tenants must notify landlords, in writing, of inability to pay within 30 days after rent is due, and, if possible, pay a portion due that ‘tenant is able to pay’. Imposes strict requirements regarding documentation. Tenants have up to 6 months post-emergency to repay any back through May 31 and has not been re-newed.

**Placentia**

a. **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. Effective through duration of statewide emergency. See: https://www.nolo.com/legal-encyclopedia/coronavirus-covid-19-california-eviction-bans-and-tenant-protections.html.

**Santa Ana**

a. **REOPENING GUIDANCE:** The official website for the City of Santa Ana provides comprehensive resources regarding COVID-19 of all kinds, and specifically, Stage 2 Reopening Guidance. See: https://www.santa-ana.org/covid19.

b. **COMMERCIAL EVICTIONS:**

i. An emergency moratorium on all no-fault evictions of residential and commercial tenants who demonstrate COVID-19 related 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. The eviction moratorium was effective through May 31 and has not been renewed.

ii. The City of Santa Ana has issued a supplement to the moratorium on residential and commercial evictions, effective through 5/31/20. See: https://www.santa-ana.org/sites/default/files/housing/Housing%20Authority/COVID-19%20FAQ/March%202019%2C%202020%20Executive%20Order%20by%20City%20Manager%20Kris-tine%20Ridge.pdf.
**Riverside County**

i. **County Resources**

a. **SMALL BUSINESS ASSISTANCE:** Riverside County maintains a helpful webpage with resources for business owners impacted by COVID-19. Call (951) 955-0493 for additional information. See: [https://rivcoccsd.org/](https://rivcoccsd.org/) and [https://rivcoccsd.org/small-business-assistance](https://rivcoccsd.org/small-business-assistance).

b. **FINANCIAL RESOURCES:** The County of Riverside administers a COVID-19 Business Assistance Loan Program. Eligibility and program guidelines are available online. See: [https://rivcoccsd.org/covid-19-bap](https://rivcoccsd.org/covid-19-bap).

c. **UTILITIES:** Information regarding suspension of utility service shutoffs can be found online. See: [https://rivcoccsd.org/small-business-assistance](https://rivcoccsd.org/small-business-assistance).

ii. **Riverside**

a. **REOPENING RESOURCES:** The City of Riverside maintains an “Open for Business” map. Open businesses may add their business to the map online. See: [https://riversideca.gov/press/covid-19-business-resources](https://riversideca.gov/press/covid-19-business-resources).

b. **FINANCIAL RESOURCES:**

i. The City of Riverside approved an “Emergency Microgrant Stabilization Program” on May 5. The program will provide grants of up to $7,500 to small businesses impacted by COVID-19. Eligible businesses must have 5 or fewer employees and be operated by low-to-moderate income individuals. Additional information is available online. See: [https://www.riversideca.gov/press/city-riverside-approves-new-program-providing-grants-small-businesses](https://www.riversideca.gov/press/city-riverside-approves-new-program-providing-grants-small-businesses).


c. **EVICATION MORATORIUM:** On March 31 the City of Riverside approved a moratorium on evictions of residential and commercial tenants due to non-payment of rent in relation to COVID-19 through May 31. Tenants must notify their landlord in writing within 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).
**e. San Bernardino County**

**County Resources**


i. **To qualify**, businesses must have (1) be located in San Bernardino County in operation for a minimum of 1 year, (2) employ between 1 – 100 employees, and (3) be current on all property taxes.

**Apple Valley**

a. **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](https://www.applevalley.org/home/showdocument?id=29632).

**Big Bear Lake**

a. **COMMERCIAL EVICTIONS**: The emergency eviction moratorium expired on April 30. Tenants will have up to 60 days post-emergency to repay any back-due rent. See: [https://www.citybigbearlake.com/](https://www.citybigbearlake.com/).

**Rancho Cucamonga**


**San Bernardino**

a. **COMMERCIAL EVICTIONS**: An emergency moratorium on all evictions started on March 17 and will last for the duration of the local emergency for tenants who are unable to pay rent due to the COVID-19 crisis. Tenants will have up to 6 months post-emergency to repay any back-due rent. See: [http://www.sbcity.org/documents/CM%20Executive%20Order%20No.%202020-01%20Moratorium%20on%20Housing%20Displacement%203-20-2020.pdf](http://www.sbcity.org/documents/CM%20Executive%20Order%20No.%202020-01%20Moratorium%20on%20Housing%20Displacement%203-20-2020.pdf).
vi. **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.

