



East Bay Business Resources in Response to COVID-19

Current as of March 25, 2020

East Bay EDA is compiling trusted information to this page targeted to employers and workers in our communities. If there are additional resources you'd like to share or for any questions, please contact info@eastbayeda.org.

Please check these links at regular intervals, as guidance continues to evolve:

Upcoming Webinars

- 1) **American Planning Association - California Chapter: Planning and Health in the Time of COVID-19**
Wednesday, March 25, 11:00 AM
[Click here to register](#)
- 2) **The ABCs of SBA Economic Injury Disaster Loans**
Wednesday, March 25, 3:00 PM
[Click here to register](#) (Space is limited, sign up by 12:00 PM on March 25)

Past Webinars

- SBA Disaster Loan Webinar (3/19/20) - [Slides & Recording](#)
- Small Business Majority Business Resources (3/23/20) - [Recording](#)

Official Public Health Notices

Official guidance on COVID-19

- [U.S. Center for Disease Control](#)
- [California Department of Public Health](#)
- [Cal/OSHA Guidance](#) to protect workers from exposure to COVID-19
- [Essential Critical Infrastructure Workers](#) as defined by State Public Health Officer (3/22/20)

Shelter in Place Orders, including guidance on essential businesses:

- [State of California Executive Order](#) (Updated 3/23/20)
- [Alameda County Public Health](#) (3/16/20)
 - [Alameda County Shelter In Place FAQ's](#) (3/16/20)
- [Contra Costa Public Health](#) (3/16/20)
 - [Contra Costa Health Services Stay Home Order FAQ's](#) (3/19/20)
 - [Quedarse En Casa Excepto Por Necesidades Esenciales](#) (3/19/20)
- [City of Berkeley Public Health Department](#) (3/16/20)
 - [Health Officer Order to Shelter in Place FAQ's](#) (3/16/20)

National

- [Guidance for Businesses and Employers to Plan and Respond to Coronavirus Disease 2019 \(COVID-19\)](#)
- [U.S. Small Business Administration Disaster Loan Program Assistance for Businesses & Nonprofits](#)
 - These loans may be used to pay fixed debts, payroll, accounts payable and other bills that can't be paid because of the disaster's impact. The interest rate is 3.75% for small businesses. The interest rate for non-profits is 2.75%.
 - Applicants may also call SBA's Customer Service Center at 800.659.2955 or email disastercustomerservice@sba.gov for more information on SBA disaster assistance.
 - Please contact your [Regional Resources](#) for any questions and technical assistance.
- On March 18, Congress passed [The Families First Coronavirus Response Act](#) to address the public health implications of the coronavirus and insulate Americans from extreme economic hardship by:

- Providing free coronavirus testing for all Americans;
- Establishing protections for health care workers;
- Expanding funding for food aid programs to help those at risk get the nutrition they need;
- Providing paid sick leave for millions of Americans;
- Establishing emergency family and medical leave for workers at companies with 500 employees or fewer to ensure that they can care for themselves or loved ones who become ill; and
- Strengthening unemployment insurance benefits to help workers who lose their jobs due to the outbreak.
- At this time, the federal government is also taking additional steps to help protect at-risk Americans including:
 - Suspending evictions and foreclosures for mortgages insured by the Federal Housing Administration through at least the end of April;
 - Stopping the accrual of interest on federal student loans; and
 - Postponing the deadline to file taxes to July 15th.
- [U.S. Department of State Travel Advisory](#) (3/19/20)
 - The Department of State advises U.S. citizens to [avoid all international travel](#)

State of California

Includes information on short-term benefit payments (disability, unemployment insurance, paid family leave, worker's compensation) and guidance on health and safety:

- [Official COVID-19 Information & News](#)
- [Governor's Office of Business and Economic Development \(GO-Biz\)](#)

For Workers

- [Paid family leave \(PFL\)](#) provides up to six weeks of benefit payments to eligible workers who have a full or partial loss of wages because they need time off work to care for a family member who is ill or has been exposed to COVID-19.
- Benefit amounts are 60-70 percent of wages (depending on income) and range from \$50-\$1,300 per week.
- If workers need to be off longer and have exhausted paid leave, their job may be protected under the Family Medical Leave Act (FMLA). Talk with EDD or your company's human resources officer.
- [Unemployment Insurance \(UI\)](#) provides partial wage replacement benefit payments to workers who lose their job or have their hours reduced, through no fault of their own.
- Workers who are temporarily unemployed due to COVID-19 and expected to return to work with their employer within a few weeks are not required to actively seek work each week. However, they must remain able and available and ready to work during their unemployment for each week of benefits claimed and meet all other eligibility criteria.

