



DANVILLE
CALIFORNIA

RESOURCE GUIDE



FOR BUSINESSES IMPACTED BY COVID-19

Business Resources Guide for Businesses Impacted by COVID-19

Information last updated on 4/26/2020

The COVID-19 (Coronavirus) pandemic has put many small businesses at economic risk. If your business is struggling financially due to COVID-19, the Town of Danville's Economic Development team is here to provide resources that can help. Please email economic.development@danville.ca.gov or call (925) 314-3369.

Please understand that since resources are constantly changing day-to-day at the federal, state and local levels, the information may have changed since the date this Resource Guide was last revised as shown on the cover. We will continue to update this guide as information becomes available.

Beware of Scams

All contact from Danville Police Services regarding the Shelter-in-Place Order is currently being conducted in person, not by telephone. If you receive a phone call about a business not adhering to the Shelter-in-Place Order and a fine being imposed, please report the scam phone call to Danville Police Services at (925) 314-3700.

For general information about scams, read Small Business Administration's (SBA) alerts on Beware of Scams and Fraud Schemes and FEMA's Coronavirus Rumor Control.

FEDERAL RELIEF FOR BUSINESSES

U.S. SMALL BUSINESS ADMINISTRATION (SBA) PROGRAMS

<https://www.sba.gov/>

Phase 3.5: April 23, the House passed the “Phase 3.5” legislative package to fund small businesses and hospitals.

As a reminder, this will immediately infuse \$321 billion into the Paycheck Protection Program, \$60 billion into the Economic Injury Disaster Loan Program, \$75 billion to hospitals, and \$25 billion for testing.

Phase 4: House Ways and Means Chairman Richard Neal indicated the committee plans to draft a Phase 4 bill that includes:

- assistance for state and local governments
- assistance for the health-care industry
- another round of stimulus payment
- extended unemployment benefits into the fall

Economic Injury Disaster Loan (EIDL)

Loan for up to \$2 million for working capital (operating expenses). Business owners apply through the SBA. Eligibility: self-employed individuals, independent contractors, sole proprietors, and businesses, ESOPs, cooperatives and private/501(c)(3) non-profits with 500 or fewer employees. (Note: Businesses in certain industries may have more than 500 employees if they meet the SBA’s size standards for those industries.) EIDL can be used for fixed debts, payroll, accounts payable and other bills that can’t be paid because of the disaster’s impact. It does not cover lost sales. With exception of the EIDL Advance, this loan will not be forgiven and must be repaid.

EIDL assistance is available only to small businesses when SBA determines they are unable to obtain credit elsewhere. The loan amount will be based on the business owner's actual economic injury and company's financial needs; the repayment term will be determined by business owner's ability to repay the loan.

EIDL Advance

Provides up to \$10,000 quickly to cover paid sick leave to employees, maintaining payroll, meeting increased costs to obtain materials, making rent or mortgage payments, and fixed debts that cannot be met due to revenue losses. This amount does not need to be repaid. Requesting the advance is available as part of the EIDL application.

*Up to \$1,000 per employee;

Paycheck Protection Program (PPP)

Provides capital to cover the cost of retaining employees amount is 250% of average monthly payroll from the past year, up to \$10 million. SBA will forgive loans if certain conditions are met including that all employees are kept on the payroll for eight weeks, 75% of the loan amount is used for payroll. Other eligible uses include rent, mortgage interest, or utilities. Forgiveness is based on the employer maintaining (or quickly

rehiring) employees and maintaining salary levels. Forgiveness will be reduced if full-time headcount declines, or if salaries and wages decrease. Business owners can apply for a PPP loan directly from a participating lender by June 30, 2020.

Note: If you receive a PPP loan and an EIDL, any advance amount received from the EIDL will be subtracted from the amount forgiven in the PPP. Also, you cannot use your EIDL for the same purpose (expenses) as your PPP loan. Also, if you receive a PPP loan, you are not eligible for the CARES Act Employee Retention Tax Credits. (See Program information under the IRS below.)

Express Bridge Loan

Enables small businesses who currently have a business relationship with an SBA Express Lender to access up to \$25,000 quickly. Loan can be used to cover operational expenses prior to receiving EIDL. Business owners apply for an Express Bridge Loan directly through a participating lender that has an existing relationship with applicant. This loan will not be forgiven and must be repaid; however, it can be repaid in full or in part by proceeds from an EIDL loan.

Debt Relief Program

Provides debt relief on an existing SBA loan; business owners should contact their lender directly for details.

