



# Small Business/Non-Profit Resources<sup>1</sup>

The COVID-19 crisis continues to financially impact small businesses. It is important for small businesses to be proactive when faced with financial distress. Below are some tips and resources San Francisco small businesses will find helpful. These programs are changing quickly and additional relief may become available.

## Federal Programs

### Small Business Administration (“SBA”) / Coronavirus Aid, Relief, and Economic Security (“CARES”) Act

The programs and initiatives in the CARES Act that was recently passed by Congress are intended to assist business owners with whatever needs the business owners may have right now. When implemented, there will be many new resources available for small businesses, as well as certain non-profits and other employers. This guide provides information regarding the major programs and initiatives that will soon be available from the SBA to address these needs.

### Paycheck Protection Program (PPP) Loans

This program provides cash-flow assistance through 100% federally guaranteed loans to employers who maintain their payroll during this emergency. If employers maintain their payroll, the loans would be forgiven, which would help workers remain employed, as well as help affected small businesses and the economy snap-back quicker after the crisis. PPP has a host of attractive features, such as forgiveness of up to 8 weeks of payroll based on employee retention and salary levels, no SBA fees, and at least 6 months of deferral with maximum deferrals of up to a year. Note, by forgiving the loan the government is essentially converting the loan into a grant, aka money that the government will not require the business to repay. At least 75 percent of the PPP loan proceeds must be used for payroll cost (but, payroll is defined broadly). Small businesses and other eligible entities eligible to apply if they were harmed by COVID-19 between February 15, 2020 and June 30, 2020. This program would be retroactive to February 15, 2020, in order to help bring workers who may have already been laid off back onto payrolls. Loans are available through June 30, 2020.

## FREQUENTLY ASKED QUESTIONS

**Question:** What types of businesses are eligible for a PPP loan?

**Answer:** ■ Businesses with fewer than 500 employees in operation on, or before, February 15, 2020.

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<sup>1</sup> This handout is informational and does not constitute legal advice. Given the complexity and nuances of the law this information is general and may not apply in specific situations. Information specific to an individual case, or generally, may be omitted. Legal advice should always be sought before taking any legal action based on the information provided. This is a rapidly developing area and this handout may quickly become out of date, as such this handout should not be relied upon in place of the text of any particular law or regulation.

- 501(c)(3) nonprofit organizations, 501(c)(19) veterans organizations, or Tribal businesses also qualify with 500 employees or fewer<sup>2</sup>
- ‘Business’ includes individuals who are self-employed, operate as sole proprietors or operate as independent contractors
- 500 employee per site exception - the SBA will only count the number of employees per physical location if the business is classified by the SBA with NAICS codes beginning with 72. This exception applies to restaurants and hospitality businesses (hotels, etc.) which can be part of large national or regional chains.
- Franchise exception - The SBA also exempts franchises, and companies that receive funding through a Small Business Investment Company from the 500 employee rules.

**Question:** What are the PPP loan terms?

**Answer:** The PPP loan is a 2 year loan at a 1.00% fixed interest rate. However, portions, or all, of the loan can be forgiven if you meet certain spending timeframes (see below).

**Question:** How is the loan size determined?

- Answer:**
- Your max loan is equal to 2.5x of your average monthly payroll over the last 12 months.
  - To calculate you max eligible loan use the following steps:
    - **Step 1:** Aggregate payroll costs (see question below) from each of the last 12 months for employees whose principal place of residence is the United States.
    - **Step 2:** Subtract any compensation paid to an employee, independent contractor, or sole proprietor, in excess of an annual salary of \$100,000.
    - **Step 3:** Calculate average monthly payroll costs by dividing the amount from Step 2 by 12.
    - **Step 4:** Multiply the average monthly payroll costs from Step 3 by 2.5.
    - **Step 5:** Add the outstanding amount of any Economic Injury Disaster Loan (“EIDL”) made between January 31, 2020 and April 3, 2020, less the amount of any “advance” under the EIDL COVID-19 loan.
  - **Note, if you were not in business between February 15, 2019 - June 30, 2019:** Your max loan is equal to 250% of your average monthly payroll costs between January 1, 2020 and February 29, 2020.
  - The maximum loan size is always \$10 million.