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

f. **San Diego County**

i. **County Resources**

a. **REOPENING INFORMATION:**

i. Businesses eligible to reopen in San Diego County as part of the Stage 2 Reopening Plan must complete the San Diego County Safe Reopening Plan Template (see: https://www.sandiegocounty.gov/coronavirus.html) and provide it to their employees. Businesses with questions regarding reopening may email: COVID19BusinessQuestions@sdc county.ca.gov.


b. **FINANCIAL RESOURCES:**

i. San Diego County Small Business and Nonprofit Loan Program: San Diego County has approved a $5 million loan program to assist small businesses located in unincorporated areas of San Diego County that have been impacted by COVID-19. The program will be overseen by the San Diego Foundation. Businesses with fewer than 50 employees may apply for a loan of up to $50,000. More information will be provided. See: https://docs.google.com/forms/d/e/1FAlpQLSe7UOFecKnP-6XpJN79EQL1dDGo_2xUCiAdfYtlo1I3VOSN3A/view-form.

ii. The San Diego Foundation has established a "San Diego COVID-19 Community Response Fund" to assist 501(c)(3) organizations located in or providing services to San Diego County. The grants department is offering

c. EVICTION MORATORIUM:
   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.
   
   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, 2020. 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 still needs to be paid by June 30. See: https://www.sdttc.com/content/ttc/en/tax-collection/secured-property-taxes/covid-19-penalty-cancellations.html.

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:
   
   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](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](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/](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](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](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.


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](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](https://www.chulavistaca.gov/home/showdocument?id=20730) and [https://www.chulavistaca.gov/departments/development-services/housing/eviction-moratorium](https://www.chulavistaca.gov/departments/development-services/housing/eviction-moratorium).

vi. **El Cajon**

a. **REOPENING GUIDANCE:** Information regarding the reopening of businesses located in El Cajon can be found at the following link. Businesses eligible for reopening must complete the Safe Reopening Plan (SRP) Checklist, which is to be posted at the entrance. A copy must also be distributed to each employee. See: [https://www.cityofelcajon.us/home/show-document?id=22845](https://www.cityofelcajon.us/home/show-document?id=22845) and [https://www.cityofelcajon.us/resident-services/public-safety/coronavirus-covid-19-updates](https://www.cityofelcajon.us/resident-services/public-safety/coronavirus-covid-19-updates).

b. **EVICTION RESOURCES:** The City of El Cajon has not passed an eviction moratorium. See: [https://www.cityofelcajon.us/resident-services/public-safety/coronavirus-covid-19-information/covid-19-frequently-asked-questions#faq_a351](https://www.cityofelcajon.us/resident-services/public-safety/coronavirus-covid-19-information/covid-19-frequently-asked-questions#faq_a351). **NOTE:** If your business is in an unincorporated area of El Cajon, the San Diego County eviction moratorium may apply (see San Diego County resources).

c. **OTHER RESOURCES:**


vii. **Oceanside**

   a. **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/blobdownload.aspx?blobid=52120 and https://www.lassd.org/sites/default/files/imce/articles/lassd%20eviction%20moratorium%20faq_%20city%20of%20oceanside%204.7.20.pdf.

   b. **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.

viii. **San Diego**

   a. **FINANCIAL RESOURCES:** The City of San Diego established a Small Business Relief Fund to provide grants and forgivable or low-to-zero-interest-rate loans to eligible small businesses for working capital. See: https://www.sandiego.gov/economic-development/resources/relief. **NOTE:** Application period is currently closed.


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

   d. **LAYOFF RESOURCES:** The Workforce Partnership encourages business owners and HR representatives to contact them at (619) 228-2982 if you are considering work stoppages, layoffs, or furloughs to discuss information and services that may assist impacted employees. The helpline can also assist with other personnel-related questions. See: https://workforce.org/covid-19-bus/.

   e. **EMPLOYEE RESOURCES:** The San Diego Workforce Partnership is offering webinars for affected workers every Monday, Wednesday, and Friday at 10:00 a.m. Webinars cover filing for unemployment, obtaining re-employment, and options regarding retirement assets and health insurance. Business owners are encouraged to share this resource with impacted employees. See: https://workforce.org/covid-19-bus/.
g. **San Luis Obispo County**
   
i. **County Resources**
   
   
   b. **FINANCIAL RESOURCES:** The San Luis Obispo County Chamber of Commerce offered grants via its Small Business Relief Fund to businesses impacted by COVID-19. Applications for the first round of funding opened on May 7 and closed May 14. Updates regarding future rounds will be added if and when they become available. See: [https://slochamber.org/slo-county-small-business-relief-fund/](https://slochamber.org/slo-county-small-business-relief-fund/).
   
