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

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Below is a list of resources which are currently available to provide financial assistance to small businesses, individuals and sole proprietors in California, particularly those in northern California.

The number, and availability, of relief programs has grown exponentially in response to the COVID-19 pandemic. As a result, although the list is intended to be comprehensive, it may not include all programs available to you.

Top Priority Tip: Contact your bank.

For the Small Business Administration (SBA) programs, you should promptly reach out to your primary banking partner to determine if they are an SBA approved lender or is otherwise administering any programs made available under the CARES Act and other government initiatives to provide financial assistance to small businesses.

If your bank is not an SBA approved lender, there is also a link below provided by the SBA of a number of approved Lenders. For all other relief programs, you should reach out to the contact specified below for the program. A very high volume of people are already seeking assistance, so it is important to start the process with either your bank or SBA approved lender for the SBA programs, or the organization specified below for the non-SBA programs, as soon as possible.

Program Details	Am I Eligible?	How to Apply?
FEDERAL GOVERNMENT PROGRAMS		
SBA Paycheck Protection Program (PPP)		
Type of Relief - Low-interest loans up to the **lesser of $10 million or 2.5x average monthly payroll costs**. Must be used for employee salaries, wages, sick leave, health benefits, pension benefits, state taxes and payments to independent contractors. **Forgiveness & Deferred Payments -** Loans may be fully or partially forgiven (i.e., converted into a grant). Loan payments do not begin for 6 months.	PPP is available for (1) an "Eligible Entity" with a principal place of business in the U.S., in operation as of 2/15/20 and who had employees for whom it paid salaries and payroll taxes, or (2) independent contractors or sole proprietors. Determining whether an entity is an Eligible Entity can be complex for some entities. Certain businesses are due to the nature of the business. For more information about eligibility visit the SBA's website.	You can apply through any existing SBA 7(a) lender or through any federally insured depository institution, federally insured credit union, and Farm Credit System institution that is participating. Other regulated lenders will be available to make these loans once they are approved and enrolled in the program. You should consult with your local lender as to whether it is participating in the program. Apply with an SBA approved lender. To find an SBA approved lender, contact your local SBA District Office. You may also check this list of the 100 most active SBA lenders on the SBA website. Download the SBA application form here: https://www.sba.gov/sites/default/files/2020-04/PPP%20Borrower%20Application%20Form.pdf There are limited program funds available so apply now. You must submit documentation necessary to establish eligibility (e.g. payroll records, tax filings, etc).
SBA Economic Injury Disaster Loan (EIDL)		
Type of Relief - low-interest loans up to $2 million based on an applicant's actual economic injury suffered as a result of COVID-19. Can	Applicants that satisfy eligibility criteria for section 7(a) of the SBA **and** show	Apply for EIDL loans and advances directly with the SBA here: https://covid19relief.sba.gov/#/

Program Details	Am I Eligible?	How to Apply?
be used for working capital, necessary expenditures, payroll, sick leave, rent or mortgage payments. **Advance** - any applicant can also request a $10,000 grant which will be disbursed within 3 days. The advance does not have to be repaid even if the applicant is not approved for the EIDL.	you are unable to meet your obligations and pay ordinary expenses as a result of COVID-19, you are eligible.	You must submit the completed loan application and a signed and dated IRS Form 4506-T. For questions, please contact the SBA disaster assistance customer service center at 1-800-659-2955 (TTY: 1-800-877-8339) or e-mail disastercustomerservice@sba.gov.
SBA Express Bridge Loan Pilot Program (EBL)		
Type of Relief – loans up to $25,000 for small businesses that have an existing banking relationship with an SBA Express Lender as of March 13, 2020. Loans can be term loans or used to bridge gap while applying for a direct SBA Economic Injury Disaster loan. If a small business has an urgent need for cash while waiting for decision and disbursement on an Economic Injury Disaster Loan, they may qualify for an SBA Express Disaster Bridge Loan. **Pilot Period** - EBL loans can be approved through March 13, 2021.	If you are a small business that was operational on March 13, 2020 and meet all other 7(a) loan eligibility criteria, you are eligible.	Contact your bank to determine if it is an SBA Express Lender. Here is a link to the Express Bridge Loan Pilot Program Guide and a pdf link to the application.
SBA Debt Relief		
SBA will automatically pay the principal, interest, and fees of current 7(a), 504, and	If you have an existing SBA 7(a), 504, or microloan, or	No application necessary.