**Question:** What costs are eligible to include in ‘payroll costs’?

- Answer:**
- Compensation (salary, wage, commission, or similar compensation, payment of cash tip or equivalent)
  - Payment for vacation, parental, family, medical, or sick leave
  - Severance payments
  - Payment required for the provisions of group health care benefits, including insurance premiums
  - Payment of any retirement benefit
  - Payment of state or local tax assessed on the compensation of employees

**Question:** What costs are not eligible for payroll?

<sup>2</sup> Some businesses are classified by the SBA as ‘small’ even with more than 500 employees. For those businesses the applicable number of employees can be found in the the North American Industry Classification System (“NAICS”).

- Answer:
- Employee/owner compensation over \$100,000
  - Taxes imposed or withheld under chapters 21, 22, and 24 of the IRS code
  - Compensation of employees whose principal place of residence is outside of the U.S.
  - Qualified sick and family leave for which a credit is allowed under sections 7001 and 7003 of the [Families First Coronavirus Response Act](#)
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**Question: What are allowable uses of loan proceeds?**

- Payroll costs (as noted above)
  - Costs related to the continuation of group health care benefits during periods of paid sick, medical, or family leave, and insurance premiums
  - Employee salaries, commissions, or similar compensations (see exclusions above)
  - Payments of interest on any mortgage obligation (which shall not include any prepayment of or payment of principal on a mortgage obligation)
  - Rent (including rent under a lease agreement)
  - Utilities
  - Interest on any other debt obligations that were incurred before the covered period
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**Question: Can the principal of my PPP loan be forgiven?**

- Answer:
- Yes, PPP loans can be forgiven, meaning the borrower is not required to pay the loan back. Only those qualified amount spent in the **8 weeks following** the loan can be forgiven.
  - In order to qualify for forgiveness the borrower must use the loan proceeds on the above listed qualifying expenses, **BUT** 75 percent of the loan proceeds must be spent on payroll costs.
  - As a borrower, you must carefully document how you spend all of your PPP loan proceeds.
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**Question: What counts as a qualified amount for the purposes of forgiveness?**

Answer: A borrower can spend the loan proceeds on any of the above listed allowable uses, **BUT** the government will only forgive the loan in a 75 percent to 25 percent ratio of payroll to non-payroll expenses. This means that in your request for forgiveness 75 percent of your expenses must be for payroll costs, and the remainder can be for expenses such as rent, utilities, etc.

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**Question: What will reduce the amount of forgiveness I can receive?**

Answer: In addition to the timeframe (8 weeks from loan receipt) and payroll ratio (75/25 payroll to non-payroll expenses) limitations, the amount of forgiveness you can receive will be reduced if you decrease your full-time employee headcount or lower wages.

1. **Employee Reduction** - your forgiveness amount will be reduced by the number of Full-Time Equivalent (“FTE”) employees you retain for the 8 weeks following the date your loan originated divided by the average number of full-time equivalent employees you had per month from either (i) February 15, 2019 to June 30, 2019, or (ii) January 1, 2020 to February 29, 2020. The business is permitted to choose which of the two time periods it wants to use. Or as a formula:

$$\frac{[\text{Forgiveness Amount without reduction}] \times [\text{FTE during 8 weeks post-loan origination}]}{[\text{average monthly FTE between February 15, 2019 to June 30, 2019}] \text{ or } [\text{average monthly FTE between January 1, 2020 to February 29, 2020}]} = [\text{Final Forgiveness Amount}]$$

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- **What is a Full-Time Equivalent?** A full-time equivalent is found by taking the total number of all full- and part-time employees hours worked per week and dividing it by 30 hours per week.
- 2. **Wage Reduction** - your forgiveness will be lowered on a dollar for dollar basis by the amount of wages you have reduced in excess of 25 percent of the total salary or wages of any employee, making less than \$100,000/year in 2019, during the most recent full quarter during which the employee was employed before your loan originated. Or as a formula:  

$$[\text{Forgiveness Amount without reduction}] - [\text{Total dollar amount of reduction in wages in excess of 25\% of all employees earning less than \$100,000 in 2019}] = [\text{Final Loan Forgiveness Amount}]$$
- **Rehire/Wage Restoration Safe Harbor.** Your loan forgiveness amount will not be reduced by the two above methods if you restore the employees you terminated and the wages you reduced from February 15, 2020 to April 26, 2020 by June 30, 2020. Meaning basically, you need to have all of the employees, each paid at the same level, on June 30, 2020 as you had on February 15, 2020.

