



DUBLIN
CALIFORNIA

RESOURCE GUIDE FOR BUSINESSES IMPACTED BY COVID-19

The COVID-19 (Coronavirus) pandemic has put many small businesses at economic risk. If your business is struggling financially due to COVID-19, the Economic Development Staff is here to provide resources that can help. Please email economic.development@dublin.ca.gov or call (925) 833-6650.

Since State and County Health Orders are updated frequently, please refer to the following websites for the most current health order information and industry guidances for operating your business:

State of California: <https://covid19.ca.gov>

Alameda County: <https://covid-19.acgov.org>

Please note: Information and resources are constantly changing at the federal, state and local levels. We will continue to update this Guide as information becomes available, but please understand that things may have changed since the date this Guide was last revised as shown on the cover.

Beware of Scams

Please report scams to Dublin Police Services at (925) 833-6670. For general information about scams, read SBA's [Beware of Scams](#) and FEMA's [Coronavirus Rumor Control](#).

FEDERAL RELIEF FOR BUSINESSES

U.S. SMALL BUSINESS ADMINISTRATION (SBA) PROGRAMS

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

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. Applications received prior to that date are still being processed on a first come, first served basis.

Note: If you applied for an EIDL loan prior to March 30, you should submit another EIDL application. If your application number starts with a "1" or a "2" it means that you applied through the old system. SBA has requested all of those applicants to apply again through the new system on the [SBA website](#) as using the new streamlined portal will speed up the processing of your application.

EIDL Advance – *As of July 11, 2020, this program has closed.* The 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. The amount of the advance is calculated based on the number of pre-disaster employees: \$1,000 per employee up to \$10,000. This amount does not need to be repaid. Requesting the advance is available as part of the EIDL application.

Note: If you receive an EIDL Advance and a PPP loan, the advance amount received 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.

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.

Download the Express Bridge Loan Guide from the SBA's [website](#).

Paycheck Protection Program (PPP) – *As of August 9, 2020, this program has closed.* Provides capital to cover the cost of retaining employees; amount is 250% of average monthly payroll from the past year, up to \$10 million. Eligible uses include payroll, 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](#). On July 6, 2020, the Program was extended to August 8, 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.)



For information about the PPP in languages other than English, visit the SBA's Coronavirus Recovery Information multi-lingual [webpage](#).

FEDERAL RESERVE PROGRAM

Main Street Lending Program - Supports lending to small and medium-sized businesses that were in sound financial condition before the onset of the COVID-19 pandemic. The program offers small and medium-sized businesses 5-year loans between \$250,000 to \$300 million, with floating rates, and deferred principal and interest payments. The Federal Reserve's Main Street Lending Program is administered by the Federal Reserve Bank of Boston.

INTERNAL REVENUE SERVICE (IRS) PROGRAMS

Employee Retention Credit - Offers a refundable payroll tax credit for 50 percent of wages paid by eligible employers to certain employees. There is no application form; Eligible employers report total qualified wages and related health insurance costs for each quarter on their quarterly employment tax returns or Form 941 beginning with the second quarter. *Note: The Employer Retention Credit is not available to employers who received assistance through the PPP.*

Employer Payroll Tax Deferral – Offers deferral of the deposit and payment of the employer's share of Social Security tax that would otherwise be required to be made during the period beginning on March 27, 2020 and ending December 31, 2020. Self-employed individuals may defer the payment of 50% of the Social Security tax on net earnings from self-employment income imposed under section 1401(a) of the IRS Tax Code. The Flexibility Act changed some provisions to allow businesses that received a PPP loan to be eligible to defer deposit and payment of the employer's share of Social Security tax until Dec. 31, 2020, regardless if the PPP loan is forgiven.

Federal Income Tax Filing Deadline - IRS 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 & RESOURCES 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.

Information on the State-level industry-specific guidance for businesses is on their [website](#).

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](#).

Cal/OSHA – Oversees workplace safety and health regulations in California and provides guidance to help employers to protect workers from exposure to infectious diseases like COVID-19, as well as information for workers on how to protect themselves and prevent the spread of the disease.

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.

EDD is administering the federal CARES Act Pandemic Unemployment Assistance (PUA) program in California. PUA provides benefits for business owners, the self-employed, and independent contractors who don’t usually qualify for regular Unemployment Insurance benefits. EDD is also administering the federal CARES Act Pandemic Emergency Unemployment Compensation (PEUC) program that provides up to 13 weeks of extended benefits.

EDD also administers the [Work Sharing Program](#), which allows employers to seek an alternative to layoffs – retaining their trained employees by reducing their hours and wages that can be partially offset with unemployment insurance (UI) benefits.

Franchise Tax Board (FTB) – The State 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. Also provides a list of free or discounted technology tools for small businesses.

Department of Alcoholic Beverage Control (ABC) - Offers certain regulatory relief, license fee renewal extensions and a streamlined [COVID-19 Temporary Catering Application](#).