   c. **COMMERCIAL EVICTION MORATORIUM:** On March 18, the County of San Luis Obispo Emergency Services Director signed Local Emergency Order and Regulation No. 3 that suspends commercial and residential evictions due to non-payment of rent for reasons related to COVID-19. The moratorium is in effect until May 31 unless extended or terminated. Additional information is available online. See: [https://www.morro-bay.ca.us/DocumentCenter/View/14209/SLO-County-Renter-Relief-Order-FAQ-FINAL-4420](https://www.morro-bay.ca.us/DocumentCenter/View/14209/SLO-County-Renter-Relief-Order-FAQ-FINAL-4420).

h. **Ventura County**
   
i. **County Resources**
   
   a. **REOPENING GUIDANCE:**
      
   i. Ventura County has received approval from the California Department of Public Health to move forward with Expanded Stage 2 (lower risk workplaces, dine-in restaurants, in-store shopping for certain businesses, barbershops and hair salons. Certain requirements must be met, however. See: [https://www.vcemergency.com/vc-reopens](https://www.vcemergency.com/vc-reopens). The required Attestation Form may be found here: [https://www.cdph.ca.gov/Programs/CID/DCDC/CDPH%20Document%20Library/COVID-19/Ventura%20Attestation.pdf](https://www.cdph.ca.gov/Programs/CID/DCDC/CDPH%20Document%20Library/COVID-19/Ventura%20Attestation.pdf).
      
   ii. For additional recovery information and reopening guidance, also see:
       
b. FINANCIAL RESOURCES:

i. The Women’s Economic Ventures (WEV) provides start-up and expansion capital to small business that do not qualify for conventional bank financing. WEV’s loans are targeted to low- and moderate-income men, women, minorities, and others who have been traditionally underserved by lenders. See: www.wevonline.org.

1. For information regarding start-up and expansion loans of up to $10,000, a business must meet certain eligibility requirements. See: https://www.wevonline.org/loans-2/loan-overview/.


ii. The Ventura County Economic Development Association provides Resources for members, businesses, and nonprofits. See: https://vceda.org/business-resources.

iii. The Ventura/Santa Barbara County section of the LA Small Business Development Center provides a resource guide for small businesses affected by COVID-19, which includes financial resources. See: https://edcsbdc.org/.

iv. Ventura County maintains a website called “Ventura County Grows Business” which provides general assistance to small business owners. See: https://www.venturacountygrowsbusiness.com/.

v. 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: https://www.oxnard.org/city-department/economic-development/business-assistance/.


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 COVID-19 Resource Hub. See: https://www.score.org/coronavirus?_ga=2.74413268.711271276.1588719587-701521231.1588719587.

iii. The University of California Agriculture and Natural Resources Ventura County website provides a list of Practical Resources to Continue Essential Agricultural Work. See: http://ceventura.ucanr.edu/COVID_19_resources/.
e. GENERAL RESOURCES:

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

ii. VC Emergency provides an official Ventura County Information Source, including a resource list. See: https://www.vcemergency.com/.


iv. The Ventura County Workforce Development Board provides information and resources to job seekers, employers, and businesses impacted by COVID-19. See: http://workforceventuracounty.org/resources/covid-19-resources.

v. Business impact support is available by calling (800) 500-7705 or emailing hsa-employment-srvcs-info@ventura.org.

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

vii. Habitat for Humanity of Ventura County maintains a list of COVID-19 Resources on its website, which includes general, food, housing, emotional, and mental health resources, along with information regarding financial assistance and small business assistance. See: https://www.habitatventura.org/covid-19-resources/.

viii. The County of Ventura Human Services Agency maintains a website of community resources and events related to health, social, and basic needs services. See: https://www.ventura.org/human-services-agency/community-resources/.

ii. Camarillo

a. 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 duration of statewide emergency. See: https://www.nolo.com/legal-encyclopedia/coronavirus-covid-19-california-eviction-bans-and-tenant-protections.html.