**Question:** What are affiliation rules?

**Answer:** Typically not a concern of small businesses, however, if your business is controlled, has the power to control another business, or if a third party controls or has the power to control both your business and another businesses, you may need to count that business'/party's employees in determining whether your business has under 500 employees. Note, as discussed above, the SBA has waived franchise rules, along with some other affiliation rules, so a business with an affiliate relationship may still qualify. However, if your business is connected with other businesses you will need to determine whether this rule applies.

## Small Business Debt Relief Program

This program will provide immediate relief to small businesses with non-disaster SBA loans, in particular 7(a), 504, and microloans. Under this program, the SBA will cover all loan payments on these SBA loans, including principal, interest, and fees, for 6 months. This relief will also be available to new borrowers who take out loans within 6 months of the President signing the bill into law.

## FREQUENTLY ASKED QUESTIONS

**Question:** Which SBA loans are eligible for debt relief under this program?

**Answer:** 7(a) loans not made under the Paycheck Protection Program (PPP), 504 loans, and microloans. Disaster loans are not eligible.

**Question:** How does debt relief under this program work with a PPP loan?

**Answer:** Borrowers may separately apply for and take out a PPP loan, but debt relief under this program will not apply to a PPP loan.

**Question:** How do I know if I'm eligible for a 7(a), 504, or microloan?

**Answer:** In general, businesses must meet [size standards](#), be based in the U.S., be able to repay, and have a sound business purpose. To check whether your business is considered small, you will need your business's 6-digit North American Industry Classification System (NAICS) code and 3-year average annual revenue. Each program has different requirements, see <https://www.sba.gov/funding-programs/loans> for more details.

**Question:** What is a 7(a) loan and how do I apply?

**Answer:** 7(a) loans are an affordable loan product of up to \$5 million for borrowers who lack credit elsewhere and need access to versatile financing, providing short-term or long-term working capital and to purchase an existing business, refinance current business debt, or purchase furniture, fixtures and supplies. In this program, banks share a portion of the risk of the loan with SBA. There are many different types of 7(a) loans, you can visit [this site](#) to find the one that's best for you. You would apply for a 7(a) loan with a bank or a mission-based lender. SBA has a free referral service tool called [Lender Match](#) to help find a lender near you.

**Question:** What is a 504 loan and how do I apply?

**Answer:** The [504 Loan Program](#) provides loans of up to \$5.5 million to approved small businesses with long-term, fixed-rate financing used to acquire fixed assets for expansion or modernization. It is a good option if you need to purchase real estate, buildings, and machinery. You apply through a Certified Development Company, which is a nonprofit corporation that promotes economic development. SBA has a free referral service tool called [Lender Match](#) to help find a lender near you.

**Question:** What is a microloan and how do I apply?

**Answer:** The [Microloan Program](#) provides loans up to \$50,000 to help small businesses and certain not-for-profit childcare centers to start up and expand. The average microloan is about \$13,000. These loans are delivered through mission-based lenders who are also able to provide business counseling. SBA has a free referral service tool called [Lender Match](#) to help find a microlender near you.

**Question:** I am unfamiliar with SBA loans, can anyone help me apply?

**Answer:** Yes, SBA resource partners are available to help guide you through the loan application process. You can find your nearest Small Business Development Center (SBDC) or Women's Business Center [here](#).

## Economic Injury Disaster Loans & Emergency Economic Injury Grants/Loan

These grants provide an emergency advance of up to \$10,000 to small businesses and private non-profits harmed by COVID-19 within 3 days of applying for an SBA Economic Injury Disaster Loan ("EIDL"). To access the advance, you must first apply for an EIDL and then request the advance. The advance does not need to be repaid under any circumstance, and may be used to keep employees on payroll, to pay for sick leave, meet increased production costs due to supply chain disruptions, or pay business obligations, including debts, rent and mortgage payments. These grants should be available even if you eventually do not qualify for the loan you are applying for.

### FREQUENTLY ASKED QUESTIONS

**Question:** Are businesses and private non-profits in my state eligible for an EIDL related to COVID-19?

**Answer:** Yes, those suffering substantial economic injury in all 50 states, DC, and the territories may apply for an EIDL.

