

City of San Dimas

FUNDING RELIEF OPTIONS AND RESOURCES FOR YOUR BUSINESS

(as of March 5, 2021)

Private Sector Resources					
Program	Usage	Description	Benefits	More Information	How to File
LISC Rural Relief Small Business Grants	Grant funding used to aid small businesses located in rural areas (cities with populations less than 50,000) that have been negatively impacted by COVID-19.	Grants will be given in amounts ranging from \$5,000 to \$20,000. LISC will use the funding to provide grants to businesses facing immediate financial pressure because of COVID-19.	Eligible uses include: - Paying utilities - Meeting payroll - Paying outstanding debt to vendors - Other immediate operational costs	For more information email: SmallBusinessGrants@lisc.org	https://www.lisc.org/covid-19/small-business-assistance/rural-relief-small-business-grants/ No open applications at this time. Please check back for future updates.
California Energy Wise	Equipment Rebates	Non-residential energy saving rebates that can save money during the current pandemic	Website leads businesses to the rebate catalogues from different companies that provide different rebates from different service providers.	More information: https://caenergywise.com/rebates/	Rebate Questions: SoCal Edison Customers: (626) 812-7666 SoCalGas Customers: (562) 803-7323 SDG&E Customers: (800) 336-7343 PG&E Customers: (800) 468-4743
LA Regional COVID Fund	Grants for micro-entrepreneurs, small businesses, and nonprofits	Provides economic relief for businesses during these unprecedented times.	The LA Regional COVID Fund will provide grants of \$5k to micro-entrepreneurs and \$15k for small businesses and nonprofits.	For more information call 833-238-4451	Apply online at https://www.lacovidfund.org/grants There are no open applications at this time. Please check back for future updates.
Gofundme Small Business Relief Fund	Matching Grant	Supporters can donate to the Small Business Relief Fund, which will issue \$500 matching grants to qualifying businesses that raise at least \$500 on GoFund Me.	Provides outreach opportunities for small business to enlist support during the Pandemic.	More information: https://www.gofundme.com/c/small-business-relief-initiative-and-fund-faq	Apply here: https://support.gofundme.com/hc/en-us/requests/new?ticket_form_id=360000765092

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Professional Beauty Association (PBA) COVID-19 Relief Fund	Grant funding for licensed beauty professionals	Grants awarded using a lottery system as donations are received. Individuals receiving unemployment benefits, SBA loans, or other government benefits are still eligible.	Provides \$500 in assistance to licensed beauty professionals unable to work as a result of COVID-19.	More information: https://www.probeauty.org/pba-charities/covid-19-relief-fund	Apply here: https://www.probeauty.org/covid-relief-fund-application
Intuit Aid Assist	Tool that helps businesses determine which government relief programs make the most sense for them.	Provides a tax credit estimator as well as a Paycheck Protection Program (PPP) Loan and forgiveness estimator.	Helps businesses make an informed decision by providing insight prior to applying for relief.	More information: https://aidassist.intuit.com/app/home?redirect=home#/home	Tax Credit Estimator https://aidassist.intuit.com/app/home?redirect=home#/tax_credit/flow/ERC_IntroductionForAllTCE PPP Loan and Forgiveness Estimator https://aidassist.intuit.com/app/home?redirect=home#/home
Google Google Ads Promotion	Assists businesses with internet advertising costs.	Google will match up to \$150 in advertising costs through Google Ads	Saves businesses on advertising costs while increasing online presence and advertising to the right people at the right time.	More Information: https://ads.google.com/intl/en_us/lp/coupons/?subid=us-en-et-g-aw-a-awhp_coup_sbvw_1!o2	

Program	Usage	Description	Benefits	More Information	How to File
Yelp COVID-19 Update Information	Assists businessowners with advertising business operations and promotions to educate the public on information pertaining to COVID-19 related concerns.	Provides businesses with the ability to state whether they are operational or not, post updated business hours, promote safety measures being taken, and inform the public of their current business practices (takeout, dine-in, curbside)	Allows businesses to stay connected to the public during this time of constant change by posting important information in one central location.	More Information: https://blog.yelp.com/2020/06/preparing-to-reopen-7-yelp-page-updates-you-should-make	Sign up: https://www.yelp.com/login?return_url=%2Fbiz_info%2F%3Futm_source%3Dbiz_blog%26utm_medium%3Dyelp_blog%26utm_content%3Dblog_text_link&utm_content=blog_text_link&utm_medium=yelp_blog&utm_source=biz_blog
Fedex Enhancing COVID-19 Signage Webinar	Provides businessowners with information designed to assist them with enhancing COVID -19 signage.	<ul style="list-style-type: none"> - How to be nimble and adapt your signage as your messaging needs change. - Best practices on messages and placement. - How to run printed signage programs in an organized and cost-effective manner. 	Helps businessowners become knowledgeable on COVID-19 signage practices in order to instill confidence in their customers.	More Information: Date and Time Now Available On-demand	Register Here: https://resources.industrydive.com/keeping-up-with-covid-19-signage-to-improve-the-customer-experience?utm_source=HR&utm_medium=Event&utm_campaign=FedEx