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microloans for a period of six months. SBA will also automatically pay the principal, interest, and fees of new 7(a), 504, and microloans issued prior to September 27, 2020. For current SBA Serviced Disaster (Home and Business) Loans: If your disaster loan was in "regular servicing" status on March 1, 2020, the SBA is providing automatic deferments through December 31, 2020.	obtain a new 7(a), 504 or microloan prior to September 27, 2020, you are eligible.	You may want to contact your existing SBA lender to confirm automatic payment applies to your loan. For those with SBA Serviced Disaster (Home and Business) Loans, the deferral is automatic. You are still responsible for the deferred payments and interest will continue to accrue. You can also continue to make regular payments. If you accept automatic deferral, don't forget to discontinue preauthorized payments until the end of the deferment period and to reestablish the payments after the period ends. Contact your existing SBA lender to confirm auto payment.
SBA Express Loan Program		
Type of Relief –Loans up to $350,000 with accelerated turnaround times. SBA responds to applications within 3 business days. Collateral and personal guarantees may be required. Subject to availability as program not specifically revised to address COVID 19.	If you are a small business that meets all other 7(a) loan eligibility criteria , you are eligible.	Apply with an SBA approved lender. To find an SBA approved lender, contact your local SBA District Office. You may also check this list of the 100 most active SBA lenders on the SBA website.

Program Details	Am I Eligible?	How to Apply?
SBA Microloan Program		
Type of Relief – short-term loans up to $50,000 to assist women, low-income individuals, minority entrepreneurs and other small businesses in need of financial assistance. **Purpose & Requirements** – microloans may be used for working capital, supplies, machinery/equipment and fixtures. Subject to availability as program not specifically revised to address COVID 19.	If you are a small business that meets all other 7(a) loan eligibility requirements, you are eligible. To obtain microloans greater than $20,000, you must demonstrate you cannot obtain comparable credit elsewhere and have good prospects for success.	Apply through an SBA approved intermediary in your area. To find an approved intermediary, contact your local SBA District Office or view the list of Participating Microloan Intermediary Lenders.
SBA 504 Program		
Type of Relief – project financing up to $5.5 million for the purchase, lease or improvement of long-term fixed-assets for business operations. **Purpose & Requirements** – projects financed must create job opportunities and meet certain community development or public policy goals. Subject to availability as program not specifically revised to address COVID-19.	You are eligible if you are a small business that either: • meets all other 7(a) loan eligibility requirements; **or** • has a tangible net worth less than $8.5 million, and an average net income after taxes less than $3 million for the prior 2 years.	Apply for a 504 loan through any Certified Development Company (CDC). You may contact your local SBA District Office or use the SBA's local assistance search tool to find CDCs in your area. For more information go to: 504 resource page of the SBA website.

Program Details	Am I Eligible?	How to Apply?
Middle Sized Businesses (less than 10,000 employees) & Others		
Type of Relief – Presently, under the CARES Act there are two programs available for businesses with less than 10,000 employees. The Main Street New Loan Facility offers low-interest loans to mid-sized businesses of up to $25 million payable over 4 years. The Main Street Expanded Loan Facility provides for increases to existing loans originated prior to April 8, 2020 of up to $150 million. **Purpose & Requirements** – Loan proceeds intended for business that have faced exigent circumstances due to COVID-19. Recipients must make reasonable efforts to maintain their payroll and retain their employees. Recipients must also commit to comply with restrictions on executive compensation stock repurchases, and dividend restrictions.	The programs are available to businesses with not more than 10,000 employees or more than $2.5 billion in revenues, with have significant operations and employees located in the U.S. Note: You may still be eligible even if you applied for or received a PPP Loan (described above).	Contact your bank or any U.S. insured depository institutions, bank holding companies and U.S. savings and loan companies. For more information go to: https://www.federalreserve.gov/monetarypolicy/main.htm.