**Question:** What is an EIDL and what is it used for?

**Answer:** EIDLs are lower interest loans of up to \$2 million, with principal and interest deferment at the SBA Administrator's discretion, that are available to pay for expenses that could have been met had the disaster not occurred, including payroll and other operating expenses. The \$10,000 grant is an emergency provision specific to the COVID-19 crisis.

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**Question: Who is eligible for an EIDL?**

Answer: Those eligible are the following with 500 or fewer employees:

- Sole proprietorships, with or without employees
- Independent contractors
- Cooperatives and employee owned businesses
- Tribal small businesses

Small business concerns and small agricultural cooperatives that meet the applicable size standard for SBA are also eligible, as well as most private non-profits of any size. See [below](#) for more info on size standards.

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**Question: My private non-profit is not a 501(c)(3). Is it still eligible for an EIDL and a grant?**

Answer: Yes, if you are a private non-profit with an effective ruling letter from the IRS, granting tax exemption under sections 501(c), (d), or (e) of the Internal Revenue Code of 1954, or if you can provide satisfactory evidence from the State that the non-revenue producing organization or entity is a non-profit one organized or doing business under State law. However, a recipient that is principally engaged in teaching, instructing, counseling, or indoctrinating religion or religious beliefs, whether in a religious or secular setting, or primarily engaged in political or lobbying activities is not eligible to receive an EIDL. If you are uncertain whether you qualify, please consult with legal counsel to determine whether your organization meets program criteria.

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**Question: Who is eligible for an Emergency Economic Injury Grant?**

Answer: Those eligible for an EIDL and who have been in operation since January 31, 2020, when the federal government announced the COVID-19 health crisis.

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**Question: How long are Emergency Economic Injury Grants available?**

Answer: January 31, 2020 - December 31, 2020. The \$10,000 grant is backdated to January 31, 2020 to allow those who have already applied for EIDLs to be eligible to also receive a grant.

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**Question: If I get an EIDL and/or an Emergency Economic Injury Grant, can I get a PPP loan?**

Answer: Whether you've already received an EIDL unrelated to COVID-19 or you receive a COVID-19 related EIDL and/or Emergency Grant between January 31, 2020 and June 30, 2020, you may also apply for a PPP loan. If you ultimately receive a PPP loan or refinance an EIDL into a PPP loan, any advance amount received under the Emergency Economic Injury Grant Program (i.e., the \$10,000 you can request) would be subtracted from the amount forgiven under the PPP (discussed above). However, you cannot use any proceeds from the EIDL for the same purpose as your PPP loan. For example, if you use your EIDL to cover payroll for certain workers in April, you cannot use PPP for payroll for those same workers in April, although you could use it for payroll in March or for different workers in April. Note, outside of the \$10,000 grant, you cannot get forgiveness for the EIDL. Careful documentation is required to ensure compliance if you take out both an EIDL and PPP.

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**Question: How do I know if my business is a small business?**

Answer: Please visit <https://www.sba.gov/size-standards/> to find out if your business meets SBA's small business size standards. You will need the 6-digit North American Industry Classification Code for your business and your business's 3-year average annual revenue.

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**Question: How do I apply for an economic injury disaster loan?**

Answer: To apply for an EIDL online, please visit <https://disasterloan.sba.gov/ela/>. Your [SBA District Office](#) is an important resource when applying for SBA assistance.

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**Question:** I am unfamiliar with the EIDL process, can anyone help me apply?

Answer: Yes, SBA resource partners are available to help guide you through the EIDL application process. You can find the nearest Small Business Development Center (SBDC), Women's Business Center, or SCORE mentorship chapter at <https://www.sba.gov/local-assistance/find/>.

## **CARES Act Expanded Small Business Counseling**

Small Business Development Centers ("SBDC"), Women's Business Centers ("WBC"), or SCORE mentorship chapters, and the associations that represent each of them, will receive additional funds to expand the outreach and allow better support for small business owners with counseling and up-to-date information regarding COVID-19. A joint platform that consolidates information and resources related to COVID-19 in order to provide consistent timely information to small businesses will be available soon.