Los Angeles County Resources

Program	Usage	Description	Benefits	More Information	How to File
LA Economic Development Corporation - Layoff Aversion Program	If you would like to prevent layoffs by attaining confidential consulting	Confidential consulting for businesses at no cost with no obligation	Identify incentives and resources that can save you money, assistance with access to financing, and more.	Please visit https://laedc.org/help/ for additional information	Call at (888) 4-LAEDC-1 or via email at bap@laedc.org for more information
County of L.A. Protection from Price Gouging	To protect consumers and businesses from exorbitant price increases during a disaster.	Prevents businesses from increasing the price of goods and services more than 10% for 30 days in most cases. This protection extends for 180 days for any contractor related services.	Provides protections for consumers with a penalty of \$10,000 fine, one year in jail, or both for offenders.	Please visit doba.lacounty.gov for additional information.	Save your receipts and call 800-593-8222
Los Angeles County Dept of Pubic Health Guidance for Business Managers	Assists business managers by providing guidance on common COVID-19 concerns in the workplace.	Provides guidance on how managers should address scenarios that have already been encountered by real world managers during the COVID-19 pandemic.	Educates managers on general safety practices and appropriate actions to take in specific scenarios in order to prevent the spread of COVID-19.	Please Visit: http://publichealth.lacounty.gov/media/Coronavirus/guidances.htm#business	Non-compliant visitor guidance http://publichealth.lacounty.gov/media/Coronavirus/docs/business/NonCompliantVisitor.pdf Business Manager FAQ's http://publichealth.lacounty.gov/media/Coronavirus/docs/business/FAQ-Managers.pdf

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Jewish Free Loan Program	If you are a business or individual with urgent financial needs.	Jewish Free Loan offers interest-free loans on a non-sectarian basis to those affected by Coronavirus.	Loans up to \$10,000 can be turned around in a matter of days. No fees. No interest.	Please visit www.jfla.org for additional information.	Please visit www.jfla.org to fill out a pre-loan application.
COVID-19 Business and Worker Disaster Help Center	Providing for expedited resources	Small businesses and workers	Resource only	Help Center call: (833) 238-4450 weekdays 8am-4:30pm	Email questions to: disasterhelpcenter@lacounty.gov
Los Angeles County Workforce Development	If you are an individual or business in search of workforce resources or financial assistance.	Provides a variety of resources and financial assistance programs for individuals and businesses.	Offers job search assistance, business support services, financial benefit programs, meal assistance, and more.	https://workforce.lacounty.gov/?utm_content&utm_medium=email&utm_name&utm_source=govdelivery&utm_term	Job Seeker Information (888) 226-6300 Employer Information (213) 810-1641
Los Angeles County Re-opening Protocols	If you are trying to find industry-specific re-opening safety protocols	Provides re-opening protocols for establishments such as restaurants, barbershops, manufacturing facilities, car washes, beaches, golf courses and more.	Establishes re-opening protocols in an effort to provide safe environments during COVID-19 pandemic.	Please visit: http://publichealth.lacounty.gov/media/coronavirus/ for additional information.	For additional information please call: (213) 240-8144
Los Angeles County COVID-19 Safety Compliance Certificate Program	Program for Los Angeles County businesses currently permitted to operate to voluntarily self-certify that they are fully implementing the required COVID-19 Protocols from the Los Angeles Department of Public Health.	Online training program which covers employee protection, social distancing, infection control, communication with employees and more.	Business owners can take this training to receive a COVID-19 Safety Compliance Certificate to be placed at all public entrances to their facility. This certificate acknowledges that their facility is trained on all Public Health COVID-19 Protocols.	Please visit: http://publichealth.lacounty.gov/eh/covid19cert.htm for more information FAQ http://publichealth.lacounty.gov/eh/docs/COVID19ComplianceCertificateFAQEnglish.pdf	Please contact ehmail@ph.lacounty.gov if you have questions.