Program Details	Am I Eligible?	How to Apply?
Federal Employment Tax Relief Programs		
Deferral of Certain Employment Taxes: Employers may defer the payment of the employer's share of social security taxes (but not Medicare taxes) from March 27 – December 31, 2020. Employers must repay 50% in 2021 and 50% in 2022	All employers are eligible. However, if an employer has an SBE loan forgive they will no longer able to defer the payment of the employers' portion of employment taxes for periods after the loan is forgiven. Previously deferred amounts may continue to be deferred until the 2021 and 2022 payment dates.	There is no need to apply the program can be implemented unilaterally.
CARE Act Employee Retention Refundable Tax Credit. Reimbursement of up to $5,000 in employee wages via refundable employment taxes. The credits, which are taken on a quarterly basis, are for 50% of the wages of each eligible employee up to a per employee total of $10,000 in wages for all quarters. The wages for which a credit may be claimed differs depending on whether the employer has up to 100 or more than 100 employees. Employers with more than 100 employees may claim credits only for wages paid to employees with respect to which the employee is not providing services either because of a	Employers are not eligible for this program if they have taken out a payroll protection loan (PPL). For employers who have not taken a PPL, eligibility is a quarterly determination. The credits are available if under a government order, there has been a full or partial suspension of work due to COVID-19 **or** there has been a significant (50% or greater) decline in the gross receipts of the business compared to the same quarter last year.	The credit is first claimed by allowing the employer to retain the employer portion of social security taxes otherwise due for the quarter (for all employees not just eligible employees). Credits for the quarter that exceed the employers portion of social security taxes can be claimed through an accelerated refund process. Employers should use IRS Form 7200 to claim a refund for amounts in excess of usable credits.

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government shutdown or because of a significant decline in business. Employers with up to 100 employees may claim the credit for all of their employees.		
Paid Sick Leave Paid and Paid Family Leave Credits Reimbursement of up to $10,000 per employee of wages required to be paid under the Emergency Family and Medical Leave Expansion Act (Expanded FMLA), which entitles workers to certain paid family and medical leave. Employment tax credit of up to $200/day per employee	Employers with 500 or fewer employees who are required to make payments under the provisions of the Family First Corona Virus Relief Act.	The credit is first claimed by allowing the employer to retain the employer portion of social security taxes otherwise due for the quarter (for all employees not just eligible employees). Credits for the quarter that exceed the employers portion of social security taxes can be claimed through an accelerated refund process. Employers should use IRS Form 7200 to claim a refund for amounts in excess of usable credits.

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STATE AND LOCAL GOVERNMENT PROGRAMS IN CALIFORNIA

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

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

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

STATE OF CALIFORNIA

California Department of Tax and Fee Administration Tax Filing Extension

Type of relief – Eligible taxpayers have an additional 3 months to file their return, between now and July 31, 2020. CDTFA has also granted other extension for taxpayers, including extending the filing deadline for refund claims by 60 days for individuals and businesses that are unable to file a timely claim for refund as a result of COVID-19, and extending the tax appeal filing time by 60 days.	Taxpayers are eligible for the tax filing extension if they file a return reporting less than $1,000,000.	The extensions are automatic for those that qualify. For more information go to: https://www.cdtfa.ca.gov/services/covid19.htm.

California Department of Tax and Fee Administration Small Business Relief Payment Plans

Type of relief – Small business taxpayers may take advantage of a 12-month, interest-free payment plan for up to $50,000 of sales and use tax liability	You may be eligible if your business has less than $5,000,000 in taxable annual sales	For more information go to: https://www.cdtfa.ca.gov/services/covid19.htm.

Program Details	Am I Eligible?	How to Apply?
California Employment Development Department Tax Filing Extension		
Type of relief – Employers experiencing hardship due to COVID-19 may request a 60-day extension to file state payroll reports and/or deposit state payroll taxes without penalty or interest.		Business must request the extension in writing within 60 days of the original delinquent date of payment or return. For more information go to: https://www.edd.ca.gov/about_edd/coronavirus-2019.htm.
Extension of State Income Tax Deadline		
Type of relief – The Franchise Tax Board has postponed the filing deadline until July 15 for all individuals and businesses for 2019 tax returns and tax return payments, 2020 1st and 2nd quarter estimate payments, 2020 LLC taxes and fees, and 2020 non-wage withholding payments	Taxpayers experiencing any difficulty in filing or paying as a result of COVID-19 are eligible.	Taxpayers claiming this relief should write the name of the state emergency (i.e. COVID-19) in black ink at the top of the tax return to alert the Franchise Tax Board of the special extension period. For e-filing, taxpayers should follow instructions for entering disaster information. For more information go to: https://www.ftb.ca.gov/about-ftb/newsroom/news-releases/2020-3-state-postpones-tax-deadlines-until-july-15-due-to-the-covid-19-pandemic.html.
California Small Business Loan Guarantee Program (via IBank)		
Type of relief – Loan guarantees and direct loans for small businesses experiencing capital access barriers and for those that do not qualify for federal funds.	You may be eligible if you are a small business located in California with 1 to 750 employees that have been negatively impacted or experienced disruption by COVID-19, or are an eligible nonprofit.	For more information go to: https://www.ibank.ca.gov/small-business-finance-center/.