iii. Moorpark

a. REOPENING GUIDANCE: Effective May 23, Ventura County has received approval from the California Department of Public Health to move forward with Expanded Stage 2 with Attestation. Please refer to the Ventura County section of this
guide for more information. Additionally, the City of Moorpark provides Stage Two Reopening Guidance on its website, along with a free webinar. See: https://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. The moratorium was effective through May 31 and has not been renewed.

iv. Simi Valley

a. REOPENING GUIDANCE: Effective May 23, Ventura County has received approval from the California Department of Public Health to move forward with Expanded Stage 2 with Attestation. Please refer to the Ventura County section of this guide for more information. Additionally, the City of Simi Valley provides reopening guidance on its website. See: https://www.simivalley.org/i-want-to/test.

b. COMMERCIAL EVICTIONS: 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 and document inability to pay and must repay any back due rent. Effective through July 28 or until superseded by ordinance. See: https://www.nolo.com/legal-encyclopedia/coronavirus-covid-19-california-eviction-bans-and-tenant-protections.html.
IV. STATE

General Resources

a. The California Governor’s Office has compiled a guide to financial and technical assistance, labor and workforce support, and business tax filing deadline extensions. See: https://business.ca.gov/coronavirus-2019/.


e. The LA Small Business Development Center has prepared a guide to the latest COVID-19 resources for businesses. See: https://smallbizla.org/covid19-response-guide/#edd.

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/.

c. **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.

d. **Applications** are done through participating lenders, and the loan interest rates and additional terms or qualifications are negotiated directly with the lender.

e. The Pandemic Unemployment Assistance (PUA) program helps unemployed Californians who are business owners, self-employed, independent contractors, and others not usually eligible for regular state UI benefits. The provisions of the program include: (i) up to 39 weeks of benefits, (ii) an additional $600 to each PUA weekly benefit amount you may be eligible
to receive, as part of the separate CARES Act Pandemic Additional Compensation program, and (iii) a new, 13-week federal extension for those who run out of their regular state-provided UI benefits (maximum 26 weeks). See: https://edd.ca.gov/about_edd/coronavirus-2019.htm.

iii. Tax Filing and Business Reporting Extensions


b. The California Department of Tax and Fee Administration is permitting small businesses with less than $5 million in taxable annual sales to take advantage of a 12-month, interest-free payment plan for up to $50,000 of sales and use tax liability. The application for the payment deferral will be available in the coming months. See: https://www.cdtfa.ca.gov/news/20-07.htm. **NOTE:** Effective March 30, all taxpayers who file a return of less than $1M will have an additional 3 months to file their return between now and July 31.

iv. Technical Resources


b. The EDD’s Rapid Response teams provide early intervention assistance to help avert potential layoffs, and immediate on-site services to assist workers facing job losses. These services are carried out by state and local workforce development agencies in partnership with the America’s Job Center of California network. See: https://export-connect.org/en/products/v/covid19/california-rapid-response-for-businesses. Employers are encouraged to contact their local America’s Job Center of California to learn more about whether Rapid Response can help them navigate through the COVID-19 crisis. See https://www.careeronestop.org/LocalHelp/AmericanJobCenters/find-american-job-centers.aspx.

c. The California Lawyers Association has prepared a variety of videos for the public, addressing various legal issues that are arising as a result of COVID-19. Such video topics include employee benefits and employee health and safety issues and small business employer issues. See: https://calawyers.org/covid-19-public-resources/#videos.

v. Commercial Evictions and Mortgage Relief

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/](https://dbo.ca.gov/covid19-updates-fi/).

vi. **REOPENING GUIDANCE**

a. The state has moved forward on its roadmap for modifying the statewide stay-at-home order. California is now in early Stage 2, where retail, related logistics and manufacturing, office workplaces, limited personal services, outdoor museums, child care, and essential businesses can open with modifications. The state is issuing guidance to help these workplaces reopen safely. See: [http://covid19.ca.gov/industry-guidance](http://covid19.ca.gov/industry-guidance).
V. FEDERAL

i. Small Business Administration CARES Act Loans (Treasury and PPP Loans)
   a. The Coronavirus Aid, Relief, and Economic Security Act (the CARES Act) established 2 loan programs for U.S. businesses:
      (1) the Coronavirus Economic Stabilization Act of 2020, which creates loan programs to be directed by the United States
          Department of the Treasury and (2) the Keeping American Workers Paid and Employed Act, which creates the Paycheck
          Protection Program. The U.S. Department of the Treasury's website contains the most up-to-date information on these 2
          programs. See: https://home.treasury.gov/policy-issues/cares/assistance-for-small-businesses. See also:
   b. Additional information can be found at the CARES Act Resource Center developed by Morrison & Foerster LLP
      ii. Overview of loan programs: https://www.mofo.com/resources/insights/200327-overview-cares-act-loan-pro-
          grams.html.

