

TRIVALLEY Business Resources

COVID-19 Guide

Special thanks to our collaborators and colleagues in the 5 TRIVALLEY communities, Visit TRIVALLEY, and the EBEDA for sharing resources and helpful links.

Shelter in Place and Public Health Notices

Shelter in Place Orders, including guidance on essential businesses:

- [State of California Executive Order \(3/19/20\)](#)
- [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 \(3/17/20\)](#)

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](#)

Regional Resources

Small Business Development Centers

Local SBDC's will assist business owners with disaster loan applications. For one-on-one advising and online workshops:

- [U.S. Small Business Administration – Disaster Assistance](#)
 - See full details in the March 16, 2020 SBA [Press Release](#)
 - Download the SBA Disaster Loan Fact Sheet: [English \(PDF\)](#) | [Spanish \(PDF\)](#)
 - Apply for SBA's Disaster Loan Assistance [online](#)
- [Northern California Small Business Development Center](#)
- [Alameda Small Business Development Center](#)
 - Distressed small businesses that are currently SBDC clients can call the ACSBDC at 510-742-2329
 - Non-SBDC clients will need to complete an online application www.acsbdc.org **APPLY NOW**
- [Contra Costa County Small Business Development Center](#)
 - Distressed small businesses that are currently SBDC clients can call the CCCSBDC at 925-222-5228
 - Non-SBDC clients will need to complete an online application <https://www.contracostasbdc.org/> **APPLY NOW**

The California SBDC has created a COVID-19 Small Business Survival Guide. Download the [Guide \(PDF\)](#).

Note: During the Shelter In Place period, ACSBDC services will continue to be accessed through online, teleconferencing, workshops, phone calls and emails, however, the office is currently closed to walk-ins and in-person meetings.

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:

- [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, 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](#).
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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
- A fairly comprehensive small business resources guide from the [California State Treasurer's Office of Fiona Ma](#)

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%.*

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](#)
 - Please contact Rapid Response Coordinator Javier Contreras at (510) 259-3831 or javier.contreras@acgov.org
 - Samantha Miller 510-259-3832; cell 510-915-7186 or samiller@acgov.org
- [Workforce Development Board Contra Costa County](#)

Other Regional Resources

- General 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](#)
- [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.

Resources for Manufacturers

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

- [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](#)

Non-Governmental Resources

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

Utilities

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](#)

Local TRIVALLEY Businesses and Resources

Town of Danville – For Town resources [CLICK HERE](#)

City of Dublin – For information on City resources [CLICK HERE](#)

City of Livermore – For information on City resources [CLICK HERE](#)

City of Pleasanton - For information on City resources [CLICK HERE](#)

City of San Ramon - For information on City resources [CLICK HERE](#)

TRIVALLEY TO GO options – [CLICK HERE](#) for a City by City listing of **TRIVALLEY Restaurants** serving take out. Special thanks to the VISIT TRIVALLEY organization for publishing this regional online guide to support the local hospitality industry.



If there are additional resources you'd like to share or for any questions, please contact tanderson@innovationtrivalley.org.

Please check links often, as resources and guidance continue to evolve.