

TRIVALLEY Business Resources

COVID-19 Guide

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

Shelter in Place and Public Health Notices

Shelter in Place Orders, including guidance on essential businesses:

[Bay Area Health Officers Issue Updated Stay-at-Home Order with New Restrictions to Last Through May 3](#)

- [Joint Press Release](#)
- [State of California Executive Order \(3/23/20\)](#)
- [Alameda County Public Health \(3/31/20\)](#)
 - [Alameda County Shelter In Place FAQ's](#)
- [Contra Costa Public Health \(3/31/20\)](#)
 - [Contra Costa Health Services Stay Home Order FAQ's](#)

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)
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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
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- 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.

Additional 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](#)
- [Main Street Launch](#)

Economic Development Resources

- Business resources for economic development professionals: [California Economic Development \(CALED\)](#)
 - Local Economic Development Provisions of the CARES Act (3/31/20) - [Overview](#)
- Messaging & Graphics: [U.S. Chamber of Commerce Toolkit](#)
 - [COVID-19 Emergency Small Business Loans Guide](#)
- Peer Exchange & Best Practices: [Main Street America](#)

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
 - Contact: Samantha Miller, Program Financial Specialist
 - Phone: 510-259-3832; cell 510-915-7186

- Email: samiller@acgov.org
- [Workforce Development Board of Contra Costa County](#)
 - Contact: Patience Ofodu, Business Services Manager
 - Phone: 510-453-6950
 - Email: pofodu@ehsd.cccounty.us

Paycheck Protection Program (PPP) – *new info from SBA's SF District Office on 4/2/20*

- All Small Business Administration PPP Information [here](#)
- The US Treasury Department posted a website with fact sheets about the PPP [here](#)

Who makes PPP loans?

- PPP loans will be made by banks, credit unions, and other regulated lenders – not SBA. PPP loans are backed by 100% SBA loan guarantees. SBA may approve additional lenders.
- Check with your local business banker to see if they are in the process of getting on board to deliver PPP loans. But realize that banks are still learning about their important role in delivering this program. Remember, the Federal Register Notice announcing the PPP details only just became public this morning.
- [Most Active Lenders](#)

Who are eligible borrowers?

- **Individuals in business** – sole proprietorships, independent contractors, or self-employed in business as of 2/15/2020.
- **Business entities** – as well as 501(c)(3) nonprofits, 501(c)(19) veteran organizations, and tribal business concerns – in operation as of 2/15/2020 that:
 - were paying either employees or 1099 independent contractors as of 2/15/2020
 - have 500 or less employees who reside in the US (though there is a special provision to allow lodging, food service, and franchise businesses to qualify based on # of employees per location according to the SBA website) – or businesses with more than 500 employees who nevertheless meet the SBA [size standard](#) for their industry sector
- **Affiliation.** In determining size, SBA traditionally considers not just the business itself but also at any other businesses that are affiliated with it. The approach SBA will use for PPP is still to be announced.
- **Foreign ownership.** The Notice is silent on this issue, which seems to suggest that businesses with foreign owners that operate in the US and employ US workers may qualify for PPP loans. This presumption is further supported because the question on an early “sample” PPP application form indicated businesses with any foreign owners would be ineligible, but that is no longer found in the final version of the PPP application form.

Loan Size:

- PPP loan size is set by the business's typical pre-coronavirus average monthly payroll times 2.5, but not to exceed \$10 million.
- Monthly payroll is calculated based on the business's wages/salaries/commissions/tips paid (counting only employees whose principal residence is in the US; not to exceed \$100,000 per employee) plus benefits and payroll taxes – using the documented amount paid over the last 12 months, divided by 12.
- Payments made to 1099 independent contractors are not included in monthly payroll. (Independent contractors instead are able to apply for their own PPP loan.)
- If the business received an EIDL between 1/31/2020 and 4/3/2020, the amount of the EIDL loan balance amount will be added to the PPP loan amount, so that the EIDL loan can be fully refinanced by the PPP loan. (If the business received a forgivable \$10,000 EIDL Advance, the advance portion of the EIDL will not be refinanced with the PPP – because the Advance will be forgiven and so there is no need to alter its status.)