INTERNAL REVENUE SERVICE (IRS) PROGRAMS

IRS Employee Retention Credit (CARES Act Small Business Tax Provisions)

Defers paying the employer portion of certain payroll taxes through the end of 2020 and provides a refundable payroll tax credit for 50 percent of wages paid by eligible employers to certain employees. Small businesses who receive small business loans are not eligible.

The IRS has postponed the federal income tax filing deadline to July 15, 2020. Payment deferral to July 15 is capped at \$1 million of federal income tax (including self-employment tax) for individual and other non-corporate tax filers and \$10 million for corporate taxpayers.

U.S. DEPARTMENT OF LABOR

Provides guidance to employers regarding the Emergency Paid Sick Leave Act and Emergency Family and Medical Leave Expansion Act, both part of the Families First Coronavirus Response Act (FFCRA).

STATE RELIEF FOR BUSINESSES

The State of California has created a comprehensive website with information for the general public and employers at <https://covid19.ca.gov/>. The State has also established a statewide COVID-19 Hotline where Californians can receive general information about State and community resources and support. The hotline, (833) 544-2374, is available every day from 8:00 a.m. to 5:00 p.m.

California Small Business Finance Center (SBFC) administers the State's Disaster Relief loan guarantee for small businesses that experience barriers to accessing capital elsewhere; local business owners can apply through Northern California Financial Development Corporation (Nor-Cal FDC).

Employment Development Department (EDD): The State has postponed filing and payment deadlines for payroll tax filing. Employers must make request in writing to the EDD for up to a 60-day extension.

Franchise Tax Board (FTB): The State has postponed filing and payment deadlines to July 15 for state income tax.

GO-Biz (Governor's Office of Business and Economic Development) has compiled links to multiple state resources, as well as tips and tools for businesses.

Department of Labor and Workforce Agency provides employers with information and guidance about:

- California Worker Adjustment and Retraining Notification (WARN Act)
- Workplace Health and Safety Guidelines
- Reduced Work Hours, Potential Closure or Layoffs

California Department of Tax and Fee Administration (CDTFA) is offering small business with less than \$5 million in annual taxable sales the ability to defer payment on up to \$50,000 of sales and use tax liability for 12 months, interest free. If a business owner chooses to defer their first quarter 2020 liability, up \$50,000 of the obligation would be paid in 12 equal monthly installments, with the first payment not due until July 31, 2020. To apply, business owners will need to submit a payment plan request to CDTFA via their website.

CDTFA is also offering a three-month extension for a tax return or tax payment to any business filing a return for less than \$1 million in tax. Most small businesses now have until July 31, 2020 to file first quarter returns or make a tax payment. The extension is automatic for small business taxpayers that qualify, businesses do not need to apply. Businesses with a tax liability of \$1 million or more may request an extension from CDTFA if they are unable to file and pay timely. These requests will be evaluated on a case-by-case basis and taxpayers will be notified if their extension has been approved or denied.

The State is providing a 60-day extension for taxpayers to file a claim for refund for any refund that must otherwise be filed by July 31, 2020. The Executive Order also provides, through July 31, 2020, a 60-day extension for requesting a tax appeal with the Office of Tax Appeals.

California Capital Access Program (CalCAP): The State Treasurer's Office administers this existing Special Loan Program which encourages banks to make loans to small businesses that have difficulty getting financing. Business owners can apply with a participating lender.

OnwardCa.org is a new website for job seekers listing current job opportunities in critical industries. Businesses can submit job opportunities as well as offered resources (essential services, job training, etc.).

LOCAL BUSINESS ASSISTANCE

Business owners considering applying for a federal loan are encouraged to work with an advisor from a trusted SBA partner to help their loan application, as incomplete applications cannot be fully processed and will increase the time it takes for the loan determination to be made. The following trusted partners can also provide other valuable resources and advice:

- Contra Costa Small Business Development Center
- East Bay Economic Development Alliance
- East Bay SCORE
- Women's Business Centers
- Veterans Business Outreach Center

Refer to the Agency information on the following pages for contact details.

Contra Costa Small Business Development Center (CCSBDC) provides information and counseling for businesses and helps business owners prepare to apply for the SBA loans. It is highly encouraged that businesses work with the CCSBDC for their application submittal. SBDC's offer webinars on resources and strategies for:

- Emergency Loan and Grant Programs
- Business Survival
- Starting a New Business

SBDC's also offer conditional, no-fee, one-on-one assistance in:

- Applying for financing (they do not provide funding of any kind)
- Survival Strategies
- Financial Management
- Marketing
- Unwinding a Business
- Starting a New Business
- Connections to other resources to help your business and employees

Contra Costa Workforce Development Board (CCWDB) provides information and helps businesses develop layoff aversion strategies so you keep your workforce intact through the Rapid Response Program. Provides guidance to employers on EDD's Unemployment Insurance (UI) Work Sharing Program (an alternative to layoff) and California Worker Adjustment and Retraining Notification (WARN) process if layoffs are inevitable.