ii. Small Business Association Economic Injury Disaster Loan (EIDL)
   a. The U.S. Small Business Administration (SBA) is offering low-interest federal disaster loans to provide working capital to
      small businesses suffering substantial economic injury as a result of COVID-19. The maximum loan amount is $2 million,
      and the interest rate is 3.75% for small businesses. The loan proceeds may be used to pay fixed debts, payroll, accounts
      payable, and other bills that cannot be paid because of the disaster's impact. Borrowers are also eligible to apply for a loan
      advance of $1,000 per employee, up to $10,000. See: https://www.sba.gov/disaster-assistance/coronavirus-covid-19.
      NOTE: At this time, only agricultural business applications will be accepted due to limitations in funding availability.

iii. Small Business Association Express Bridge Loans
   a. Small businesses that currently have a business relationship with an SBA Express Lender can access an express bridge
      loan of up to $25,000. These loans must be repaid in full or in part by proceeds from the EIDL Loan. See:
iv. **Main Street Lending Program**
   a. The Main Street Lending Program will provide support for businesses that were in good financial standing before the crisis and employ up to 10,000 workers or have revenues of less than $2.5 billion. The program will provide 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.

v. **Tax Filings**
   a. The [Internal Revenue Service (IRS)](https://www.irs.gov) and the [California Franchise Tax Board](https://www.ftb.ca.gov) have both extended personal tax filing deadlines until July 15.
VI. PRIVATE

a. **Grants/Loans/Ad-Credits**

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

b. **NOTE:** Application period is currently closed for the California College Student Grant and the LA Young Creatives Fund.

ii. **Facebook:**
   a. See: [https://www.facebook.com/business/boost/grants](https://www.facebook.com/business/boost/grants). **NOTE:** Application period is currently closed.

iii. **GoFundMe:**

iv. **Google:**
   a. Google is making $340 million in Google Ads credits available to all small businesses with active accounts over the past year. Apply here: [https://edu.google.com/programs/credits/research/?modal_active=none](https://edu.google.com/programs/credits/research/?modal_active=none); [https://support.google.com/google-ads/answer/9803410?hl=en](https://support.google.com/google-ads/answer/9803410?hl=en).

v. **Hello Alice:**

vi. **Salesforce:**
vii. **Spanx:**

a. Spanx, through GlobalGiving, has established The Red Backpack Fund to provide 1,000 grants of $5,000 to female entrepreneurs in the United States to help alleviate the impact of COVID-19. See: [https://www.globalgiving.org/redbackpack-fund/](https://www.globalgiving.org/redbackpack-fund/).

i. **Eligibility:** In order to be eligible, the entity must be a majority women-owned business or nonprofit with annual revenues less than $5 million, at least one additional paid employee, and fewer than 50 individuals on staff. Sole proprietors are not eligible. Businesses must be in good standing, incorporated as legal entities, and be able to demonstrate that the COVID-19 pandemic is causing hardship. **NOTE:** Application period is currently open until **June 8** and will reopen during the following periods: July 6-13 and August 3-10.

viii. **Verizon-LISC:**

a. Verizon and LISC are offering grants of up to $10,000 to businesses facing immediate financial pressure because of COVID-19, especially entrepreneurs of color, women-owned businesses, and other enterprises in historically under-served places who don’t have access to flexible, affordable capital. See: [https://www.lisc.org/covid-19/verizon-small-business-recovery-fund/](https://www.lisc.org/covid-19/verizon-small-business-recovery-fund/). **NOTE:** Application period for round 3 grants is now closed.

ix. **Womply:**


x. **#wouldaspent:**

a. #wouldaspent is offering small businesses the opportunity to add their names to a fundraiser list to enable individuals to make donations to the businesses instead of, or in addition to, purchasing a gift card. See: [https://www.wouldaspent.org/](https://www.wouldaspent.org/).

b. **Payment Deferrals**

i. **Intuit:**

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/).
ii. **PAYPAL:**

c. **Technical Assistance**
   i. **Google:**

   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. United Way


ii. Instrumental

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

iii. The San Francisco Foundation

   i. The San Francisco Foundation COVID-19 Emergency Response Fund is providing one-time payments to nonprofits addressing the following four issue areas: racial bias, worker protection, homelessness and renter protection/housing security, and food security. The grants range between $5,000 and $25,000. See: https://sff.org/for-nonprofits-apply-for-a-grant-from-the-sff-covid-19-emergency-response-fund/.