### **Business can contact one of the below:**

- Renaissance Women's Business Center - (415) 541-8580  
<https://www.rencenter.org/womens-business-center/>
- San Francisco SBA District Office - (415) 937-7232  
<https://www.sba.gov/offices/district/ca/san-francisco>
- San Francisco SCORE - (415) 764-4964 <https://sanfrancisco.score.org/>

## **California State Programs**

### **California Work Sharing Unemployment Insurance**

California created the Work Sharing Program allowing employees whose hours and wages have been reduced to receive unemployment benefits. To participate, employers must, among other things, (i) reduce at least 10 percent of the employer's regular workforce, which must be a minimum of 2 employees; (ii) hours and wages must be reduced by at least 10 percent and not exceed 60 percent; (iii) health benefits must remain the same as before, or they must meet the same standards as other employees who are not participating in Work Sharing; (iv) retirement benefits must meet the same terms and conditions as before, or they must meet the same as other employees not participating in Work Sharing; (v) notify the employees in advance of the intent to participate in the Work Sharing program; (vi) identify the affected work units to be covered by the Work Sharing plan and identify each participating employee by their full name and Social Security number; (vii) identify how many layoffs will be avoided by participating in the Work Sharing program; and (viii) provide the Employment Development Department with any necessary reports or documents relating to the Work Sharing plan. To participate, employers must apply to the California Employment Development Department via the promulgated application. Employees can also file partial claims and receive unemployment benefits for any reduced hours.

### **California Small Business Loan Guarantee Program & Disaster Relief Loan Guarantee Program**

California IBank Small Business Finance Center offers a loan guarantee program designed for Disaster Relief specifically and is currently available to small businesses needing assistance to overcome

economic injury caused by COVID-19. Loans are operated through Financial Development Corporation (“FDC”) partners throughout the state that assists businesses in securing a 95% guarantee on a bank loan. The FDCs work directly with lenders to underwrite the loan. For San Francisco, this program is run through the Northern California Small Business Financial Development Corporation.

### **California Capital Access Program**

The California Capital Access Program encourages banks and other financial institutions to make loans to small businesses that have difficulty obtaining financing. Loans are issued through contacting participating lenders.

## **San Francisco Programs**

### **Workers and Family First Program**

In the newly instituted Workers and Family First Program, the City will contribute up to 40 hours at \$15.59 per hour per employee above whatever Paid Sick Leave the employee is currently entitled to. If the employee is usually paid more than \$15.59 per hour, the small business must contribute the remainder up to \$30 per hour.

#### **Rapid Response - Layoff Response Assistance**

Businesses considering work stoppages, layoffs, or furloughs, can participate in the City’s Office of Workforce Development’s Rapid Response virtual info sessions every Tuesday and Thursday. These sessions will outline Unemployment Insurance, Health Benefits, and Job Centers. Business can register on the City’s Office of Workforce Development’s website.

## **Financial**

### ***Small Business Emergency Loan Fund***

The City’s new Small Business Emergency Loan fund will offer loans with a flexible repayment schedule and terms determined on a case-by-case basis, based upon each borrower’s ability to repay. Applications have not yet been issued and the criteria will be forthcoming. Applications will be released on the City’s Office of Economic and Workforce Development website.

### ***Small Business Resiliency Fund***

The City is offering emergency grants of up to \$10,000 for businesses with 1-5 employees. To be eligible the business (i) must have between 1-5 fulltime equivalent payroll employees, (ii) must be a for-profit business, (iii) require a San Francisco license or permit, (iii) have less than \$2,500,000 in gross receipts, and (iv) have evidence of at least 25% loss of revenue in a 30-day period.

### ***Main Street Launch***

The City has partnered with the nonprofit Main Street Launch to offer loans up to \$250,000 with interest rates between 3.5% - 7.75%. Businesses can set up a 20-30 minute eligibility phone call at (415) 213-8677 or by email.

### ***Arts Relief Program***

Nonprofit Arts Organizations in the Bay Area can apply for a COVID-19 Emergency Loan, of up to \$50,000, at a 2.5% interest rate with a 12- to 24-month repayment period. The loan will cover any emergency needs that will help the organization stay solvent until federal, state and county restrictions on social gatherings are lifted and events and programming can be resumed. It is expected that most loan proceeds will be used to pay staff salaries, artists, rent, and other operating costs.