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California Capital Access Program (CalCAP)		
Type of relief – The program encourages banks and other financial institutions to make loans to small businesses that have difficulty obtaining financing. Enrolled small businesses may receive more favorable loan terms from a lender if the loan is enrolled in the CalCAP Loan Loss Reserve Program. Additionally, the Loan Loss Reserve program may provide up to 100% coverage as a result of certain loan defaults.	Your bank has to be enrolled to participate in CalCAP.	For more information go to: https://www.treasurer.ca.gov/cpcfa/calcap/sb/index.asp.
Bridge Loan Program – 12-Month Reprieve of State Sales Tax		
Type of relief – The governor of California has recently announced a bridge loan program of up to $50,000 for small businesses in California, by means of a 12-month reprieve of state sales tax.	You may be eligible if you are a small business taxpayer with less than $5 million in taxable annual sales.	Payment plan requests can be made through our online services system in the coming months. For more information go to: https://abc7.com/6071621/?fbclid=IwAR1GExP8zVqs7Ee4xL6JJVWJYYkLNcmI3NnUANQLZe6nnEeILbJDXxUgKYA.
$50 Million Microlending Program for Small Businesses		
Type of relief – California has recently launched a $50,000,000 loan program to provide loans to small businesses that might not be eligible for Federal lending programs. The program will be run through the California Infrastructure Economic Development Bank (IBanks).	You are eligible if you are a small businesses located in California with 1 to 750 employees that have been negatively impacted or experienced disruption by COVID-19.	For more information and to apply go to: https://www.ibank.ca.gov/small-business-finance-center/.

Program Details	Am I Eligible?	How to Apply?
ALAMEDA COUNTY		
Oakland Small Business Emergency Grant Program		
Type of Relief – Provides $5,000 to small businesses in Oakland owned by very-low income individuals who suffered financial loss due to COVID-19.	You may be eligible if: i) the business owner is "low income"; ii) it is a small business (gross revenue less than or equal to $1,000,000); and iii) the business is located within the City of Oakland and have an Oakland business license.	Initial application period ended on April 5, 2020. However, the fund may or may not reopen. For more information and application go to: https://www.workingsolutions.org/oakland-grants.
Oakland- Main Street Launch		
Type of Relief – Fund providing micro and small business loans in amounts ranging from $10,000-250,000. 10 year loan term with no prepayment penalty with interest rate of WSJ Prime + 4%.		For more information go to http://www.mainstreetlaunch.org/oakland-launch/.

Program Details	Am I Eligible?	How to Apply?
Oakland Business Tax Assistance		
Type of Relief – Provides waiver of late penalties for small businesses resulting from failure to file taxes due to COVID-19.		For more information: go to: https://www.oaklandca.gov/services/assistance-with-city-of-oakland-business-taxes. Contact customer service: 510-238-3704 Email: BTwebsupport@oaklandca.gov
Fremont - Waiver of Penalties and Interest on Business Tax Certificate		
Type of Relief – waiver of penalties and interest on late payments for business tax certificate renewals.	This waiver applies to any business tax certificates that expired on December 31, 2020 and were due for renewal by February 29, 2020, and will continue for business tax certificates expiring on March 31, 2020 and up for renewal on April 30, 2020.	For more information go to: http://fremont.gov/3589/Business-Resources. Or email the City Revenue Division at businesstax@fremont.gov or the Economic Development Department at econdev@fremont.gov.

Program Details	Am I Eligible?	How to Apply?
Hayward Community Relief Fund and Small Business Resiliency Grant Program		
Type of Relief – Provides grant funding for small businesses to support operations and layoff aversion. The grant award is up to $5,000 and can be used for any aspect of the business.	All businesses with 25 or fewer employees and all independently owned restaurant businesses regardless of employee count are eligible.	Applicants must i) complete an Estimated Disaster Economic Worksheet; ii) complete a W-9 form for the business; and iii) complete a Preferred Payment Form. For more information go to: https://www.hayward-ca.gov/hayward-community-relief-fund. For further information and application forms go to: https://www.hayward-ca.gov/your-government/programs/hayward-covid-19-small-business-resiliency-grant-program.
Alameda Façade Grant Program		
Type of relief – Provides grant up to $15,000 for exterior modifications to businesses.	Eligible City of Alameda businesses include retail, restaurant, theaters or service businesses, or commercial properties.	For more information go to: https://www.alamedaca.gov/files/assets/public/community-development/economic-development/fy-2019-20-facade-grant-program-revised-guidelines-12-26-19.pdf. Initial application period ended on April 7, 2020. Applications are still being accepted in case additional funding remains available.

