



California State Treasurer Fiona Ma's Small Business Resource List

Last updated: 4/1/2020

Agency		Program Name	Website	Program Summary	Contact Person	Contact Email	Phone Number
Federal	Center for Disease Control and Prevention (CDC)	Interim Guidance for Businesses and Employers: Plan, Prepare and Respond to Coronavirus Disease 2019	https://www.cdc.gov/coronavirus/2019-ncov/community/guidance-business-response.html	This interim guidance is based on what is currently known about the coronavirus disease 2019 (COVID-19). The Centers for Disease Control and Prevention (CDC) will update this interim guidance as needed and as additional information becomes available.			
Federal	FEMA		www.disasterassistance.gov/	Businesses can be applying for FEMA Disaster Assistance while we await a disaster declaration to release these funds. Information about the program and how to apply can be found here:			
Federal	Internal Revenue Service	Stimulus Payments Under Take Responsibility for Workers and Families Act	https://appropriations.house.gov/sites/democrats.appropriations.house.gov/files/COVIDSUPP3_xml.pdf	Most adults would get \$1,200, although some would get less. For every qualifying child age 16 or under, the payment would be an additional \$500. If the Internal Revenue Service already has your bank account information based on 2019 tax filing, it would transfer the money to you via direct deposit based on the recent income-tax figures it already has. Treasury Secretary Steven Mnuchin said he expected most people to get their payments within three weeks The federal income tax filing due date is automatically extended from April 15, 2020, to July 15, 2020.			
Federal	IRS	Federal Income Tax Extension	https://www.irs.gov/newsroom/tax-day-now-july-15-treasury-irs-extend-filing-deadline-and-federal-tax-payments-regardless-of-amount-owed	Taxpayers can also defer federal income tax payments due on April 15, 2020, to July 15, 2020, without penalties and interest, regardless of the amount owed. This deferment applies to all taxpayers, including individuals, trusts and estates, corporations and other non-corporate tax filers as well as those who pay self-employment tax. Taxpayers do not need to file any additional forms or call the IRS to qualify for this automatic federal tax filing and payment relief. Individual taxpayers who need additional time to file beyond the July 15 deadline, can request a filing extension by filing Form 4868 through their tax professional, tax software or using the Free File link on IRS.gov. Businesses who need additional time must file Form 7004.			866-255-0654 800-829-4933
Federal	The United States Small Business Administration	Economic Injury Disaster Loans for Small Businesses and Nonprofits	https://disasterloan.sba.gov/ela	The United States Small Business Administration (SBA) offers low interest loans up to \$2 million for small businesses, nonprofits of any size, small agricultural cooperatives, and small aquaculture enterprises. The interest rate is 3.75% for small businesses. The interest rate for private non-profit organizations is 2.75%. Loan repayment terms can last as long as 30 years. SBA disaster assistance is now available to all counties within the state of California and the neighboring counties below. Neighboring Arizona counties: La Paz, Mohave and Yuma; Neighboring Nevada counties: Clark, Douglas, Esmeralda, Lyon, Mineral, Nye and Washoe; Neighboring Oregon counties: Curry, Jackson, Josephine, Klamath and Lake Eligibility for Economic Injury Disaster Loans is based on the financial impact of the Coronavirus (COVID-19). The interest rate is 3.75 percent for small businesses. The interest rate for private non-profit organizations is 2.75 percent. SBA offers loans with long-term repayments in order to keep payments affordable, up to a maximum of 30 years and are available to entities without the financial ability to offset the adverse impact without hardship. The deadline to apply for an Economic Injury Disaster Loan is Dec. 16, 2020.			
Federal	United States Department of Labor	H.R. 6201 (Families First Coronavirus Response Act) The Act is effective on or by April 2, 2020	https://www.dol.gov/agencies/whd/pandemic/flcra-employee-paid-leave	Benefits for Employees Normal FMLA is unpaid, but under the FFCRA, employees who are on sick leave because they are sick can receive their full pay, up to \$511 per day, or \$5,110 total. Leave taken to care for children whose schools or day care facilities have closed is paid at two-thirds the employee's regular rate of pay, with a maximum of \$200 per day or \$10,000 total. Employers cannot force you to use up your vacation or other sick time before receiving this benefit. There is a 10-day waiting period before this benefit applies. Employees can use existing sick or vacation time to cover these days. Benefits for Employers Employers receive tax credits for 100 percent of what they pay out to employees, with the above-noted limits. For employers with 50 or fewer employees, the Secretary of Labor can exempt the business from these requirements. Employers with fewer than 25 employees do not have to restore employees to their previous positions.			