Employers of all sizes that are considering layoffs are encouraged to contact the CCWDB which is collecting data on the economic impact of the pandemic.

WDB Contra Costa Covid-19 Resource Hotline

As part of their #**BounceBackContraCosta** campaign, the WDB is providing information and resources to help businesses and employees/job seekers navigate through this crisis. Call **1-833-320-1919** M-F, 8:30am to 5:00pm, or [email](#)

Contra Costa County Treasurer and Tax Collector: Contra Costa County property taxes are still due on April 10, 2020. However, after April 10, small businesses, small landlords and homeowners with significant hardships caused by COVID-19 (including the shelter-in-place order, illness, etc.) will be able to apply for a penalty waiver. Requests will be reviewed on a case-by-case basis.

Danville Area Chamber of Commerce: The Chamber is assisting and advocating for small business on all levels. They have been working closely with the Town on resources and partnerships to help the local business community in and around Danville. They launched a Small Business Relief Fund and compiled a list of restaurants offering takeout/delivery to #curbthespread during the shelter in place. They are also planning calls and webinars to share information and answer questions about business recovery efforts. Visit www.danvilleareachamber.com for more information or call 925-837-4400.

Town of Danville Economic Development Division: Staff have prepared a web page focused on business impacts from COVID-19. The Small Business Relief web page focuses on breaking news, business resources, the current health order, and other relevant quick links..

East Bay Clean Energy has implemented a moratorium on service disconnections for non-payment for both residential and commercial customers.

East Bay Economic Development Alliance has a compilation resources to assist businesses in Alameda and Contra Costa counties, including archived webinars.

Innovation TRIVALLEY Leadership Group (ITV) is led by business leaders and influencers committed to connecting the businesses, research labs, educational institutions, and civic leaders in the Tri-Valley region. ITV has launched #TRIVALLEYTogether to bring regional businesses and community members together to help donate technology, donate medical supplies and cash to support the most vulnerable population.

PG&E has implemented a moratorium on service disconnections for non-payment for both residential and commercial customers.

Tri-Valley Career Center has small business assistance information for employers and unemployment information/job seeking information for workers.

Visit Tri-Valley (VTV) is providing resources to support Tri-Valley businesses with new webpages that provide small business listings, updates and special offers. They also have web videos with tips for small businesses during shelter-in-place.

#TakeoutTuesday is a promotional campaign led by Visit California to support the California restaurant industry.

#TriValleyToGo is a promotional campaign led by Visit Tri-Valley to help support Tri-Valley businesses, restaurants, breweries and wineries throughout the Shelter-in-Place order.

PRIVATE RESOURCES FOR BUSINESSES

GO-Biz (Governor's Office of Business and Economic Development) provides a list of free or discounted technology tools for a small business. On their website, click on the "Small Business Assistance & Resources" tab.

Association of Manufacturers Bay Area has a list of resources to assist manufacturing companies.

Banks offering relief to customers are listed by Forbes.

California Employers Association offers guidance to employers on human resources compliance issues.

California Manufacturers & Technology Association offers guidance to manufacturing employers regarding OSHA, Cal/OSHA, EPA and CDC COVID-19 compliance.

DoorDash Merchant Financial Assistance offers a package of commission relief and marketing support for new and existing DoorDash partner restaurants.

East Bay Community Foundation provides one-time general operating grants to nonprofit organizations that provide critical services around economic security to the most vulnerable populations in the East Bay.

eBay Up & Running Program offers a free basic online storefront for three months to impacted businesses that do not currently sell online.

Facebook for Business Hub provides guides and resources for businesses, such as a Resilience Toolkit and a Quick Action Guide.

Facebook Small Business Grants Program offers non-governmental grants and ad credits for eligible small businesses.

GoFundMe Small Business Relief Fund provides matching grants of \$500 to eligible businesses through the Small Business Relief Initiative created by GoFundMe, Yelp and Intuit QuickBooks.

Google Resources provides guides and resources for businesses (e.g. free digital skills training).

ICA Fund Good Jobs created a Rapid Response Liquidity Fund in the form of a zero-interest loan for small Bay Area companies.

iTradeNetwork is helping businesses connect with non-traditional trading connections (e.g. operator-to-retailer, distributor-to-retailer) on their network to ensure food and supplies are directed where they are needed most.