Program Details	Am I Eligible?	How to Apply?
Albany Small Business Emergency Loan Fund		
Type of relief – Provides small business loans up to $15,000 at 2% interest to businesses who have been affected by COVID-19.	You may be eligible if your business has fewer than 40 employees and your business has already applied for state or federal assistance.	For more information an application go to: https://communitylendingworks.org/albany/
Emeryville Façade Grant Program		
Type of relief – Provides grant up to $75,000 for exterior modifications and upgrades.	You may be eligible if your business is located in certain specified areas or on streets as mentioned in the program details. The business cannot be under investigation for violation of City codes.	For more information and application: http://emeryville.org/DocumentCenter/View/10118/Approved-Program-Guidelines_with-updated-eligibility-map?bidId.
Emeryville Business License Tax and Fire Inspection Rebates		
Type of relief – Helps Emeryville business owners save on costs related to business taxes and fire inspection fees.		Applicants must fill out a Business License Tax Rebate Application Form and submit a W-9. For more information go to: http://www.ci.emeryville.ca.us/1194/Small-Business-Incentives-and-Rebate-Pro or contact the Small Business support staff person, Emi Theriault at etheriault@emeryville.org.

Program Details	Am I Eligible?	How to Apply?
Berkeley Business Continuity Grants		
Type of relief – Provides grants up to $10,000 for operational expenses, rent, payroll, and other business related costs.	You may be eligible if: • Applicant business or nonprofit organization has a Berkeley business license as of March 1, 2020. • Your business has 50 or fewer employees • You are able to demonstrate 25% reduction in revenue due to COVID-19.	Initial application period ended April 6, 2020. However, a second round will subsequently open if there is funding leftover from the first round. For more information go to: https://www.cityofberkeley.info/covid19-business-grants/.
Berkeley Revolving Business Loan Fund		
Type of relief – Program that provides loans to businesses in amounts typically between $35,000 to $50,000. Loans of up to $100,000 may be offered. Interest rates are at WSJ prime interest rate plus 2%.	You may be eligible if you i) demonstrate retention and/or creation of employment opportunities in Berkeley; ii) Business owner must be creditworthy; and iii) you comply with program regulations and policies.	For more information go to: https://cityofberkeleyoed.submittable.com/submit.

Program Details	Am I Eligible?	How to Apply?
CONTRA COSTA COUNTY		
Richmond Revolving Loan Fund		
Type of relief – Provides loans from $5000-100,000 working capital for small businesses.	If the Applying Business has been in operation for a minimum of one year, and either provides services or hire residents in the City of Richmond or has a business located in the city, you are eligible.	For more information go to: https://www.ci.richmond.ca.us/2768/Revolving-Loan-Fund For application go to: https://www.ci.richmond.ca.us/DocumentCenter/View/38716/Revolving-Loan-Fund-Brochure-2016?bidId.
MONTEREY COUNTY		
Monterey Peninsula Chamber of Commerce COVID-19 Community Relief Fund		
Type of relief – Provides grants between $5000-30,000 to non-profit organizations and public agencies serving Monterey County residents that have been affected by COVID-19.	Must be a nonprofit organization or public agency that serves Monterey County residents. Fiscally sponsored groups are not eligible at this time.	For more information and application: https://www.cfmco.org/nonprofits/grants/covid-19-relief-grants/.
SAN BENITO COUNTY		
No specific programs offered by the county or the cities located within. Please visit your local city website and check back for opportunities that may arise. Please also visit the San Benito County website for any updates on relief programs as well.		San Benito County website: http://www.cosb.us/ San Benito EDC website: https://edcsanbenito.org/