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Federal	To be announced	<p>Unemployment Benefits expansion</p> <p>https://appropriations.house.gov/sites/democrats.appropriations.house.gov/files/COVIDSUPP3_xml.pdf</p> <p>Under Take Responsibility for Workers and Families Act</p>	<p>The new bill would wrap in far more workers than are usually eligible for unemployment benefits, including self-employed people and part-time workers. The bottom-line: Those who are unemployed, are partly unemployed or cannot work for a wide variety of coronavirus-related reasons would be more likely to receive benefits. Self-employed and part-time workers would also be eligible for the additional \$600 weekly benefit provided by the federal government. Independent contractors and so-called gig workers will be eligible to receive federal aid</p>				
Federal	U.S. Small Business Administration (SBA)	Economic Injury Disaster Loans	<p>https://disasterloan.sba.gov/eia/information/EIDLLoans</p>	Available to businesses directly affected by the disaster, offer services directly related to the businesses targeted in the emergency declaration, other business indirectly related to the industry that are likely harmed by losses in their community. This will help meet capital needs caused by the declared disaster and help pay financial obligations and operating expenses had the disaster not occurred. EIDL does not replace lost revenue, profits or fund expansions. Loans limited to \$2m, less business interruption insurance and other recoveries. Requires collateral. Apply online.	disastercustomerservice@sba.gov	1-800-659-2955	
Federal	Small Business Administration (SBA)	Coronavirus Aid, Relief, and Economic Security Act (CARES Act)	<p>https://www.uschamber.com/co/start/strategy/cares-act-small-business-guide</p> <p>https://www.sbc.senate.gov/public/_cache/files/9/7/97ac840c-28b7-4e49-b872-d30a995d8dae/F2CF1DD78E6D6C8C8C3BF58C6D1DDB2B.small-business-owner-s-guide-to-the-cares-act-final-.pdf</p>	With a massive \$2 trillion allocated for businesses, individuals, federal agencies, and state and local governments, the CARES Act has been designed to distribute capital quickly and broadly. There are a number of provisions that impact small businesses.			
Local	City of Los Angeles	Los Angeles City Small Business Emergency Microloan Program	<p>https://ewddlacity.com/index.php/microloan-program</p>	The newly established Small Business Emergency Microloan Program now provides financing needed to strengthen small business enterprises in this time of acute need that have been affected by the COVID-19 outbreak	EmergencyLoans@lacity.org	213-744-7130	
Local	City of Oakland	Assistance with Business Taxes, Direct Technical Help for Small Businesses, Call for Data about Small Business Losses to Inform Program Development	<p>https://www.oaklandca.gov/news/2020/city-of-oakland-outlines-small-business-workforce-support-to-mitigate-impacts-of-covid-19</p>	<p>The City's Finance Department will waive late payment penalties for small businesses resulting from failure to file taxes due March 1, 2020 on time due to COVID-19. To apply for a payment plan or to seek waiver of penalties due to COVID-19, please call the customer service line at (510) 238-3704 or email BTwebsupport@oaklandca.gov.</p> <p>Small businesses can receive direct help from the City's Business Assistance Center by visiting visit oaklandbusinesscenter.com and completing the online assessment form. Staff in the Business Assistance Center will then work directly with the business to connect them with Oakland's many business support organizations that offer financial products, technical assistance and other services to help local small businesses sturdy themselves in face of the pandemic.</p> <p>The City is inviting businesses to submit data about the nature and extent of the revenue losses resulting from COVID-19 via an input form. This data will help inform the grants funds, and help Oakland be prepared to take advantage of forthcoming State and Federal financial programs (see below). We will share additional details as these programs are developed.</p>	Harry Hamilton	hjhilton@oaklandca.gov	510-238-6766
Local	City of Sacramento	City Economic Relief Fund	<p>http://www.cityofsacramento.org/Emergency-Management/COVID19</p>	The City of Sacramento has established a \$1 million economic relief fund for businesses affected by COVID-19. The fund will provide zero-percent interest loans of up to \$25,000 per business.			