Use of Loan Proceeds: The loan is only to be used for the following:

- $\geq 75\%$ of loan proceeds must be used to pay payroll and health care benefits for employees whose principal residence is in the US (including to re-hire recently laid-off employees). Note that 75% of the PPP loan size (i.e., equal to 2.5 months' payroll) equates to 8 weeks of payroll. The intent of the PPP loan is to supply forgivable financing sufficient to cover at least 8 weeks of payroll during the disruption of operations caused by coronavirus.
- if applicable: An added amount will be loaned to refinance any EIDL loan received between 1/31/2020 and 4/3/2020 that was used for payroll costs. This amount will be counted as part of the required $\geq 75\%$ payroll use.
- $\leq 25\%$ of loan proceeds may be used for: interest (but not principal or prepayments) on mortgages and other debt obligations incurred before 2/15/2020; rent due on leases in place before 2/15/2020; utility services in place before 2/15/2020
- No other use of funds is allowed. If you use PPP for any other purposes, you will be required to pay back the unauthorized amount. Knowingly using PPP funds for unauthorized purposes will subject the business and its owners to liability and possibly fraud charges.

Collateral: No collateral required.

Personal Guarantees by Owners: No personal guarantees required.

Demonstrated Financial Need/Credit Elsewhere Test: Not applicable for PPP loans.

Underwriting, processing and approval:

- Lenders confirm receipt of required application (with certifications) and average monthly payroll amount documentation and comply with normal Bank Secrecy Act rules.
- Lenders have delegated authority to approve PPP loans relying on applicant certifications and documents submitted.
- It appears the lender completes an "SBA Form 2484 (PPP Lender's Application for 7(a) Guarantee)" as part of the process for getting SBA's 100% guarantee – <https://home.treasury.gov/system/files/136/PPP-Lender-Application-Form-Fillable.pdf>.

Loan Structure: 1.0%, 2-year term loan – first payment deferred for 6 months, during which interest will accrue. No prepayment penalty.

Loan Fees:

- The business pays no fees.
- No fees are due to SBA for its 100% guarantee.
- SBA pays a fee to the lender for processing and administering the PPP loan – 5% for loans up to \$350,000; 3% for loans between \$350,000 and \$2MM; 1% for loans of \$2MM or more.
- The lender may elect to pay a portion of their fee to any agents they use, BUT the business is not to pay any fees. Fees paid by lenders to agents are limited – 1% for loans up to \$350,000; 0.5% for loans between \$350,000 and \$2MM; 0.25% for loans of \$2MM or more.

Required Application Documents:

- SBA Form 2483 (PPP Borrower Application Form) – [here](#) or [here](#)
- Payroll records (such as payroll processor records, payroll tax filings, Form 1099-MISC, income & expenses for sole proprietor, or other supporting documents sufficient to demonstrate qualifying payroll)

When and How to Apply:

- Starting 4/3/2020 through 6/30/2020 (or until the \$349 billion allocated to the program is exhausted).
- Applications will begin to be accepted as soon as lenders are ready to receive them.
- Applications will be processed on a first-come-first-serve basis.
- Lenders may use electronic signatures.

Loan Forgiveness:

- 8 weeks after the PPP loan is made, the business provides documentation to their lender verifying the # of employees on their payroll and how the PPP loan funds were used.
- All or part of the loan (principal and interest) may be forgiven. The amount will depend on how the PPP loan funds are used, with payroll being the primary use that leads to debt forgiveness.
- Not more than 25% of debt forgiveness may be given when the loan is used for mortgage interest, rent, and/or utilities.
- The full formula for debt forgiveness is still not entirely spelled out, so watch for additional details. But using the PPP loan to pay payroll and maintain your workforce is the main path to maximum debt forgiveness. It appears that if 75% or more of the loan is used for payroll, and the remainder is used for interest, rent, and/or utilities, the entire loan may be forgiven.

Note: According to the SBA web site, PPP forgiveness will be reduced if the PPP borrower's full-time headcount declines or if salaries and wages decrease. No additional details on this are available.