- Eligible individuals can receive benefits that range from \$40-\$450 per week.
- If you are unable to do your usual job because you were exposed to and contracted COVID-19 during the regular course of your work, you may be eligible for [workers' compensation benefits](#).
- [CalFresh](#)
- [Covered California](#)

For Employers

- To prevent layoffs and retain employees, check out the [Workshare Program](#), which allows employers to seek an alternative to layoffs, i.e., retaining trained employees by reducing hours. Wages may be partially offset with UI benefits. Workers of employers who are approved to participate in the Work Sharing Program receive the percentage of their weekly UI benefit amount based on the percentage of hours and wages reduced, not to exceed 60 percent.
- Employers planning a closure or layoffs due to COVID-19 impact may get help through their [local workforce development board's Rapid Response program](#). Rapid Response teams will meet with you to discuss your needs, help avert potential layoffs, and provide immediate on-site services to assist workers facing job losses.
- Employers experiencing a hardship as a result of COVID-19 may request up to a 60-day extension to file their 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, employers may call the [EDD Taxpayer Assistance Center](#):
 - Toll-free from the U.S. or Canada: 1-888-745-3886
 - Hearing impaired (TTY): 1-800-547-9565
 - Outside the U.S. or Canada: 1-916-464-3502
- Small business resources guide from the [California State Treasurer's Office of Fiona Ma](#)
- California Legislative Analyst's Office [Evolving Fiscal Outlook](#) (3/18/20)

Government-backed Loan Programs

- [California Infrastructure and Economic Development Bank \(IBANK\)](#) has a Small Business Loan Guarantee Program for loans up to \$1 million and a JumpStart micro lending program for loans up to \$10,000 with accommodations for disasters.
- [California Treasurer's Office](#) has a small business loan program with special disaster assistance that is used extensively by the CDFI community.
- [Disaster Loan Program Assistance for Businesses & Nonprofits](#)
 - These loans may be used to pay fixed debts, payroll, accounts payable and other bills that can't be paid because of the disaster's impact. The interest rate is 3.75% for small businesses without credit available elsewhere; businesses with credit available elsewhere are not eligible. The interest rate for non-profits is 2.75%.

- For questions and technical assistance, please contact your [Regional Resources](#)

Regional Resources

U.S. Small Business Administration San Francisco District Office (SFDO)

The [San Francisco District Office \(SFDO\)](#) of the U.S. Small Business Administration (SBA) serves fourteen counties in Northern California and will be assisting with SBA disaster loans for working capital to California small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19). The disaster declaration makes SBA assistance available in all California counties.

- (415) 744-6820

Small Business Development Centers

Local Small Business Development Centers (SBDC) will assist business owners with disaster loan applications. For one-on-one advising and online workshops:

- [Northern California Small Business Development Center](#)
- [Alameda Small Business Development Center](#)
 - Contact: Margaret Jackson, Program Director
 - Phone: 510.742.2329
 - Email: ACSBDC@ohlone.edu
- [Contra Costa Small Business Development Center](#)
 - Contact: Ann Johnson-Stromberg, Interim Director
 - Phone: (925) 222-5228
 - Email: admin@contracostasbdc.org

Workforce Development Boards

Employers planning a closure or layoffs due to COVID-19 impact may get help through their local workforce development board's [Rapid Response program](#). Rapid Response teams will meet with you to discuss your needs, help avert potential layoffs, and provide immediate on-site services to assist workers facing job losses.

- [Alameda County Workforce Development Board](#)
 - Contact: Javier Contreras, Rapid Response Coordinator
 - Phone: (510) 259-3831
 - Email: javier.contreras@acgov.org
- [Workforce Development Board Contra Costa County](#)
 - Contact: Patience Ofodu, Business Services Manager

- Phone: 510-453-6950
- Email: pofodu@ehsd.cccounty.us

Regional Small Business Resources

- Updates & resources for small and micro businesses: [California Association for Micro Enterprise Opportunity \(CAMEO\) Resource Page](#)
- Human resources advising: [California Employers Association \(CEA\)](#)
- Small business advising and loans: [Pacific Community Ventures](#)
- Small business support: [ICA Fund Good Jobs](#)
- [AnewAmerica Women's Business Center](#)
- Updates, resources and webinars: [Small Business Majority](#)

Economic Development Resources

- Business resources for economic development professionals: [California Economic Development \(CALED\)](#)
- Messaging & Graphics: [U.S. Chamber of Commerce Toolkit](#)
- Peer Exchange & Best Practices: [Main Street America](#)

Grants

- [The East Bay Community Foundation](#) seeks to provide one-time general operating grants to organizations that provide critical services around economic security to the most vulnerable populations in the East Bay. The first phase will initially focus on nonprofit organizations.
- The [United Way Bay Area COVID19 Community Relief Fund](#) will be applied to immediate and long-term recovery assistance for residents and community agencies in Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara and Solano counties.