State Resources

Program	Usage	Description	Benefits	More Information	How to File
Small Business COVID-19 Relief Grant Program	Provides financial assistance to businesses that have been negatively impacted by COVID-19 health and safety restrictions	In order to qualify businesses must: - Earn less than \$2.5 million in yearly gross revenue - Have been operational since June 1, 2019 or before - Be operational or have a clear plan to re-open once the state allows for it. Please visit the website to view the complete list of eligibility requirements.	Provides grants of \$5,000 - \$25,000 depending on yearly gross revenue of the business.	Please Visit: https://careliefgrant.com/ New rounds of assistance have been announced →	To Apply: https://careliefgrant.com/partner/los-angeles/ Round 3 March 5 – March 11 (waitlisted during rounds one or two only. Do not need to reapply) Round 4 March 16 – March 23 (non- profit cultural institutions) Round 5 March 25 – March 31 (waitlisted during rounds one, two, or three and new applicants) *Waitlisted applicants do not need to reapply.
CA Department of Tax and Fee Administration Tax Relief and Extensions	Provides flexibility and relief for businesses filing tax returns and making tax payments.	Taxpayers filing returns for less than \$1 million in tax will automatically be granted a 3-month extension. Additionally, these taxpayers will not accrue interest and penalties on their return amounts as long as payments are made and returns are filed within 3 months of the original return date.	Provides a 3-month extension for tax returns and tax payments due between December 15, 2020 and April 30, 2021	Please visit: https://www.cdtfa.ca.gov/services/covid19.htm For Assistance: 1(800)400-7115	
California Rebuilding Fund	Small business loan program to assist small business recovery	Loan program designed to assist small businesses that employ 50 or less full-time equivalent employees and had gross revenues of less than 2.5 million in 2019. Loans are <u>not</u> forgivable in part or whole and will need to be paid back over a 3- or 5-year term.	Provides capital to businesses in an effort to assist them with the hardships experienced as a result of the COVID-19 pandemic.	Please Visit: https://www.gov.ca.gov/2020/11/20/governor-newsom-announces-launch-of-california-rebuilding-fund-to-help-states-smallest-businesses-protect-their-california-dream/ Loan Terms: https://www.connect2capital.com/p/californiarebuildingfund/loan-terms/	To Apply: https://www.connect2capital.com/p/californiarebuildingfund/
CA Employment Development Dept. Work Sharing Program	If business interruption or slowdowns are causing you to consider layoffs	Business Assistance to employees and employers	Full-time employees receive UI benefits, keep current job and avoid financial hardships	Please visit www.edd.ca.gov for additional information	Please visit www.edd.ca.gov to download application

Program	Usage	Description	Benefits	More Information	How to File
CA Employment Development Dept. Worker Adjustment and Retraining Notification	To protect employees by requiring employers give a 60-day notice to the affected employees.	An employer that fails to provide notice as required to a unit of local government is subject to a civil penalty to not exceed \$500 for each day of violation	Rapid Response Teams to assist employers and workers during a mass layoff or plant closing.	Please visit www.edd.ca.gov for additional information.	Please Email: eddwarnnotice@edd.ca.gov
CA iBank Disaster Relief Loan Guarantee Program – Small Business Finance Center	If your business is experiencing capital access barriers in light of a declared disaster.	Provides loan guarantees and direct loans for small businesses.	Loans up to \$20 million; max. guarantee \$1 million, guaranteed up to 7 years (term can be longer); and guarantees up to 80%-95% of loan.	Please visit www.ibank.ca.gov for additional information	Please visit https://www.ibank.ca.gov/small-business-finance-center/
CA iBank Jumpstart Loan Program	If you are a low-to-moderate income (LMI) business owner or operate a business in a LMI community.	Provides microloans, technical assistance and financial literacy training.	Loan amounts range from \$500 to \$10,000. Term up to 5 years, fully amortized.	Please visit www.ibank.ca.gov for additional information	Please visit www.ibank.ca.gov to apply
CA Infrastructure and Economic Development Bank (iBank) Finance Programs	To mitigate barriers to capital for those small businesses (1-750 employees) that may not qualify for federal funds	\$50 million to the Small Business Finance Center at California's iBank	Loan proceeds to be used for continuance of business including, but not limited to: Rent, payroll, etc.	Qualifying business may apply directly with a lender (LIST to be announced soon) or get additional information at	For information on the Small Business Disaster Relief Loan Guarantee program, please send your email address and business location city to: COVID19loan@ibank.ca.gov
California Capital Access Program (CalCAP)	A loan loss reserve program which may provide up to 100% coverage on losses as a result of certain loan defaults.	Individual borrowers are limited to a maximum of \$2.5 million enrolled over a 3-year period.	Individual borrowers are limited to a maximum of \$2.5 million enrolled over a 3-year period.	Qualifying business of 1-500 employees must work with a participating lender. Check the list here: https://www.treasurer.ca.gov/cpcfca/calcap/sb/institutions.pdf	For additional information visit: https://www.treasurer.ca.gov/cpcfca/calcap/sb/index.asp email: calcap@treasurer.ca.gov phone: 1-916-653-2995