Local	City of San Diego	Economic Relief for Small Businesses	<p>https://www.sandiego.gov/mayor/news/releases/mayor-faulconer-outlines-economic-relief-package-san-diego-businesses-affected-covid-19</p>	Micro loans for small businesses, tax certificate deferral, commercial utility deferral, extension of all building permits.		619-236-5555	
Local	Los Angeles County's Department of Consumer and Business Affairs' Office of Small Business	DCBA will focus its resources on price gouging investigations, wage enforcement complaint intake, consumer education, and eviction and foreclosure prevention assistance. Our services are available as follows:	<p>https://dcba.lacounty.gov/uncategorized/covid-19-update/</p>	DCBA will be increasing the capacity of its telephone call center to provide the most efficient service possible. We will respond to each online request within 48 hours.	info@dcba.lacounty.gov		



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Local	Main Street Launch - San Francisco	City of San Francisco's Emerging Business Loan Fund	https://www.mainstreetlaunch.org/san-francisco-launch/	In San Francisco, Main Street Launch operates as San Francisco Launch. Working with the Mayor's Office of Economic & Workforce Development (OEWD) we will continue to provide capital to businesses through the Emerging Business Loan Fund (EBLF) and other lending programs. In the last 5 years, we have funded over 100 companies, and those businesses have created and sustained nearly 1,000 jobs in San Francisco. Capital Small business loans from \$10,000 to \$250,000. Main Street Launch is proud to manage the City of San Francisco's Emerging Business Loan Fund (loans between \$50,000 and \$250,000). We offer microloans up to \$250,000. Contact us to learn more.	Karla De Leon	sanfrancisco@mainstreetlaunch.org	510-830-3226
Local	San Francisco Mayor	Mayor London Breed Announces a Moratorium on Commercial Evictions for Small and Medium-size Businesses in San Francisco	https://sfmayor.org/article/mayor-london-breed-announces-moratorium-commercial-evictions-small-and-medium-size	Following Governor Newsom's Executive Order yesterday, San Francisco will put a moratorium on commercial evictions for small businesses that are unable to pay rent as a result of coronavirus impacts			
Local	San Francisco Office of Economic and Workforce Development	San Francisco COVID-19 Small Business Resiliency Fund	https://oewd.org/covid-19-small-business-resiliency-fund	San Francisco has established a fund administered by OEWD to offer emergency grants up to \$10,000 for microbusinesses. Businesses must be able to show a recent loss in revenue.	Judy Lee	investSF@sfgov.org	
Local	San Francisco Treasurer	Business Taxes and License Fees	https://sftreasurer.org/covid19	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 \$10,000,000 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. 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, they will receive an email and letter confirming the due date change by the end of March. The bills will not be reissued.			
Local	Santa Clara County	Moratorium on Utility Disconnections	https://www.santaclaraca.gov/i-want-to-stay-informed/newsroom/coronavirus-updates/covid-19-business-resources	The City's Municipal Services Division has implemented a suspension on service disconnections for utility (electric and water) non-payment, for both residential and commercial customers. It will remain in effect until further notice.			
Local	City of Hayward Economic Development Division	Hayward COVID-19 Small Business Resiliency Grant Program	https://www.hayward-ca.gov/your-government/programs/hayward-covid-19-small-business-resiliency-grant-program	In an effort to support small businesses and restaurants disrupted by COVID -19, the City of Hayward Economic Development Division developed a Business Resiliency Grant Program to provide funding to support operations and layoff aversion. Eligibility - All businesses with 25 or fewer employees and all independently owned restaurant businesses regardless of employee count.	econdev@hayward-ca.gov	(510) 583 -5540	
Local	LAEDC's Business Assistance	LAEDC Layoff Aversion Program	https://laedc.org/layoff-aversion-program-city/	Grant Award Amount - \$5,000.00. The award is a grant and is not required to be paid back. Dollars can be used for any aspect of the business. This program is performed through the "Layoff Aversion" contract with the City of Los Angeles, a public service to help businesses retain jobs and succeed. Resources for financing, tax credits, transition of ownership, real estate issues, permitting, utility problems, tax problems, staff training, and cost containment Existing clients will be able to stay in constant touch with our staff by phone and email. Clients will be able to submit important documents via a secure link provided only by their Housing Counselor or Business Consultant, and all counseling will be conducted by videoconference only. Please remember all previous housing workshop attendees have a full year to receive their one-on-one counseling and certification. *Will also provide lingual translation (Chinese, English) for small business during loan/grant application process.	bap@laedc.org		
Nonprofit	Asian, Inc.	Small Business Consulting	https://www.asianinc.org/		Tony Tang	ttang@asianinc.org	415-928-5910 x137
Nonprofit	CNSC - Chinese Newcomers Service Center	Job Opportunities	https://www.facebook.com/ChineseNewcomers/posts/3051724414892665	Job Offers updates: OEWD, Safeway, CPMC			
Nonprofit	James Beard Foundation	Food and Beverage Industry Relief Fund	https://www.jamesbeard.org/blog/relief-fund?utm_source=social&utm_medium=instagram&utm_campaign=2020-03-19	the 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. *Inquiring about criteria in the application process for the JBF Relief Fund: https://airtable.com/shr4d9x0OwCFckCLn			



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Nonprofit	Kiva	Zero-Interest Loans	https://www.kiva.org/blog/support-local-businesses-during-the-coronavirus-pandemic	Kiva offers zero-interest loans of up to \$15,000 to small businesses		
Nonprofit	Opportunity Fund		https://www.opportunityfund.org	Opportunity Fund is a US-based nonprofit organization that provides financing to underserved small-business owners.		