Program Details	Am I Eligible?	How to Apply?
SAN FRANCISCO (CITY AND COUNTY)		
SF Revolving Loan Fund		
Type of Relief – Microloans from $5,000-$50,000	You may be eligible if you operate in at least one of the nine Bay Area counties (Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, Solano, and Sonoma) You must be at least 18 years old and have at least 1 year of recent, paid, same-industry experience, be current on all debt, and have a secondary source of income (if start-up)	For more information go to: https://oewd.org/grant-and-loan-programs and https://www.workingsolutions.org/overview
SF Emerging Business Loan Fund Program –Main Street Launch		
Type of Relief – Loans from $10,000-$250,000 to high-impact businesses that create jobs for low-moderate income individuals.		For more information go to: https://oewd.org/grant-and-loan-programs and https://mainstreetlaunch.org/san-francisco-launch/ and https://www.mainstreetlaunch.org/wp-content/uploads/2019/01/ONE-PAGER-SF-general-2018-04-03.pdf.

Program Details	Am I Eligible?	How to Apply?
San Francisco Hardship Emergency Loan Fund Program (SF HELP) – Main Street Launch		
Type of Relief – 0% interest rate loans of up to $50,000 from Main Street Launch in partnership with the City of San Francisco. Terms of up to 6 years with no collateral and no fees. Eligible loan uses include working capital, equipment, and inventory.	You may be eligible if you meet the following criteria: • Be an existing business located in the City of San Francisco (SF Business address) • Be a for-profit business in good standing • Have total annual revenues under $2,500,000 • Have a valid San Francisco Business License	For more information go to: https://mainstreetlaunch.org/contact-us/. For application go to: https://mainstreetlaunch.org/about-us/loan-inquiry/.
SF COVID-19 Small Business Resiliency Fund		
Type of Relief – Grants up to $10,000 to be used for employee salaries and rent.	You may be eligible if you i) have at least 1 employee and no more than 5 employees; ii) demonstrate a loss of revenue of 25% or more; iii) have less than $2,500,000 in gross receipts; and iv) are engaged in activities that are regulated by the City and County of San Francisco and have a license/permit associated to that regulation.	The initial application round for this program closed on 3/29/20. However, the city has more recently provided an additional $1,000,000 to the fund, so the program may reopen. For more information go to: https://oewd.org/businesses-impacted-covid-19.

Program Details	Am I Eligible?	How to Apply?
SF Workers and Families First Program		
Type of Relief – The City of San Francisco will reimburse employers $15.59 per hour for extra sick leave up to 40 hours.	You may be eligible if you: (i) have a location registered in San Francisco and have staff who work there; (ii) have employees that are eligible for sick leave; and (iii) be current on business registration, regulatory licenses, and business tax obligations For employers with 200-499 employees in all locations, you must first exhaust the 80 hours of additional sick leave required by the federal government for the coronavirus outbreak. Your business may be operating on reduced hours or temporarily closed and still be eligible.	Obtain pre-approval at: https://sf.gov/workers-families-first-preapproval-form?_ga=2.89527195.125668101.1586048850-732509309.1586048850. For more information go to: https://sf.gov/step-by-step/get-reimbursed-paying-your-sf-staff-extra-sick-time.

Program Details	Am I Eligible?	How to Apply?
Deferral of Business Taxes and Business Licensing Fees for Small Businesses in San Francisco		
Type of Relief – Small businesses may defer payment for their first quarter business taxes (previously due April 30) which will generally be due by March 1, 2021. No interest payments, fees, or fines will accrue as a result of the deferral. Additionally, the city will delay its collection of the unified license bill for an initial term of three months, with further delay to be contemplated based on need. The due date for license fees due on March 31, 2020 is extended to June 30, 2020.	Businesses with up to $10 million in gross receipts are eligible for the tax deferral. Any business that is required to pay business licensing fees is eligible for the fee deferral.	For more information go to: https://sfmayor.org/article/mayor-london-breed-and-board-supervisors-announce-10-million-small-business-relief-fund and https://sftreasurer.org/covid19.
SANTA CLARA COUNTY		
San Jose Web Grants		
Type of relief – Website dedicated to posting all grants the City of San Jose has to offer for all purposes including small business relief. You must register an account to view grants.	Please see eligibility requirements for each specific grant you are interested in applying for.	For more information go to: http://grants.sanjoseca.gov/index.do.