Program	Usage	Description	Benefits	More Information	How to File
Small Business Support Centers	Support Resources	California's network of small business support center help businesses figure out which loans are best for them, develop resiliency strategies, and find other resources.	If you need to talk to a local specialist: University of La Verne SBDC Small Business Development Center 2180 3rd Street La Verne, CA 91750 (909) 448-1567	Also contact: East San Gabriel Valley SCORE SCORE Business Mentor 2648 E. Workman Ave, #267 West Covina, CA 91791 626-593-1120 https://eastsangabrielvalley.score.org/ or email bill.morland@score.org	Also visit: GO-Biz's Office of the Small Business Advocate https://gobiz.zendesk.com/hc/en-us
	Business Interruption Insurance	Coverage replaces business income lost in a disaster. Business interruption insurance is not sold as a separate policy but is either added to a property/casualty policy or included in a comprehensive package policy as an add-on or rider.	<i>Most</i> business insurance cover the following items: -Profits. -Fixed costs. -Temporary location. -Commission and training cost -Extra expenses -Civil authority ingress/egress. -Employee wages.	You should check with your insurance provider to understand your coverage and what, if any claims you may have.	Please visit: https://americassbdc.org/coronavirus-information/
Pandemic Unemployment Assistance	Assists unemployed individuals who are not usually eligible for regular Unemployment Insurance (UI) Benefits.	Provides unemployment assistance for business owners, self-employed workers, independent contractors, and those with limited work history who are out of business or have significantly reduced their services as a result of the pandemic.	\$167 payment per week, for each week an individual is unemployed due to COVID-19. *Assistance amount may vary depending on the individual. *11 additional weeks of Assistance were approved on December 27, 2020.	For more information: https://www.edd.ca.gov/about_edd/coronavirus-2019/pandemic-unemployment-assistance.htm	Apply online at: https://www.edd.ca.gov/Unemployment/UI_Online.htm
Safely Making California (PPE Portal)	Portal for businesses to purchase personal protective equipment (PPE).	Partnership between the State of California and the California Manufactures & Technology Association (CMTA) to create a marketplace that connects PPE manufacturers and businesses in a central portal. Businesses may purchase non-medical grade PPE for employees.	Provides businesses with the ability to purchase personal protective equipment for their employees to help California's economy re-open and limit the spread of COVID-19.	For more information: https://cmta.net/page/pres_s_releases2.php?release_id=266	Apply online at: https://www.safelymakingca.org/

Federal Resources

Program	Usage	Description	Benefits	More Information	How to File
Small Business Administration (SBA): First Draw PPP Loans and Second Draw PPP Loans	Assists businesses by providing loans to pay for specified expenses in order to keep them operational during the COVID-19 pandemic.	PPP loans have a 1% interest rate. First Draw PPP Loan – Businesses who have <u>not</u> received a PPP loan Second Draw PP Loan – Businesses who have previously received a PPP loan.	The Paycheck Protection Program is a loan designed to provide a direct incentive for small businesses to keep their workers on payroll. PPP Loans can be used to help fund payroll costs, including benefits, and may also be used to pay for mortgage interest, rent, utilities, worker protection costs related to COVID-19.	First Draw PPP Loans https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program/first-draw-ppp-loans Second Draw PPP Loans https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program/second-draw-ppp-loans *Application Period Closes on March 31, 2021	First Draw PPP loan Application https://www.sba.gov/document/sba-form-2483-ppp-first-draw-borrower-application-form Second Draw PPP Loan Application https://www.sba.gov/document/sba-form-2483-sd-ppp-second-draw-borrower-application-form Find a PPP Loan Lender https://www.sba.gov/PaycheckProtection/find
Small Business Administration (SBA): Economic Injury	If you are in need of economic support to help overcome the temporary loss of revenue.	Low interest disaster loans to help business recover from declared disasters.	SBA's Economic Injury Disaster Loans offer up to \$2 million in assistance. The interest rate is 3.75% for small businesses.	Learn more about your eligibility for SBA Disaster Assistance at www.sba.gov	File and SBA Disaster Loan application at https://covid19relief.sba.gov/#/
SBA: Economic Injury Disaster Loan (EIDL): Forgiveness/Advance (grant up to \$10K)	Self-employed individuals, small business; independent	Providing paid sick leave to employees, maintaining payroll, meeting increased costs to obtain materials, making rent or mortgage payments, and repaying obligations that cannot be met due to revenue losses	Up to \$10,000 within 3 days of a successful application. Any advance money received does <u>not</u> have to be repaid.	To apply directly online, go to the SBA Website www.sba.gov	File an application at: https://covid19relief.sba.gov/#/ Call US SBA 24hr Customer Service Center at: 1-800-659-2955 / 1-800-877-8339 (TTY)