Nonprofit	Pacific Community Ventures	Small Business Resources for COVID-19	https://www.pacificcommunityventures.org/2020/03/16/small-business-resources-for-covid-19/	Collection of resources to help small business owners and workers during this crisis. We know that the effects this crisis is having on small businesses can't be overstated, and we're here for our community both now and in the coming months as we continue to feel the effects on our small business community.		
Nonprofit	Restaurant Opportunities Centers United		https://rocnited.org/stop-the-spread/coronavirus-support/	National, state and city resources available to restaurant workers during the COVID-19 pandemic.		
Nonprofit	San Francisco Foundation	Grants for Non-Profits	https://sff.org/for-nonprofits-apply-for-a-grant-from-the-sff-covid-19-emergency-response-fund/	The San Francisco Foundation will make grants of \$3,000 – \$25,000 to nonprofits addressing the following four issue areas: racial bias, worker protection, homelessness and renter protection/housing security, and food security		
Nonprofit	Sempra Energy Foundation	COVID-19 Nonprofit Hardship Fund	https://www.sempraenergyfoundation.org/pages/areas-of-giving/health-and-safety.shtml	we will provide grants ranging from \$500 to \$50,000 to small to medium-sized nonprofit organizations serving people and families significantly affected by COVID-19.		
Nonprofit	South County Economic Development Council	Emergency Business Loans	https://www.southcountyledc.com/emergencybusinessloanprogram	South County Economic Development Council (South County EDC) is offering a no-interest loan to eating establishments in South County in order to provide some economic relief during these difficult times. This small infusion of funds is intended to assist South County small restaurants to remain open and continue to provide meals during this national emergency. South County EDC will provide a one-time \$5,000 no-interest loan with repayment due on April 1, 2021. * South County refers to Chula Vista, Coronado, Imperial Beach, National City, San Diego, San Diego County, and the Port of San Diego		
Nonprofit	Venturize		https://venturize.org	Venturize is a free online resource hub for small business owners who need help accessing tools and resources to grow their businesses. Managed by the nonprofit organization Small Business Majority, Venturize offers unbiased education and resources about small business loans, retirement and healthcare to empower entrepreneurs to make the best financial decisions for their business. We also help small businesses get connected to trusted providers that can help their enterprises grow.		
Nonprofit	Bay Area Workers Support (BAWS)	Sex Worker ER Grant Fund	https://bayareaworkerssupport.org/grants	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.	bawsgroups@gmail.com	
Nonprofit	Lawyer's Committee for Civil Rights	Commercial Lease Assistance	https://lccr.com/get-help/economic-justice-legal-services-for-entrepreneurs/lse/lse-application-english/	The City partners with the Lawyer's Committee for Civil Rights to help SF small businesses ("mom and pop shops") at risk of displacement with lease review and negotiation and related services.		
Private	Ally	Bank, Loan, Mortgage Relief	https://www.ally.com/coronavirus-response	Ally is waiving all fees related to expedited checks and debit cards, overdrafts and excessive transactions on savings and money market accounts until July 16, 2020. Auto loan payments can be deferred for up to 120 days. No late fees will be charged, but finance charges will accrue. New auto customers will have the option to defer their first payment for 90 days. Mortgage payments for existing customers can be deferred for up to 120 days. No late fees will be charged, but interest will accrue.		
Private	Bank of America	Bank, Loan, Mortgage Relief	https://about.bankofamerica.com/promo/assistance/latest-updates-from-bank-of-america-coronavirus	For consumer and small business deposit accounts, clients can request refunds of overdraft, insufficient funds and monthly maintenance fees. Clients can request to defer payments and refunds of late fees on their small business loans. On auto loans, personal loans, mortgages and home equity loans, clients can request deferral of payment, with those payments added to the end of the loan. So long as clients are up to date, no negative credit bureau reporting will be made.		