Kiva offers crowd-sourced 0% Interest Small Business Loans.

National Association of Manufacturers provides information to manufacturers.

Open for Business Hub provides a listing of technology companies that are helping small businesses by enabling remote work during this time.

Pacific Community Ventures provides resources for small businesses.

Postmates Small Business Relief Pilot temporarily waives commission fees for businesses in the San Francisco Bay Area.

Professional Beauty Association (PBA) COVID-19 Relief Fund offers \$500 grants to licensed beauty professionals.

SF Made (COVID-19 Impact Resources for Manufacturers) provides resources and tips for manufacturers. Note: On their website references to “City” means the City of San Francisco.

Vagaro’s Financial Relief provides monthly discounts, marketing tools, online shopping cart resources and other help for its clients.

Verizon Small Business Recovery Fund provides grants to help small businesses fill urgent financial gaps through the Local Initiatives Support Corporation (LISC).

Yelp Resource Hub provides guides and resources for businesses, such as business tips and customer communications.

Yelp Relief Program offers ad credits (primarily for restaurants and bars) and contributes to a Small Business Relief Fund that will be used to issue \$500 matching grants to businesses that raise at least \$500 on a GoFundMe campaign connected to the pandemic.

ONLINE TOOLS AND PRIVATE RESOURCES FOR BUSINESSES

U.S. Chamber of Commerce Coronavirus Communication Toolkit is a compilation of the CDC's coronavirus recommendations for businesses and workers across the country.

California SBDC provides online resources including:

- The Small Business Owner's Guide to the CARES Act
- Guide to COVID-19 Loans and forms
- COVID-19 Small Business Survival Guide

SBDC Webinars: America's SBDC, the network of local SBDCs across the country has a calendar listing numerous webinars for the business community about COVID-19 topics, including funding programs and resources to keep your workforce and customers safe.

SBDC COVID-19 Archived Video Resources provides several videos on how to cope with COVID-19 as a small business and how to apply for certain loans. It also offers free video consultations.

SBDC Business Interruption Archived Webinar are free webinar hosted by an SBDC Business Advisor to help small businesses take actionable steps to deal with business interruption caused by COVID-19.

ONLINE TOOLS AND PRIVATE RESOURCES FOR BUSINESSES

California Capital Access Program (CalCAP)
801 Capitol Mall, 2nd Floor
Sacramento, CA 95814
(916) 654-5610
CalCAP@treasurer.ca.gov
<https://www.treasurer.ca.gov/cpcf/calcap/index.asp>

California Department of Tax & Fee Administration
1515 Clay Street, Suite 303
Oakland, CA 94612
(510) 906-1604
oaklandinquiries@cdtfa.ca.gov
<https://www.cdtfa.ca.gov/>

California Labor & Workforce Development Agency
800 Capitol Mall, Suite 5000 (MIC-55)
Sacramento, CA 95814
(916) 653-9900
email@labor.ca.gov
<https://www.labor.ca.gov/>

California Secretary of State – Business Programs
1500 11th Street
Sacramento, CA 95814
(916) 653-6814
<https://www.sos.ca.gov/business-programs/>

California State Board of Equalization
1515 Clay Street, Suite 303
Oakland, CA 94612
(510) 622-4100
<https://www.boe.ca.gov/>

Danville Area Chamber of Commerce
117 Town and Country, Suite E
Danville, CA 94526
(925) 837-4400
ceo@danvilleareachamber.com

East Bay Economic Development Alliance
1221 Oak Street, Suite 555
Oakland, CA 94612
(510) 272-6746
info@eastbayeda.org

California Infrastructure & Economic
Development Bank
1325 J Street, Suite 1300
Sacramento, CA 95814
(916) 341-6600
ibank@ibank.ca.gov
<https://www.ibank.ca.gov/>

California State Controller
300 Capitol Mall, Suite 1850
Sacramento, CA 95814
(916) 445-2636
<https://www.sco.ca.gov/>

Contra Costa Public Health Department
1000 Broadway, Suite 500
Oakland, CA 94607
(510) 267-8000
<http://www.acphd.org>

Contra Costa Small Business Development
Center
4071 Port Chicago Hwy. #250
Concord, CA 94521
(925) 671-4570
admin@contracostasbdc.org
<https://www.acsbdc.org>

California Franchise Tax Board
1515 Clay Street, Suite 305
Oakland, CA 94612
(800) 852-5711
<https://www.ftb.ca.gov/>

Daybreak Labs
1911 Second Street
Livermore, CA 94550
(925) 231-2333
info@daybreaklabs.io
<https://daybreaklabs.io/>