ADDITIONAL RESOURCES:

Comprehensive Employer and Employee Information

U.S. Department of Labor
<https://www.dol.gov/>

California Department of Labor
<https://www.labor.ca.gov/>

California Labor Commissioner's Office
<https://www.dir.ca.gov/>

CDC Emergency Planning
<https://www.cdc.gov/>
Centers for Disease Control and Prevention

California Department of Insurance
<http://www.insurance.ca.gov/>
Business Interruption Coverage

Los Angeles County DCBA LA County
<https://dcba.lacounty.gov/portfolio/coronavirus-businesses/>

U.S. Small Business Administration
<https://www.sba.gov/funding-programs/loans/coronavirus-relief-options>

Governor's Office of Business and Economic Development
<https://business.ca.gov/coronavirus-2019/>

Hello Alice COVID-19 Business Resource Center
<https://www.covid19businesscenter.com/>

Join CA's Small Business Advocate, GO-Biz, and Grow with Google for a webinar series for CA small businesses

<https://business.ca.gov/advantages/small-business-innovation-and-entrepreneurship/get-digital-ca/>

Join the California Office of the Small Business Advocate (CalOSBA), in the Governor's Office of Business & Economic Development (GO-Biz) and Grow with Google for a webinar series for CA small businesses. This workshop series includes the following list of topics. The YouTube links of the series are included in the link above.

*** Get Your Local Business on Google Search and Maps** - Learn about Google My Business, a free tool for local businesses who want to connect with customers on Google Search and Maps. Get hands-on help creating or updating your business profile or a simple website.

*** Make Your Website Work for You** - In this presentation, learners will discover how to create a search-friendly website that drives user action and supports their goals. Whether launching a new website or sprucing up an old one, this workshop will help.

*** Use YouTube to Grow Your Business** - Get best practices for creating a YouTube Channel and compelling video content that promotes your products and services and drives engagement with your brand.

COVID-19 GO-Biz Response Website

<https://business.ca.gov/coronavirus-2019/>

- Resources for Small Business and Start-Ups impacted by COVID-19.
- Labor & Workforce Support for Businesses and Employees
- Business Taxes

Helpful Links

Purpose	Link
Best Practices for Taking you Team Remote	https://medium.com/@sofyapolyakov/how-to-successfully-take-your-team-remote-during-the-coronavirus-pandemic-26b94f8a1004
Tool Kit Resources for Anxiety & Mental Health	https://www.virusanxiety.com/
A Comprehensive List of Tips, Tools, and Examples for Event Organizers During the Coronavirus Outbreak	https://cmxhub.com/a-comprehensive-list-of-tips-tools-and-examples-for-event-organizers-during-the-coronavirus-outbreak/
Free Virtual Wellness Workshops by Holisticism	https://www.holisticism.com/virtual-workshops
All General Assembly events are now virtual	https://generalassemb.ly/education?format=events
Small Business Advising Assistance	https://www.pacificcommunityventures.org/small-business-services/business-advising/
Business Review Webinars (upcoming and on-demand webinars for a variety of business types)	https://business-review-webinars.com/

Recorded Webinars:

<https://register.gotowebinar.com/recording/4332641368039777025>

Business Interruption: Actionable Steps for Small Business Owners

Karie Armstrong, Business Advisor, SBDC (View Recording)

<https://business.ca.gov/advantages/small-business-innovation-and-entrepreneurship/help-us-advance-entrepreneurship/>

Entrepreneur COVID-19 Rapid Response Sessions

Presented by California Entrepreneurship Task Force

https://zoom.us/webinar/register/WN_3jFboSulRvucfJ6ae8PGqg

March 25, 2021 – 12:00pm

Applying for an Affordable and Flexible LACDA Loan (English)

https://zoom.us/webinar/register/WN_NcwcG3H2Q2-cUkdOr_FTcQ

March 25, 2021 – 2:00pm

Applying for an Affordable and Flexible LACDA Loan (Spanish)

https://zoom.us/webinar/register/WN_UQQm9tS0TISLnc8Rp5nbxQ

March 31, 2021 - 12:00pm

Improving Your Personal and Business Credit (Spanish)