Program Details	Am I Eligible?	How to Apply?
San Jose Business Cooperation Program		
Type of relief – The Business Cooperation Program provides businesses a rebate of up to 30% on the local portion of the state collected use tax subsequently remitted to the City as a result of the business entering the state's Use Tax Direct Pay Permit program or allocating use tax attributed to acquisition of construction materials in San Jose.		For more information go to: https://www.sjeconomy.com/how-we-help/programs-and-services or contact the Office of Economic Development at 408-535-8178.
San Jose Enterprise Incentive		
Type of relief – Businesses located in the San Jose "Enterprise Zone" can receive state tax credits including Sales and Use Tax and Hiring credits, and business expense deductions.	Eligibility extends to businesses in census tracts with the 25% highest share of both unemployment and poverty in the State, or former Enterprise Zone areas that hire long-term unemployed workers, veterans within 12-months of separation from service, people receiving Federal earned income tax credit, ex-offenders and recipients of CalWorks or general assistance.	For more information go to: https://www.sjeconomy.com/how-we-help/programs-and-services or contact the San Jose Redevelopment Agency at 408-795-1813.

Program Details	Am I Eligible?	How to Apply?
Silicon Valley Strong Fund		
Type of relief: Fund developed to aid Silicon Valley businesses whose revenues have fallen due to COVID-19.	Program eligibility to be determined.	Application period is currently closed but expected to open the latter part of April 2020. For more information go to: https://siliconvalleystrong.org/donate/.
SANTA CRUZ COUNTY		
Santa Cruz Property Tax Penalty Waivers		
Type of relief – Provides waiver of penalties, costs, or other charges resulting from a tax delinquency due to a reasonable cause.		For more information go to: http://www.co.santa-cruz.ca.us/Departments/TaxCollector.aspx. For application form go to: http://www.co.santa-cruz.ca.us/Portals/0/County/ttc/pdfs/Fee%20Cancellation%20Request%20Form%20-%20COVID.pdf.

Program Details	Am I Eligible?	How to Apply?
SAN MATEO COUNTY		
San Mateo County Strong Fund		
Type of Relief – Small businesses may be eligible for grants of up to $10,000	You may be eligible if you have 10 or fewer full-time equivalent employees and can document a loss of at least 25% in revenue due to COVID-19.	Applications have not yet been released for this program. For more information go to: https://www.smcstrong.org or https://www.almanacnews.com/news/2020/04/11/san-mateo-county-is-launching-a-3m-fund-to-help-people-nonprofits-and-businesses-hit-hard-by-covid-19-will-it-be-enough.
CITY AND COUNTY MORATORIUMS		
Moratorium on Residential and/or Commercial Evictions and Utilities		
Most Bay-Area cities and counties have passed laws prohibiting normal eviction procedures. These laws typically extend the time limit upon which a tenant can be evicted. Some Bay-Area cities and counties offer a prohibition on utility shutoff for a certain period of time. In order to get more information regarding these moratoriums including requirements,		For more information regarding moratoriums and to quickly check whether your city or county has passed an ordinance authorizing it, please go to: https://www.nolo.com/legal-encyclopedia/coronavirus-covid-19-california-eviction-bans-and-tenant-protections.html

Program Details	Am I Eligible?	How to Apply?
please visit your city and county websites and the link provided.		
NONPROFIT ORGANIZATIONS PROVIDING WORKING CAPITAL TO SMALL BUSINESSES		
Opportunity Fund		
U.S.-based nonprofit organization that provides financing to underserved small businesses.		For more information, go to: https://www.opportunityfund.org.
Northern California Small Business Financial Development Center		
Organization that provides assistance to small businesses in the bay-area gain access to a variety of sources of capital.		For more information, go to: http://www.nor-calfdc.org/.
KIVA		
Nonprofit organization that expands access to capital for small businesses and entrepreneurs.		For more information, go to: https://www.kiva.org/about.

Program Details	Am I Eligible?	How to Apply?
PRIVATE ORGANIZATIONS PROVIDING WORKING CAPITAL TO SMALL BUSINESSES		
Facebook Small Business Grants Program		
Type of relief – Provides a total of $100M in cash grants and ad credits for small businesses affected by COVID-19.	You may be eligible if your business: • Has between 2 to 50 employees • Has been operating for at least one year • Has been affected by the COVID-19 crisis • Is in or near a location where Facebook operates.	For more information, go to: https://www.facebook.com/business/boost/grant.
Hello Alice – Business for All Program		
Type of relief – $10,000 grants to small business owners and ongoing support from Hello Alice community.	You may be eligible if you are a small business owner	For more information and to apply go to: https://www.covid19businesscenter.com/.

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

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

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

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