For direct business assistance & support, please visit:

- [Most Active Lenders](#)
- [Venturize.org](#)
- [Connect2Capital](#)
- [Small Business Development Centers](#)

How do EIDL and PPP interrelate? – new

Businesses can apply for both programs. There is no prohibition or penalty for doing so. Each program has a particular function that can complement the other.

The EIDL is designed to replace working capital from foregone gross profits during the suspension/disruption of business operations. So, say you can show that your business normally makes \$200,000 per month of gross profit, and SBA determines COVID-19 disrupts 2 months of your operations (it's not yet clear how many months SBA will use in its calculation) – you'd likely get a \$400,000 EIDL loan offer (\$200,000 x 2). That cover the cash flow interruption, and hopefully it lets your business to survive till normal business operations resume. (Note: If it turns out to not be enough, you are allowed go back and request an EIDL increase.) You can use EIDL loan proceeds for whatever working capital and accounts payable needs you have to keep your business going. (It's not to be used for refinancing debt, fixed assets, or payouts.) After a 12-month deferral you'll have to start paying it back at 3.75% interest amortized over up to 30 year term (the actual term would be set based on what SBA underwriting decides is realistically possible for your company).

The PPP is primarily designed to help you keep your workforce on the payroll or allow you to rehire them to keep your team intact; any other uses are very restricted. PPP provides a loan of 2.5x your typical monthly payroll. So, say your average monthly payroll was \$100,000 – you'd likely get a \$250,000 PPP loan offer (\$100,000 x 2.5). The loan would be conditioned on you using the PPP loan **only** to pay payroll, business rent, business loan interest, and business utilities. No other uses are allowed. The beauty of the PPP loan is that it is potentially 100% forgivable. To get full debt forgiveness, 75% of the loan must be used for payroll. If over the course of the 8 weeks after getting the PPP loan you used at least 75% of the \$250,000 (i.e. \$187,500) to pay payroll, that much would be forgivable. Every \$ you use for payroll is forgivable. If you used only 60% for payroll, only that 60% instead of 75% would be forgivable. On the other hand, you could even use more than 75% and all of that would be forgivable. You may use up to 25% of the \$250,000 (\$62,500) for rent, interest and utilities, and that much would be forgivable too. If you used more than 25% (\$62,500) for rent, interest, and utilities, you'd not be able to get debt forgiveness on the amount in excess of the 25% level. The debt forgiveness would happen after the 8th week that you've had the loan when you provide documentation to your lender of how you used the PPP loan funds. If there was some of the PPP loan that didn't qualify to be forgiven, after an initial 6-month deferral you'd have to pay the unforgiven balance back at 1% amortized over the remaining 18 months of the loan's 2-year term.

So, you can see that both EIDL and PPP have very specific purposes and the two complement each other. The only time that EIDL and PPP conflict a bit is if you were fortunate enough to have received an EIDL loan or an EIDL loan with an EIDL advance prior to 4/3/2020. If you were among the few who got helped that early on *and if you used any of the EIDL for payroll*, then your PPP loan would be increased above the usual level by an amount sufficient to refinance your entire EIDL loan. Then that increased PPP amount would be eligible for debt forgiveness. The entire EIDL refinance amount would count toward the 75% mark needed to get maximum PPP loan forgiveness.

Debt Relief for Businesses with SBA guaranteed loans – new

- This is another new program created by the CARES Acts. It specifically helps businesses that have SBA 7(a) guaranteed loans.

- SBA's website contains some new information about the program: <https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/sba-debt-relief>
- If you are an SBA 7(a) guaranteed loan borrower, here's some good news: SBA is going to make the next six-monthly payments on your SBA guaranteed loans for you.
- 7(a) Borrowers are relieved of any obligation to pay for a 6-month period – beginning with the first payment due on a loan after March 27, 2020 – the principal, interest and any associated fees that are owed on any 7(a) loan (including Community Advantage loans) provided the loan is in a regular servicing status (i.e., not delinquent) . If you've already made a payment due since March 27, 2020, you have the option of either having the lender return your loan payment or applying the loan payment to further reduce the loan balance after application of SBA's payment. SBA began notifying 7(a) lenders of this debt relief just today, so give the system a few days to catch on to the change.
- The debt relief benefit should be straightforward on amortized term loans where monthly installments are even. However, it's not entirely clear how the debt relief will work with revolving lines of credit guaranteed under 7(a) programs like SBA Express, Export Express, CAPLine, or Export Working Capital Program. Additional guidance will be forthcoming.
- It doesn't appear that this debt relief applies to SBA's 504 program.