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

   2. Applications are accepted on a rolling basis. Due to the high volume of requests, SFF is currently reviewing applications within 15-20 days.
iv. **The Save Small Business Fund**
   i. The Save Small Business Fund. See: [https://savesmallbusiness.com/](https://savesmallbusiness.com/). **NOTE**: Application period is currently closed.

v. **A Just East Bay Response Fund**
   i. A Just East Bay Response Fund will provide one-time general operating grants to organizations serving Alameda and Contra Costa Counties that provide critical services around economic security to the most vulnerable populations in the East Bay. See: [https://www.ebcf.org/covid-19-fund/](https://www.ebcf.org/covid-19-fund/). **NOTE**: There is no Request for Proposals or application process. EBCF, with input from community partners, will select organizations on a rolling basis to support through this Fund.

vi. **The Sempra Energy Foundation**

vii. **The Silicon Valley Community Foundation**
   i. The Silicon Valley Community Foundation COVID-19 Regional Response Fund will provide operating grants to organizations that have deep roots in the community and will serve vulnerable individuals such as residents without health insurance, people with limited English proficiency, healthcare and gig workers, and communities of color. See: [https://www.siliconvalleycf.org/coronavirus-fund](https://www.siliconvalleycf.org/coronavirus-fund). **NOTE**: There is no Request for Proposals or application process.

viii. **The James Beard Foundation**
   i. The James Beard Foundation Food and Beverage Industry Relief Fund. See: [https://www.jamesbeard.org/relief-fund](https://www.jamesbeard.org/relief-fund). **NOTE**: Application period is currently closed.

b. **Loans**
   i. **The Arts Loan Fund**
      i. 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**
   i. Kiva provides no interest loans to small businesses. In response to COVID-19, Kiva expanded its eligibility criteria, increased the maximum loan amounts to $15,000, and provided for a 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).

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

iv. **Opportunity Fund**
   i. Opportunity Fund provides loans between $2,600 and $250,000 to small businesses who may not qualify for traditional funding. See: [https://www.opportunityfund.org/loan-faqs/](https://www.opportunityfund.org/loan-faqs/).
   ii. Funds may be used for numerous business purposes, including working capital, equipment purchases, tenant improvements, commercial vehicle purchases (excluding ride share cars), debt refinancing (such as merchant cash advances and tax liens), opening a new location, purchasing another business, and more.
   iii. **Technical Assistance**

v. **Small Business Majority**
   i. Small Business Majority is updating its website daily with information about upcoming webinars, relevant small business updates, policy recommendations, new resources, and more. See: [https://smallbusinessmajority.org/covid-19-daily-updates-for-small-businesses](https://smallbusinessmajority.org/covid-19-daily-updates-for-small-businesses).

vi. **Venturize**
   i. Venturize has aggregated a list of small business resources and programs to assist small businesses impacted by COVID-19. See: [https://venturize.org/resources/covid-19-other-resources](https://venturize.org/resources/covid-19-other-resources).
VIII. OTHER RESOURCES

a. **UC Berkeley School of Law**

b. **NorCal SBDC Network**
   a. Serving businesses located in Alameda, Amador, Butte, Calaveras, Contra Costa, Colusa, Del Norte, El Dorado, Humboldt, Glenn, Lake, Lassen, Marin, Mendocino, Modoc, Napa, Nevada, Placer, Plumas, Sacramento, San Mateo, San Joaquin, Shasta, Santa Cruz, Sierra, Siskiyou, Solano, Sonoma, Sutter, Tehama, Trinity, Yolo, Yuba, Counties and the City and County of San Francisco. Visit asksbdc.com 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.

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

d. **Start Small, Think Big**
i. To qualify, entrepreneur must identify with at least 1 of the following criteria: person of color; women; LGBTQ+; physical or mental disability; veteran; immigrant; low to moderate income (does not exceed 500% of the federal poverty guidelines), and have less than $1 million in revenue over the past 12 months.

e. Legal Services for Entrepreneurs

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

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

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

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