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Private	BBVA USA	Loan, Fee Waiver, CD Relief	https://www.bbvausa.com/special/covid19.html	<p>If you were impacted by the coronavirus, please call us at 1-844-222-3862 for loan, line of credit, and credit card payment deferrals or extensions. Agents are available 8AM-6PM CST Monday - Friday.</p> <p>Waived and refunded ATM fees charged by other banks/ATM networks to use their ATMs. Available upon request.</p> <p>Penalty-free CD withdrawals, for CDs opened prior to March 1. Available upon request.</p> <p>Waivers on monthly service fees, for both regular and small business customers</p> <p>Waived penalties for early CD withdrawal, for both regular and small business customers</p> <p>Fee waivers on remote deposit capture for small business customers</p>			844-222-3862
Private	Citibank	Fee Waiver, Loan, Mortgage Relief	https://online.citi.com/US/JRS/pands/detail.do?ID=covid19	<p>Bankers available after hours and on weekends to support small business customers</p> <p>Some credit card customers may be eligible for credit line increases and collection forbearance programs.</p> <p>Some mortgage customers may be eligible for a hardship program through Cenlar FSB, the bank's service provider. For assistance, call Cenlar FSB at 855-839-6253 (Mon-Fri, 8:30 a.m.-8 p.m. ET or Sat, 8:30 a.m.-5 p.m. ET).</p> <p>We know that your business may be experiencing disruptions resulting from the global outbreak of COVID-19. We've heard that a little financial support can go a long way, so we are offering \$100M in cash grants and ad credits to help during this challenging time. We'll begin taking applications in the coming weeks. In the meantime, you can sign up to receive more information when it becomes available.</p>			855-839-6253 (Mortgage)
Private	Facebook	Facebook Small Business Grants Program	https://www.facebook.com/business/boost/grant	<p>WASHINGTON, DC -- Fannie Mae (FNMA/OTCQB) wants to help ensure families are given options in these uncertain times in the case of job loss, a reduction in work hours, illness, or other issues. We want to remind those impacted by COVID-19 of available mortgage assistance and relief options.</p>			
Private	Fannie Mae	Assistance Options for Homeowners Impacted by COVID-19	https://www.fanniemae.com/portal/media/corporate-news/2020/covid-homeowner-assistance-options-7000.html	<p>Vehicle Payment Waiver Program: Payment deferred for up to 90 days and no late fees during the deferral period.</p> <p>Consumer Credit Card Payment Waiver: We are offering to waive the monthly payment requirement on Consumer Credit Cards for up to 90 days with no late fees.</p> <p>Mortgage and Home Equity Program: 90-day payment forbearance with no late fees.</p> <p>Vehicle Repossessions: Suspension of all repossession activity on vehicles for the next 60 days.</p>			
Private	Fifth Third Bank	Fee Waiver, Loan, Repossessions/Foreclosures, Mortgage Relief	https://www.53.com/content/fifth-third/en/alerts/covid-support.html	<p>Foreclosures: Suspension of all foreclosure activity on homes for the next 60 days.</p> <p>Consumer Fee Waiver Program: Fee waivers for up to 90 days for a range of consumer products and services.</p> <p>Business Banking Fee Waiver Program: We will refund select fees for 90 days for Business Banking deposit accounts and services. Please contact 877-534-2264 or your banker for details.</p> <p>Business Banking Payment Deferral Program: We are offering a payment deferral program for up to 90 days, no late fees and a range of loan modification options. We are deferring all note processing fees for new Fifth Third Fast Capital loans for six months.</p>			



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Private	Freddie Mac	Enhanced Relief for Borrowers Impacted by COVID-19	<p>https://freddiemac.qcs-web.com/news-releases/news-release-details/freddie-mac-announces-enhanced-relief-borrowers-impacted-covid?ga=2.258750602.1079299601.1584729516-1460887663.1583173232</p> <p>MCLEAN, Va., March 18, 2020 (GLOBE NEWSWIRE) – Freddie Mac (OTCQB: FMCC) today announced it is taking numerous actions to protect those affected, either directly or indirectly, by the novel coronavirus, known as COVID-19. Specifically, for its Single-Family business, the company announced a nationwide suspension of all foreclosure sales and evictions of borrowers living in homes owned by the company. It also announced a variety of additional mortgage relief options, including an expansion of its forbearance program, to incorporate additional impacted borrowers. The company also reminded Servicers of its existing suite of mortgage relief options to assist borrowers, while also making additional disaster related loan modifications available.</p> <p>These measures are effective immediately and apply to borrowers who are unable to make their mortgage payments due to a decline in income resulting from the impact of COVID-19, regardless of whether they have contracted the virus.</p> <p>Free tools and resources to keep employees, educators, and students connected and productive.</p>			
Private	Google	Remote Work Assistance	<p>https://grow.google/remotework/ https://smallbusiness.withgoogle.com/</p> <p>- A \$200 million investment fund that will support NGOs and financial institutions around the world to help provide small businesses with access to capital. - \$340 million in Google Ads credits available to all SMBs with active accounts over the past year. - Providing \$20 million in ad grants to community financial institutions and NGOs specifically to run public service announcements on relief funds and other resources for SMBs.</p> <p>For more information, please visit https://blog.google/inside-google/company-announcements/commitment-support-small-businesses-and-crisis-response-covid-19</p>			