SBA Express Bridge Loans – new

- SBA Express Bridge Loans (EBL) are now available from participating lenders. The EBL program was officially re-launched on Wednesday 4/1/2020 via a Federal Register Notice – <https://www.govinfo.gov/content/pkg/FR-2020-04-01/pdf/2020-06356.pdf>.
- SBA's website contains some new information about the program: <https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/sba-express-bridge-loans>
- It allows participating SBA Express lenders to extend up to \$25,000 loans to their existing bank customers as a stop-gap solution to get funds in the hands of businesses while they await a decision on the EIDL and/or PPP applications. The idea is that the Express Bridge loan gets a small amount interim money to the small business quickly from their banker and that loan is then be repaid later with proceeds from the EIDL or PPP loan.
- Ask your current business lender if they are participating. You cannot get an EBL from a lender you do not already have a business relationship with. EBL is a lender-driven program, and lenders have the discretion to use it or not.

NATIONAL

Information

- U.S. Senate Committee on Small Business And Entrepreneurship - [The Small Business Owner's Guide to the CARES Act](#)
- U.S. Department of Homeland Security
 - [Identifying Critical Infrastructure](#) (updated 3/28/20)
- Local Economic Development Provisions of the CARES Act (3/31/20) - [Overview](#)

Programs

SBA's COVID-19 Business Relief Options [here](#)

Paycheck Protection Program

- This loan program provides loan forgiveness for retaining employees by temporarily expanding the traditional SBA 7(a) loan program. Learn more [here](#).

SBA Debt Relief

- The SBA is providing a financial reprieve to small businesses during the COVID-19 pandemic. Learn more [here](#).

Express Bridge Loans

- Enables small businesses who currently have a business relationship with an SBA Express Lender to access up to \$25,000 quickly. Learn more [here](#).

For direct business assistance & support, please visit:

- [Venturize.org](#)
- [Connect2Capital](#)
- [Small Business Development Centers](#)
- Please contact your [Regional Resources](#) for any questions and technical assistance.

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 \(GO-Biz\)](#)

CA Employment Development Department (EDD)

[Jump](#) to State section for more information on benefits available to workers and businesses.

Updates

- The [Pandemic Unemployment Assistance](#) is a brand new program. The EDD is working with deliberate speed to stand up this new program and the other new provisions to serve unemployed Californians, including the self-employed. Californians should follow the current instructions on this page regarding potential UI benefits with more details to come later in the week.
- Workers Impacted by Coronavirus [FAQ](#) - **Please check frequently**

Financial Relief

- Consumers and homeowners may be eligible for financial relief after contacting their financial institution. Citigroup, JP Morgan Chase, US Bank, Wells Fargo, and nearly 200 state-chartered banks, credit unions, and servicers have committed to providing **relief for eligible consumers and homeowners** in California in the form of mortgage-payment forbearances of up to 90 days: <https://dbo.ca.gov/2020/03/25/covid19/>
- Residential eviction protections are covered here: <https://covid19.ca.gov/get-financial-help/>. Issued a statewide moratorium on residential evictions for renters who cannot pay their rent, from March 27 and through May 31, 2020.
- **Commercial eviction protections:** On March 16, Governor Newsom authorized local governments to halt evictions, slow foreclosures, and protect against utility shut offs. The protections are in effect through May 31, 2020, unless extended. The order also requests banks and other financial institutions to halt foreclosures and related evictions during this time period.

