

# IT'S RIGHT IN OUR BACKYARD



DUBLIN  
CALIFORNIA

## Special Notice to Dublin Businesses

### CARES Act Program and Other Resources

Last week, Congress passed the CARES Act to provide impacted small business owners with a number of new programs, including:

- Paycheck Protection Program (PPP)
- Economic Injury Disaster Loan (EIDL) with an option to advance up to \$10,000
- Small Business Tax Provisions

Each program is briefly described below with links for additional information.

#### Paycheck Protection Program

The Paycheck Protection Program provides small businesses with working capital to cover the cost of retaining employees. The funds (250% of average monthly payroll from the past year, up to \$10 million) can be used for payroll costs including benefits, interest on mortgages, rent, and utilities.

The program starts tomorrow, Friday, April 3, 2020 for small businesses and sole proprietorship; independent contractors and self-employed individuals can apply starting on April 10, 2020. *We encourage you to apply as quickly as you can because there is a funding cap.*

You must apply through an existing Small Business Administration (SBA) 7(a) lender or through a participating federally insured financial institution. A list of participating lenders as well as additional information and full terms will be available on the SBA [website](#) tomorrow, Friday, April 3, 2020. No collateral or personal guarantees are required. Neither the government

### City Contacts

General Information  
(925) 833-6650

City Manager  
(925) 833-6650

Community Development  
(925) 833-6620

Economic Development  
(925) 833-6650

Environmental Services  
(925) 833-6630

Administrative Services  
(925) 833-6640

Fire Prevention  
(925) 833-6606

Human Resources  
(925) 833-6605

Parks and Community  
Services  
(925) 556-4500

Police (non-emergency)  
(925) 833-6670

Public Works  
(925) 833-6630

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nor lenders will charge small businesses any fees.

All small businesses with 500 or fewer employees - including non-profits, self-employed individuals, sole proprietorship, and independent contractors - are eligible. Businesses with more than 500 employees are eligible in certain industries.

Funds are provided in the form of loans. If certain conditions are met, the loan will be fully forgiven:

- Loan must only be used for payroll costs, interest on mortgages, rent, and utilities.
- Employers must keep employees on the payroll-or rehire quickly. Forgiveness is based on the employer maintaining or quickly rehiring employees and maintaining salary levels.
- At least 75% of the forgiven amount must have been used for payroll. Forgiveness will also be reduced if full-time headcount declines, or if salaries and wages decrease.

Employers who receive assistance through the Paycheck Protection Program will not be eligible for the Small Business Tax credits established in the CARES Act. For more information, visit the U.S. Treasury Department [website](#).

To help you prepare to apply, review this [sample application form](#) (PDF) to see the information that you will need to provide. You should gather payroll registers, financial statements, and transcripts from payroll taxes paid to have this information available during the loan application process. Your lender may have a different form - this sample is just for your reference.

Please refer to these additional resources to help you prepare to apply:

- Read the California SBDC's [Guide to COVID-19 Loans and Forms](#)
- Watch this [short video](#) from Alameda County Small Business Development Center comparing the EIDL & PPP Loan options

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## **Economic Injury Disaster Loan Advance (\$10,000)**

This new program provides a grant of up to \$10,000 to cover the costs of paid sick leave to employees, maintaining payroll, meeting increased costs to obtain

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materials, making rent or mortgage payments, and fixed debts that cannot be met due to revenue losses.

Small businesses, employee stock ownership plans (ESOPs), cooperatives and private/501(c)(3) non-profits with 500 or fewer employees as well as self-employed individuals, independent contractors and sole proprietors are eligible to apply.

The application for the loan advance is part of the application for the SBA's EIDL, which provides working capital loans of up to \$2 million. The Loan Advance funds will be made available within three days of a successful application, and this loan advance will not have to be repaid (even if the business is subsequently denied for an EIDL loan).

A few days ago, SBA launched a new webpage to streamline the application process for the EIDL. The direct link to the loan application is:

<https://covid19relief.sba.gov/#>

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## Trusted SBA Partners

You are encouraged to work with an advisor from a trusted partner such as [America's SBDC network](#), [East Bay SCORE](#), [AnewAmerica Women's Business Center](#), [Renaissance Entrepreneurship Center's Women's Business Center](#) or [Veterans Business Outreach Center](#) to help you with your SBA disaster loan application. Incomplete applications cannot be fully processed, and will increase the time it takes for the loan determination to be made. These services are free and language assistance is available upon request.



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## Families First Coronavirus Response Act

The Families First Coronavirus Response Act (FFCRA) requires certain employers to provide their employees with paid sick leave and expanded family and medical leave for specified reasons related to COVID-19 starting on April 1, 2020 through December 31, 2020.

Visit the U.S. Department of Labor [website](#) for information about Employer Paid Leave requirements.

Each covered employer must post a notice of the FFCRA requirements in a conspicuous place on its premises. For employees who are teleworking, you can email (or mail a hard copy) of the notice to employees, or post it on an employee information internal or external website and provide employees with a link.

Employee Rights posters are available in [English](#) and [Spanish](#).

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## We're Here for You

The City of Dublin appreciates our business community and remains committed to being your source for reliable and accessible information and resources. The City continues to maintain a COVID-19 [webpage](#) and a COVID-19 Business Impacts [webpage](#) to provide you with up-to-date information and resources.

The Economic Development Division team is available via [email](#) or by calling 925-833-6650. Language assistance is available over the phone by request.

The Dublin Business News Update is a monthly publication highlighting the latest news and event affecting the business community. For more information or assistance, please contact Economic Development via email, [economic.development@dublin.ca.gov](mailto:economic.development@dublin.ca.gov), or phone: (925) 833-6650.

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