Private	Hanson Bridgett		<p>https://www.hansonbridgett.com/covid-19/coronavirus.html</p> <p>Resources for Cannabis Industry, Construction, Corporate, Employee Benefits, Insurance Recovery, Labor & Employment, Land Use, Real Estate, Senior Housing and Care, and Tax Law in facing the COVID-19 pandemic</p> <p>Small Business Payment Deferral Program. If your small business is experiencing a hardship related to family sickness or workplace closures due to COVID-19 and you contact Huntington, we will offer a payment deferral for up to 90-days with no credit bureau impact. Please contact your business banker or the Business Customer Phone Bank (800) 480-2001 Monday through Friday 7:30 a.m. to 7:00 p.m. and Saturdays 8:00 a.m. to 5:00 p.m. ET.</p> <p>Late Fees on Banking Business Loan Suspension Program. Beginning in March 2020, Huntington will suspend charging late fees on business loan payments. This suspension is effective through the end of March 2020 and we will continue to evaluate with considerations to extend this program.</p> <p>Small Business Economic Injury Disaster. We are working directly with the Governor's offices to facilitate a disaster declaration from the SBA for businesses to be eligible for Economic Injury Disaster loans.</p> <p>Suspension of Foreclosure Program. Beginning March 17, 2020</p> <p>Repossession Halt Program. Beginning March 17, 2020</p> <p>Late Fees on Consumer Loan Suspension Program</p> <p>Consumer Payment Deferral Program</p>			
Private	Huntington	Payment Deferral, Loan, Repossessions/Foreclosures, Fee Waiver	<p>https://www.huntington.com/coronavirus</p>			
Private	IFundWomen		<p>https://ifundwomen.com</p> <p>IFundWomen is a startup funding platform providing access to capital through crowdfunding and grants, expert business coaching on all the topics entrepreneurs need to know about, and a network of women business owners that sparks confidence, accelerates knowledge, and ignites action.</p>			



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Private	Lendistry	https://lendistry.com	Our story began in 2015 with a mission to make small business accessible to everyone. We saw promising small business owners in undeserved communities struggle to get approved for the funding. They needed to grow, and decided to become the solution. We discovered it was possible to offer the latest fintech with a quick, online application process and also connect with our applicants in a real way, learn their stories, and make their dreams a reality. Our TEAM leaders have prior experience at banking and corporate institutions including Bank of America, Chase, CIT, Comerica, Disney, Intuit, Morgan Stanley, Securities & Exchange Commission and Wells Fargo, providing our company with a solid foundation of responsible credit culture. Lendistry offers small business term loans and lines of credit with responsible rates, transparent terms and fast delivery. Some of our clients have used our small business loans for equipment, opening an additional location, meeting inventory needs for large orders, marketing to reach a broader base of customers, adding online sales to their brick-and-mortar stores, implementing technology to stay ahead of the competition, and covering the day-to-day costs of business.			
Private	Marcus by Goldman Sachs	Loan, CD Relief	<p>https://www.marcus.com/us/en/media/blogs/info-on-covid19</p> <p>If you have a high-yield CD with Marcus and need access to your funds, we will waive the early withdrawal penalty should you need to withdraw funds from your account prior to maturity. In the meantime, your CD account will continue to accrue interest as scheduled.</p> <p>You may be able to postpone payments for up to 90 days with no late fees during the postponement period if you have one of the following products: Auto Loan, Unsecured Installment Loan, Credit Card, Unsecured Line of Credit, Mortgage, Home Equity Loan or Home Equity Line of Credit.</p>			
Private	PNC Bank	Fee Waiver, Loan, Repossessions/Foreclosures/eviction Relief	<p>https://www.pnc.com/en/customer-service/coronavirus-update.html</p> <p>For Student Loans, you may be able to postpone payments for up to 90 days with no late fees during the postponement period. We also have loan modification options available for those who qualify. Please go to www.aessuccess.org and select Trouble Paying at the top of the browser to request assistance.</p> <p>For Small Business Lending Products, we are providing a range of modification options with no late fee.</p> <p>We have also temporarily suspended foreclosure sales, repossession, and eviction activities.</p>			
Private	Santander	CD Relief	<p>https://www.santanderbank.com/us/coronavirusupdates</p> <p>In times like this we want to assist our customers to provide relief from hardships including customers having difficulties with loan payments and those needing to make early CD withdrawals. If you're impacted by the coronavirus please contact us at (844) 728 0999 for assistance. We will continue to monitor the situation and provide updates as needed.</p>			844-728-0999
Private	Truist	loan, mortgage, Fee Waiver, Cashback Relief	<p>https://www.truist.com/coronavirus-information</p> <p>Temporarily waiving ATM surcharge fees to help consumers and businesses access cash with greater confidence</p> <p>Providing 5% cashback when BB&T and SunTrust consumer credit card holders use their credit card for qualifying purchases at grocery stores and pharmacies through April 15, 2020</p>			
Private	U.S. Bank	Loan	<p>https://www.usbank.com/splash/covid-19.html</p> <p>Our U.S. Bank Visa Business Platinum Card has a 0% introductory APR6 on purchases and balance transfers for 20 billing cycles, and thereafter a variable rate, currently 9.99% to 17.99%.</p> <p>Quick Loan (general business purpose): \$5,000 to \$250,000 with terms from 12 to 84 months at an interest rate 2% lower than the standard rate for which the business would qualify.</p> <p>Cash Flow Manager (secured & unsecured): An on-demand line of credit of \$10,000 to \$250,000 at an interest rate 1% lower than the standard rate for which the business would qualify.</p>			