Other Non-Governmental Resources

- [Facebook Small Business Grants](#)
- [Kiva](#)
- [Forbes' List of Banks Offering Relief to Customers](#)

Industry Specific Resources

Biotech & Life Sciences

- [Biocom](#)
- [California Life Sciences Association](#)

Construction & General Contractors

- [Association of General Contractors](#)
- [Guidance on Essential Critical Infrastructure](#) from Department of Homeland Security (3/20/19)
- [Urban Land Institute](#)

Creative Industries

Art & Music

- [Safety Net Fund](#)
- [The Creator Fund](#)
- [Entertainment Assistance Program](#)
- [Funds for Musicians and Nightlife Workers](#)
- [Musicians' Foundation Grant](#)
- [MusiCares Emergency Financial Assistance](#)
- [The Blues Foundation HART Fund](#)
- [The Adolph & Esther Gottlieb Emergency Grant](#)
- [Rauschenberg Emergency Grants](#)

Authors & Writers

- [CERF+ Artists' Safety Net](#)
- [Authors League Fund](#)
- [PEN America Writers' Emergency Fund](#)

Food & Drink

- [Restaurant Opportunities Center](#)
- [Postmates Small Business Relief Pilot Program](#)
- [DoorDash Merchant Financial Assistance Program](#)
- [Uber Eats Fee Waiver for Independent Restaurants](#)

Manufacturers

Organizations supporting the manufacturing community in the Bay Area with current information & resources:

- [Bay Area Manufacturers Discussion Forum](#)
- [Association of Manufacturers Bay Area \(AMBayArea\)](#)
- [California Manufacturers & Technology Association \(CMTA\)](#)
- [National Association of Manufacturers](#)
- [California Employers Association \(CEA\)](#)
- [SF Made/Bay Area Urban Manufacturing Initiative](#)

Real Estate

- [BOMA Oakland/East Bay](#)
- [California Association of Realtors](#)
- [CBRE](#)
- [Cushman and Wakefield](#)
- [JLL](#)
- [Urban Land Institute](#)

Utilities

- [California Public Utilities Commission \(CPUC\) COVID-19 Resource Page](#)

Bay Area utility providers have voluntarily implemented a moratorium on service disconnections for non-payment for both residential and commercial customers, effective immediately and until further notice.

- [PG&E](#)
- [EBMUD](#)

Internet Service Providers (ISP)

- [Charter/Spectrum Free Internet Service and Policies during COVID-19 Crisis](#)
- [AT&T Low-cost Internet Service with 2 Free Months and No Overages during COVID-19 Crisis](#)
- [Xfinity/Comcast](#)

Local Resources

Alameda

- [City of Alameda](#)

Antioch

- [Antioch Chamber](#)

Berkeley

- [City Information & Updates](#)
- [Berkeley Chamber](#) (including specific resources for food providers)

Concord

- [Visit Concord](#) (including restaurants offering food deliveries)

Hayward

- [COVID-19 Coronavirus Testing Center](#)
- [City of Hayward COVID-19 response](#)
- [List of restaurants open in Hayward](#)

Oakland

- [City Information & Updates](#) & [Business Support](#)
- To apply for a payment plan or to seek waiver of penalties, please call (510) 238-3704 or email BTwebsupport@oaklandca.gov
- [List of Oakland Restaurants and other businesses](#) providing modified services in response to the COVID-19 emergency. This list will be frequently updated.
- [Oakland Chamber](#)
- [Main Street Launch](#)
- [Oakland COVID-19 Relief Fund/Fund for Public Innovation](#)

Pleasanton

- [City of Pleasanton Business Support](#)

Richmond

- [Revolving Loan Fund](#)

San Leandro

- [San Leandro Chamber](#)
- [March 2020 Chamber Newsletter](#)

Please check with your local jurisdiction regarding tax payments and waiver of penalties due to COVID-19.