## Other

### ***Commercial Eviction Moratorium***

The City has ordered a moratorium prohibiting commercial and residential evictions due to nonpayment until at least April 15th. The temporary prohibition is aimed at stabilizing small- to medium-sized businesses (those with less than \$25 Million in gross receipts) and residents impacted by COVID-19. For more information, visit the Mayor's Press Releases [here](#) and [here](#).

- Suspension of the discontinuation or shut-off of water services or power.
- Recology is allowing businesses impacted by COVID-19 to suspend their service.

## **Taxes Filing Relief Programs**

### **Federal Taxes**

#### ***Income Tax Delay***

Individuals (including their pass-through entities) who owe money to the IRS can defer up to \$1 million of tax payments until July 15, 2020. Corporations can defer up to \$10 million. Individuals and corporations also have until July 15, 2020 to file their tax returns (or request a 6-month extension by filing form 4868 for individuals or form 7002 for corporations).

- CARES Act [Note, these tax provisions are not available if the entity or individual is receiving assistance through the Paycheck Protection Program discussed above]
  - Employee Retention Credit for Employers Subject to Closure or Experiencing Economic Hardship

Provides a refundable payroll tax credit for 50 percent of wages paid by eligible employers to certain employees during the COVID-19 crisis. The credit is available to employers, including non-profits, whose operations have been fully or partially suspended as a result of a government order limiting commerce, travel or group meetings. The credit is also provided to employers who have experienced a greater than 50 percent reduction in quarterly receipts, measured on a year-over-year basis.

Wages of employees who are furloughed or face reduced hours as a result of their employer's closure or economic hardship are eligible for the credit. For employers with 100 or fewer full-time employees, all employee wages are eligible, regardless of whether an employee is furloughed. The credit is provided for wages and compensation, including health benefits, and is provided for the first \$10,000 in wages and compensation paid by the employer to an eligible employee. Wages do not include those taken into account for purposes of the payroll credits for required paid sick leave or required paid family leave, nor for wages taken into account for the employer credit for paid family and medical leave (IRC sec. 45S).

- Delay of Payment of Employer Payroll Taxes

This provision would allow taxpayers to defer paying the employer portion of certain payroll taxes through the end of 2020, with all 2020 deferred amounts due in 2 equal installments, the first at the end of 2021, and the second at the end of 2022. Payroll taxes that can be deferred include the employer portion of FICA taxes, the employer and employee representative portion of Railroad Retirement taxes (that are attributable to the employer FICA rate), and half of SECA tax liability.

## State of California Taxes

### Income Tax Delay

March 15, 2020 to June 15, 2020 tax filing and payment deadlines are extended. This includes:

- Partnerships and LLCs who are taxed as partnerships whose tax returns are due on March 15 now have a 90-day extension to file and pay by June 15.
- Individual filers whose tax returns are due on April 15 now have a 60-day extension to file and pay by June 15.
- Quarterly estimated tax payments due on April 15 now have a 60-day extension to pay by June 15.

The June 15 extended due date may be pushed back even further if the Internal Revenue Service grants a longer relief period.

Taxpayers claiming the special COVID-19 relief should write the name of the state of emergency (for example, COVID-19) in black ink at the top of the tax return to alert the State Franchise Tax Board of the special extension period. If taxpayers are e-filing, they should follow the software instructions to enter disaster information.

The State Franchise Tax Board will also waive interest and any late filing or late payment penalties that would otherwise apply.

### State Payroll Tax and Reporting

Businesses experiencing a hardship as a result of COVID-19, may request up to a 60-day extension of time to file state payroll reports and/or deposit state payroll taxes without penalty or interest. A written request for extension must be received within 60 days from the original delinquent date of the payment or return.

For questions, call the Employment Development Department Assistance Center - (888) 745-3886

## San Francisco Taxes

### City Tax Deferrals

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, 2020, are waived for taxpayers or combined groups that had combined San Francisco gross receipts in calendar year 2019 of \$10 million or less. These quarterly estimated tax liabilities must instead be paid along with annual tax payments for tax year 2020, which will generally be due by March 1, 2021. These bills are typically mailed in late March, but businesses with 2019 gross receipts of \$10,000,000 or less will receive a letter instead of a bill.