Private	Wells Fargo	Repossession/Foreclosures/Eviction, Fee Waiver, mortgage Relief	<p>https://newsroom.wf.com/press-release/corporate-and-financial/wells-fargo-announces-aid-customers-and-communities-impacted</p> <p>Wells Fargo is suspending residential property foreclosure sales, evictions and involuntary automobile repossessions. The company also is offering fee waivers, payment deferrals and other expanded assistance for credit card, auto, mortgage, small business and personal lending customers who contact the company</p>			



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Agency	Program Name	Website	Program Summary	Contact Person	Contact Email	Phone Number
Private	Yelp	Yelp Advertising assistance	<p>Relief for restaurants and bars with Yelp Ads campaigns We are waiving charges for your Yelp Ads delivered in the second half of March. This waiving of ad charges will happen automatically—you don't need to do anything to get this relief If you offer delivery or takeout, we will set up a \$100 Yelp Ads campaign free of charge for the period of April 1-30, 2020. This \$100 ad campaign will run automatically for any restaurant that has indicated on their Yelp Page that they offer delivery or take-out (or both) as of 11:59 p.m. PDT on March 31, 2020 For restaurant and nightlife businesses not already using Business Highlights, Call to Action, or Yelp Connect, these features will be offered free of charge through April 30, 2020. No credit card is required to get these free features</p> <p>Relief for restaurants currently using—or interested in—Yelp Reservations and Yelp Waitlist If you haven't been invoiced for March yet, you won't be charged for the months of March, April, and May. If you have already been invoiced for March, you won't be charged for the months of April, May, and June. This will happen automatically—you don't need to do anything. If you haven't already tried Yelp Reservations and/or Yelp Waitlist, we're offering it free for up to three months. Call (844) 889-1617 to sign up.</p>			844-889-1617 (Yelp Reservation and Waitlist)
Private	Untitled, Art	Untitled, Art Emergency Award	<p>https://docs.google.com/document/d/e/2PACX-1vT-SQ2GcGX4gGduGz29HuK6FgzYiCj586nd1PkrWMIj97meycTIRyQZAAx7mgmeJHhgTdI3MgeP2239/pub</p> <p>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. Our team 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. The first round of applications is due on March 31 and will continue quarterly until further notice. Emergency funding is generously supported by our partner Untitled, Art. Artist must have graduated from a Bay Area institution or have lived in the Bay Area for two years as a working artist</p>		info@andartand.orgwith	
Private	Theatre Bay Area	Performing Arts Worker Relief Fund	<p>https://www.theatrebayarea.org/page/COVID-19relief-fund</p> <p>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.</p>			
State	Cal/OSHA	Cal/OSHA Guidance on Requirements to Protect Workers from Coronavirus	<p>https://www.dir.ca.gov/dosh/coronavirus/Health-Care-General-Industry.html</p> <p>Workplace safety and health regulations in California require employers to protect workers exposed to airborne infectious diseases such as the coronavirus. Cal/OSHA has posted guidance to help employers comply with these safety requirements and to provide workers information on how to protect themselves.</p>			
State	American Institute of Certified Public Accountants (AICPA)	State Tax Filing Guidance for Coronavirus Pandemic	<p>https://www.forbes.com/sites/advisor/2020/03/12/list-of-banks-offering-relief-to-customers-affected-by-coronavirus/#4ccdce2b3ee3</p> <p>States are providing tax filing relief for individuals and businesses. The AICPA created a document summarizing the latest developments on state tax filings related to the coronavirus.</p>			
State	California Department of Tax and Fee Administration	CDTFA Tax Filing Extension	<p>https://www.cdtfa.ca.gov/services/covid19.htm</p> <p>On March 12, 2020, Governor Newsom issued an Executive Order in response to the COVID-19 State of Emergency. Pursuant to this Executive Order, through May 11th, the CDTFA has the authority to assist individuals and businesses impacted by complying with a state or local public health official's imposition or recommendation of social distancing measures related to COVID-19. This assistance includes granting extensions for filing returns and making payments, relief from interest and penalties, and filing a claim for refund.</p>			800-400-7115
State	California Public Utilities Commission	COVID-19 Utility Consumer Protections	<p>https://www.cpuc.ca.gov/covid19protections/</p> <p>List of consumer protection provisions enacted in response to the COVID-19 outbreak in California. This list covers both Investor Owned Utilities (IOUs), which are regulated by the California Public Utilities Commission (CPUC), and Publicly Owned Utilities (POUs).</p>			



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State	California Small Business Development Center (SBDC)	https://www.californiasbdc.org/covid19	As concerns continue about coronavirus (COVID-19), we can help you navigate available resources, answer your business questions and be a trusted partner for your business. Despite the impact of COVID-19, rest assured the SBDC is here to help and we value the privilege to be of service. Our business advisors are here to help answer your questions, apply for business resources and plan during a disruption. We can help with applying for relief, guiding you through available resources, cash flow concerns, supply chain interruptions, workforce capacity, insurance coverage and more - at no cost.			