Innovation TRIVALLEY Leadership Group
5960 Inglewood Drive, Suite 201
Pleasanton, CA 94588
(925) 989-0188
<https://innovationtrivalley.org/>

<https://eastbayeda.org/>
East Bay SCORE
College of Alameda
Cougar Village Room 225
555 Ralph Appezato Memorial Parkway
Alameda, CA 94501
(510) 273-6611
info@eastbayscore.org

<https://eastbay.score.org/>
Governor's Office of Business & Economic Development
1325 J Street, Suite 1800
Sacramento, CA 95818
(877) 345-4633
<https://business.ca.gov/>

i-GATE Innovation Hub
1911 Second Street
Livermore, CA 94550
(925) 231-2333
<https://www.igateihub.org/>

Tri-Valley Career Center
6300 Village Parkway, Suite 100
Dublin, CA 94568
(925) 560-9431
<http://www.trivalleyonestop.org/>

U.S. Department of Labor
200 Constitution Avenue NW
Washington, DC 20210
(866) 487-2365
<https://www.dol.gov/>

U.S. Small Business Administration (SBA)
San Francisco District Office
455 Market St., Suite 600
San Francisco, CA 94105
(415) 744-6820
sfomail@sba.gov
<https://www.sba.gov/>

Employment Development Department
7677 Oakport Street
Oakland, CA 94621
(800) 480-3287
<https://www.edd.ca.gov/>

Internal Revenue Services
1301 Clay Street
Oakland, CA 94612
(510) 907-5000
<https://www.irs.gov/>

Nor-Cal Financial Development Corporation
300 Frank H. Ogawa Plaza, Suite 175
Oakland, CA 94612
(510) 698-2080
<https://nor-calfdc.org/>

Town of Danville
Economic Development Division
510 La Gonda Way
Danville, CA 94526
(925) 314-3369

economic.development@danville.ca.gov

U.S. Office of Personnel Management
1900 E Street, NW
Washington, DC 20415
(202) 606-1800
<https://www.opm.gov/>

Workforce Development Board of Contra
Costa
4071 Port Chicago Highway, Suite 250
Concord, CA 94520
(925) 671-4560
wdb@ehsd.cccounty.us
<https://www.wdbccc.com>

OVERVIEW OF FINANCIAL ASSISTANCE

Program	Level of Government	Type of Assistance	Apply with
California Disaster Relief Loan Guarantee	State	Loan guarantee	Nor-Cal FDC
California Capital Access Program (CalCAP)	State	Loan guarantee	Participating lender
Small Business Relief Sales/Use State Tax Payment Deferral Plan	State	Tax payment deferral plan	CDTFA
Economic Injury Disaster Loan (EIDL)	Federal	Low interest loan	SBA
Economic Injury Disaster Loan Advance (EIDL Advance)	Federal	Loan advance (does not need to be repaid)	SBA
Paycheck Protection Program (PPP)	Federal	Loan (may be forgiven if certain conditions are met)	Participating lender
Small Business Tax Provisions/ Employee Retention Credit	Federal	Tax credit	IRS
SBA Debt Relief Program	Federal	Temporary reprieve or payment deferral	SBA
SBA Express Bridge Loan	Federal	Loan	Participating lender

OVERVIEW OF TAX FILING AND OR PAYMENT DEFERRALS

Tax Type	Filing Deadline	Payment Deadline
Federal Income Tax	Postponed to July 15, 2020	Deferral to July 15 is capped at \$1 million of federal income tax (including self-employment tax) for individual and other non-corporate tax filers and \$10 million for corporate taxpayers
State Income Tax	Postponed to July 15, 2020	Postponed to July 15, 2020
State taxes and fees in administered by CDFTA	Postponed 90 days for any business filing a return for less than \$1 million in tax. First Quarter Sales/Use tax returns now due July 31, 2020. See full list of extension dates at https://cdtfa.ca.gov/services/extensions-to-file.htm	Postponed 90 days for any business filing a return for less than \$1 million in tax. See full list of extension dates at https://cdtfa.ca.gov/services/extensions-to-file.htm .
State Payroll Tax	No change	Ability to apply for hardship waiver for up to 60-day extension through EDD
County Property Tax	No change to April 10 due date	No change to April 10 due date. Ability to apply for hardship appeal to waive late-payment penalty through County Tax Assessor's Office.

Other Resources: Some businesses, associations and organization are offering private grants, loans, fee reductions, free software/platform trials or in-kind services. Please refer to the "Private Resources" section on page 7.