### City Business License Fee Deferral

The City's Office of the Treasurer & Tax Collector collects annual license fees on behalf of the Department of Public Health, Fire Department, Police Department, Entertainment Commission and the Office of Cannabis. The due date for license fees otherwise due on March 31, 2020, is extended to June 30, 2020.

The license bills have already been mailed. For businesses that have already received them, the Office of the Treasurer & Tax Collector will be following up with an email and letter confirming the due date change by the end of March. The bills will not be reissued.

## **Private Aid Programs**

### **Facebook Small Business Grants Program**

An investment of \$2.5 million from Verizon is making it possible for LISC to begin offering critical relief and resiliency-building support to small businesses facing immediate financial threat because of the COVID-19 pandemic. The funding will go to make grants of up to \$10,000, especially to entrepreneurs of color and women owned businesses.

### **Verizon Small Business Recovery Fund**

LISC is offering critical relief and resiliency-building support to small businesses facing immediate financial threat because of the COVID-19 pandemic. This includes grants of up to \$10,000, especially to entrepreneurs of color and women owned businesses.

### **Theatre Bay Area**

The COVID-19: Performing Arts Worker Relief Fund is a resource for performing arts workers who are facing a loss of income due to the ongoing COVID-19 crisis. "Performing arts workers" includes all aspects of the performing arts including actors, administrators, box office/event staff, carpenters, dancers, designers, directors, dramaturgs, musicians, playwrights, production staff, singers, teaching artists, technicians, etc. Any resident of the San Francisco Bay Area who has worked professionally or vocationally in local performing arts, who has been an active participant in the arts community (those whose life's work is the performing arts, regardless of the income derived from work in the performing arts) and has experienced a loss of income due to COVID-19 because of: cancelled performance/s, loss of performing arts work, loss of supplemental income/job.

### **Untitled, Art**

The Art Report and Untitled, Art have expanded the qualifications for the Untitled, Art Emergency Award to include financial assistance for freelance, hourly, and wage working artists vulnerable to the economic standstill. Artist must have graduated from a Bay Area institution or have lived in the Bay Area for 2 years as a working artist

The Art Report and Untitled, Art will distribute funds of \$250 per member of household in an effort to support the security and protection of our city's artists who, in "normal times" hold part-time or contract work to prioritize their art practice. Funds support basic human needs such as mental health counseling, healthcare reimbursements not covered by insurance, childcare, food, or rent, for example.

### **Restaurant Opportunities Centers United**

National, state and city resources available to restaurant workers during the COVID-19 pandemic.

### **Bay Area Workers Support (BAWS)**

BAWS is re-introducing one of our community care structures by offering emergency grants for sex workers experiencing hardships during COVID-19. We are able to give small grants of \$50 - \$200. If you have a larger expense or ongoing needs we will gladly promote your crowdfunding campaign on our social media, or help you set one up.

### **Kiva**

Kiva offers zero-interest loans of up to \$15,000 to small businesses.

### **James Beard Foundation**

The James Beard Foundation is launching a fund that will be gathering support from corporate, foundation, and individual donors to provide micro-grants to independent food and beverage businesses in need.

### **USBG National Charity Foundation**

[Bartender Emergency Assistance Program](#) is providing emergency assistance grants to Bartenders, their spouses or children, who have experienced a catastrophic event or emergency. Go to their [website](#) to learn more about their eligibility guidelines and application process.

### **The Restaurant Workers' Community Foundation (RWCF)**

The Restaurant Workers' Community Foundation (RWCF) announced its [COVID-19 Crisis Relief Fund](#), offering zero interest loans to restaurant businesses as well as relief funding for individual workers facing economic hardships or health crises as a direct result of COVID-19.

- To express interest in this emerging relief fund, contact [covidhelp@restaurantworkerscf.org](mailto:covidhelp@restaurantworkerscf.org).