State	Employment Development Department	EDD Tax Filing Extension	https://www.edd.ca.gov/about_edd/coronavirus-2019.htm			888-745-3886
State	Employment Development Department	Unemployment Insurance Benefits	https://www.edd.ca.gov/about_edd/coronavirus-2019/faqs.htm			888-745-3886
State	Employment Development Department	Rapid Response Services for Businesses	https://www.edd.ca.gov/pdf_pub_ctr/de8714rrb.pdf			888-745-3886
State	Franchise Tax Board	State Income Tax Deadline Extended	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			800-852-5711
State	Governor's Office of Business and Economic Development	Compiled Information Relating to COVID-19	https://business.ca.gov/coronavirus-2019/			
State	Governor's Office of Business and Economic Development	Small Business Support Centers – Map	www.business.ca.gov/sbresourcesmap			
State	iBank	Small Business Finance Center	https://www.ibank.ca.gov/small-business-finance-center/	Emily Burgos	SBFC@ibank.ca.gov	
State	Labor and Workforce Development Agency	Coronavirus 2019 (COVID-19) Resources for Employers and Workers	https://www.labor.ca.gov/coronavirus2019/		email@labor.ca.gov	
State	Office of the Attorney General	Anti-Price Gouging Guidance for Online Marketplace Platforms and Consumers	https://oag.ca.gov/news/press-releases/attorney-general-becerra-calls-online-marketplaces-their-game-combat-covid-19			
State	Office of the Small Business Advocate		https://static.business.ca.gov/wp-content/uploads/2019/12/2019-TA-Providers-Guide.pdf			
State	State Treasurer's Office	California Capital Access Program (CalCAP)	https://www.treasurer.ca.gov/cpfa/calcap/sb/index.asp	Janae Davis	j.davis@sto.ca.gov	

CalCAP is a loan loss reserve program which may provide up to 100% coverage on losses as a result of certain loan defaults. With CalCAP portfolio support, a lender may be more comfortable underwriting small business loans.



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State	The California Film Commission	Film & TV Tax Credit Program 3.0	http://film.ca.gov/tax-credit/program-3-0/	The California Film Commission will allocate \$330 million per year from July 2020 through June 2025 as part of an extended Program 3.0 Film and TV Tax Credit Program.		
			The executive order allows the California Department of Tax and Fee Administration (CDTFA) to offer a 90-day extension for tax returns and tax payments for all businesses filing a return for less than \$1 million in taxes. That means small businesses will have until the end of July to file their first-quarter returns.			
			Additionally, the order extends the statute of limitations to file a claim for refund by 60 days to accommodate tax and fee payers.			
State	Governor's Office	state and local taxes extension	https://www.gov.ca.gov/wp-content/uploads/2020/03/30.20-N-40-20.pdf	The executive order also includes extensions that impact state government workers, as well as consumers. For instance, the Department of Motor Vehicles will limit in-person transactions for the next 60 days, allowing instead for mail-in renewals. Additionally, the Department of Consumer Affairs will waive continuing education requirements for several professions, also for the next 60 days.		
			Further, the order will extend the Office of Administrative Law's deadlines to review regular department proposed regulations. The order also extends by 60 days the time period to complete investigation of public safety officers based on allegations of misconduct. Finally, deadlines for trainings, investigations, and adverse actions for state workers will also be extended.			
			Employers can apply for the Unemployment Insurance (UI) Work Sharing Program if reduced production, services, or other conditions cause them to seek an alternative to layoffs.			
State	Employment Development Department	Work Sharing Program	https://www.edd.ca.gov/unemployment/Work_Sharing_Program.htm	The Work Sharing Program helps employees whose hours and wages have been reduced: Receive UI benefits. Keep their current job. Avoid financial hardships.		
			The Work Sharing Program helps employers: Minimize or eliminate the need for layoffs. Keep trained employees and quickly prepare when business conditions improve. Avoid the cost of recruiting, hiring, and training new employees.			
Local	County of Los Angeles	LA County Business and Worker Disaster Help Center	https://lacountyhelpcenter.org/	LA County Business and Worker Disaster Help Center helps businesses and workers connect with available resources.	disasterhelpcenter@lacounty.gov	833-238-4450