Tax Relief

- **State and Local Taxes, and Sales Tax:** CDTFA is providing a 90-day extension for tax returns and tax payments for all businesses filing a first-quarter return for less than \$1 million in taxes. No request is necessary to take this extension. Small businesses will have until July 31, 2020 to file their first-quarter returns.
- **State Payroll Taxes:** Employers experiencing a hardship as a result of COVID-19 may request up to a [60-day extension](#) of time from the EDD 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.
- **EDD Taxpayer Assistance Center:**
 - Toll-free from the US or Canada: 1-888-745-3886
 - TTY: 1-800-547-9565
 - Outside the US or Canada: 1-916-464-3502
- **Business Tax Relief:** The Franchise Tax Board is postponing [until July 15 the filing and payment deadlines](#) for all individuals and business entities for: 2019 tax returns, 2019 tax return payments, 2020 1st and 2nd quarter estimate payments, 2020 LLC taxes and fees, 2020 Non-wage withholding payments.

For Workers

- [Summary Chart of Benefits Available](#)
- [Workers Impacted by Coronavirus FAQ](#)
- [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](#).

Undocumented Workers

- [Centro Legal De La Raza – Oakland Undocumented Relief Fund](#)
- [East Oakland DREAMers – Migrant Focused COVID Resources](#) (Resource list) & [Bay Area COVID-19 Relief for Migrant Youth Community](#)
- [Restaurant Opportunities Centers United \(ROC United\) – Restaurant Workers Fund](#)
- [Immigrants Rising – COVID-19 Support for Undocumented Communities](#) (Resource list)
- [Legal Aid at Work – Relief Funds for Undocumented Workers In California](#) (Resource list) & [Undocumented Workers' Employment Rights](#)
- [One Fair Wage – One Fair Wage Emergency Fund, En Español](#)
- [USBG National Charity Foundation – Bartender Emergency Assistance Program](#)
- [Restaurant Workers' Community Foundation – COVID-19 Relief Fund](#)
- [National Day Laborer Organizing Network – Immigrant Worker Safety Net Fund](#)

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%.

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](#)
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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.
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- [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.
 - Yelp, GoFundMe and Intuit QuickBooks have partnered together to help raise COVID-19 relief money through the [Small Business Relief Fund](#), which will be used to issue \$500 matching grants to businesses that raise at least \$500 on a GoFundMe campaign connected to the pandemic.
 - [Verizon Small Business Recovery Fund](#) - Verizon Wireless has invested \$2.5 million with the national nonprofit Local Initiatives Support Corporation (LISC) to begin offering critical relief and support to small businesses facing immediate financial threat because of the COVID-19 pandemic. The funding will provide grants up to \$10,000
 - Please check [Local Resources](#) in your area
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INDUSTRY SPECIFIC RESOURCES

Biotech & Life Sciences

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

Construction & General Contractors

- [Association of General Contractors](#)
- [Construction Management Association of American NorCal](#)
- [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](#)
- [UberEats Fee Waiver for Independent Restaurants](#)
- [Postmates Small Business Relief Pilot](#) - Program temporarily waives commission fees for businesses in the SF Bay Area. Any interested SF-Bay Area merchant can establish an account, and start delivering without any additional cost during this pilot. If your city is interested in exploring a similar pilot please reach out to askpmpublicpolicy@postmates.com
- [James Beard Foundation Relief Fund](#)

Hospitals

- [Hospital Council of Northern & Central California](#)
- [What and Where to Donate Medical Supplies to Hospitals](#)

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](#)

Nonprofits

- [National Council of Nonprofits](#)
- [Independent Sectors](#)
- [U.S. Chamber of Commerce](#)

Real Estate

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

Personal Care

- [Professional Beauty Association](#) - Relief fund available
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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](#)
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TRANSPORTATION

- AC Transit is offering free rides starting 3/23/20
 - [BART Updates](#)
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Non-Governmental Resources

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

For Volunteer and Donation Opportunities in your local TRIVALLEY community:

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

Danville Chamber Updates [CLICK HERE](#)

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

City of Dublin Resource Guide [CLICK HERE](#)

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

Unify Livermore Community Support Information [CLICK HERE](#)

Livermore Chamber Updates [CLICK HERE](#)

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

Pleasanton Donation Information [CLICK HERE](#)

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

Contra Costa Community Donation Information [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.

Please join Innovation TRIVALLEY Leadership Group by spreading the word, donating or simply supporting your local businesses as we navigate this time of uncertainty together.

[#TRIVALLEYtogether](#)