# Resources

## Federal Resources

SBA's COVID-19 Small Business Guidance - <https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources>

## California Resources

California COVID-19 Response Businesses Resources - <https://covid19.ca.gov/business-and-employers/#top>

California Governor's Office of Business Development - <https://business.ca.gov/coronavirus-2019/>

California Employment Development Department Work Sharing Program Information Page - [https://www.edd.ca.gov/unemployment/Work\\_Sharing\\_Program.htm](https://www.edd.ca.gov/unemployment/Work_Sharing_Program.htm)

California IBank Small Business Finance Center (SBFC) - <https://www.ibank.ca.gov/small-business-finance-center/>

California Capital Access Program (CalCAP) for Small Businesses - <https://www.treasurer.ca.gov/cpcfca/calcap/sb/index.asp>

## San Francisco Resources

San Francisco Emergency Operations Center COVID-19 Resources Page - <https://sf.gov/topics/coronavirus-covid-19>

San Francisco Office of Economic and Workforce Development Business Resources Page - [https://oewd.org/resources-businesses-and-employees-impacted-covid-19?\\_ga=2.124124291.829100065.1584034815-1132247688.1575787005](https://oewd.org/resources-businesses-and-employees-impacted-covid-19?_ga=2.124124291.829100065.1584034815-1132247688.1575787005)

San Francisco Workers and Family First Program Step By Step Guide - <https://sf.gov/step-by-step/get-reimbursed-paying-your-sf-staff-extra-sick-time>

San Francisco Main Street Launch - <https://mainstreetlaunch.org/san-francisco-launch/>

San Francisco SBA District Office - (415) 937-7232 <https://www.sba.gov/offices/district/ca/san-francisco>

Treasurer, City and County of San Francisco Covid-19 Response - <https://sftreasurer.org/covid19>

San Francisco Renaissance Women's Business Center - (415) 541-8580 <https://www.rencenter.org/womens-business-center/>

San Francisco SCORE - (415) 764-4964 <https://sanfrancisco.score.org/>

## Private Resources

U.S. Chamber of Commerce Resources - <https://www.uschamber.com/co/small-business-coronavirus>

America's Small Business Development Center Network Covid-19 Small Business Resources - <https://americassbdc.org/coronavirus-information/>

## **Text of Emergency Orders**

Proclamation of California State Emergency - <https://www.gov.ca.gov/wp-content/uploads/2020/03/3.4.20-Coronavirus-SOE-Proclamation.pdf>

Proclamation by the Mayor Declaring the Existence of a Local Emergency

- Original Declaration - <https://sfmayor.org/sites/default/files/Proclamation%20of%20Local%20Emergency%20re.%20COVID-19%202.25.2020.pdf>
- First Supplemental - [https://sfmayor.org/sites/default/files/SupplementalDeclaration\\_03112020.pdf](https://sfmayor.org/sites/default/files/SupplementalDeclaration_03112020.pdf)
- Second Supplemental - [https://sfmayor.org/sites/default/files/SupplementalDeclaration2\\_03132020\\_stamped.pdf](https://sfmayor.org/sites/default/files/SupplementalDeclaration2_03132020_stamped.pdf)
- Third Supplemental - [https://sfmayor.org/sites/default/files/Supplement\\_v3\\_03172020\\_stamped.pdf](https://sfmayor.org/sites/default/files/Supplement_v3_03172020_stamped.pdf)
- Fourth Supplemental - [https://sfmayor.org/sites/default/files/Supplement\\_v4\\_03182020\\_Stamped.pdf](https://sfmayor.org/sites/default/files/Supplement_v4_03182020_Stamped.pdf)
- Fifth Supplemental - [https://sfmayor.org/sites/default/files/032320\\_FifthSupplement.pdf](https://sfmayor.org/sites/default/files/032320_FifthSupplement.pdf)
- Declaration of Local Health Emergency Regarding Novel Coronavirus Disease 2019 (Covid-19) - <https://www.sfdph.org/dph/alerts/files/HealthOfficerLocalEmergencyDeclaration-03062020.pdf>

## **Public Health Resources for Employers**

Centers for Disease Control and Prevention Interim Guidance for Businesses and Employers - [https://www.cdc.gov/coronavirus/2019-ncov/community/guidance-business-response.html?CDC\\_AA\\_refVal=https%3A%2F%2Fwww.cdc.gov%2Fcoronavirus%2F2019-ncov%2Fspecific-groups%2Fguidance-business-response.html](https://www.cdc.gov/coronavirus/2019-ncov/community/guidance-business-response.html?CDC_AA_refVal=https%3A%2F%2Fwww.cdc.gov%2Fcoronavirus%2F2019-ncov%2Fspecific-groups%2Fguidance-business-response.html)