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

Department of Tax and Fee Administration (CDTFA) – The State is offering interest-free deferral of sales/use tax of up to \$50,000 for businesses with less than \$5 million in taxable annual sales. To apply, business owners will need to submit a payment plan request to CDTFA via their website.

The State postponed filing and payment deadline of First Quarter returns to July 31, 2020 for small businesses who file a return less than \$1 Million dollars. If you qualify for this extension it is automatic and you do not need to apply. If your tax liability is \$1 million or more, you may request an extension from CDTFA if you 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.

Infrastructure and Economic Development Bank (IBANK) – The California Disaster Relief Loan Guarantee Program provides loan guarantees and direct loans for small businesses that experience barriers to accessing capital elsewhere through IBANK’s Small Business Finance Center (SBFC).

Also, IBANK’s new **California Rebuilding Fund** is a public-private partnership that will leverage government backed capital to make flexible, affordable loans to small businesses with 50 employees or fewer through participating California Community Development Financial Institutions (CDFIs).

Great Plates Delivered - State program administered locally by Alameda County to help ensure older Californians (that are not eligible for other nutrition programs) have access to healthy meals during the pandemic. The Program also Provide essential economic stimulus to local businesses by contracting with local restaurants and food providers.

MyChildCare.ca.gov – New website for essential workers to find child care options during the pandemic. Child care businesses based in Dublin that want to be added to the list or update their information should contact **Hively** via email at hello@behively.org.

OnwardCa.org – 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.)

SafelyMakingCA.org - New website offering a marketplace for manufacturers and California businesses in need of purchasing personal protective equipment (PPE).



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).

#ShopSafeShopLocal campaign – Provides tools to businesses to help businesses operate safely and build a digital footprint, while also encouraging Californians to support small businesses in their communities.

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 you with your loan application as incomplete applications cannot be fully processed, and will increase the time it takes for the loan determination to be made. Trusted partners can also provide other valuable resources and advice:

Alameda County Small Business Development Center

East Bay SCORE

AnewAmerica Women’s Business Center

Renaissance Women’s Business Center

Veterans Business Outreach Center

Refer to the Agency information on the following pages for contact details, or use the SBA’s online “Find local assistance” [tool](#).

Alameda County Small Business Development Center (ACSBDC) – Provides information for businesses and helps business owners prepare to apply for the SBA loans. It is highly encouraged that businesses work with the ACSBDC for their application submittal. SBDCs offer webinars on resources and strategies for:

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

SBDCs 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
- Referrals for legal guidance



The NorCal Small Business Development Center Network established a telephone hotline for SBDC support and business financial urgent care:

- Call 833-ASK-SBDC (833-275-7232)
- Or mail loans@asksbdc.com (espanol@asksbdc.com para asistencia en español)

Alameda County Bar Association – Offers a lawyer referral service which can provide information about pro bono legal programs in the area and can match clients with attorneys for a \$40 nonrefundable referral fee. Depending on income and the type of legal assistance needed, some clients may be eligible for reduced rates.

Alameda County Office of the Treasurer and Tax Collector – Issued their "COVID-19 Related Delinquent Property Tax Penalty & Interest Waiver Policy" in order to help taxpayers determine if they qualify for a waiver of delinquent penalties, interest, or costs related to the second installment payment of delinquent taxes paid after April 10th. Requests will be reviewed on a case-by-case basis. In line with the Governor's Executive Order N-61-20 addressing property tax waivers, this procedure will be in place until May 6, 2021. Requests will be reviewed on a case-by-case basis.

Alameda County Department of Environmental Health – Provides guidance documents for food facilities.

Alameda County Public Health Department – Provides a COVID-19 dashboard regarding the number of cases, list of testing sites, detailed information on the current Shelter-in-Place Health Order and other health and safety information.

For information on Health Orders in languages other than English, visit the Health Officer's Orders [webpage](#).

Alameda County Workforce Development Board (ACWDB) – 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 ACWDB, which is collecting data on the economic impact of the pandemic.

Bay Area Air Quality Management District (BAAQMD) – Offers an online Remote Work Policy Clearinghouse as well as air quality information.

City of Dublin

Office of Economic Development – Has prepared a web page focused on business impacts from COVID-19. The web page focuses on breaking news, business resources, the health order, quick links and the #DublinEats social media campaign.



Temporary Use Permit for Restaurants, Retail & Fitness Establishments to Temporarily Utilize Outdoor Spaces - Established by the Dublin City Council to authorize the temporary waiver of certain Zoning Ordinance requirements to facilitate restaurants, retail, fitness and other businesses in need of outdoor space due to the COVID-19 distancing requirements established by Health Orders for the safety of customers, workers and the general public. Eligible businesses may file a request for a waiver with the Planning Division related to outdoor seating for restaurants, temporary outdoor display of merchandise for retail businesses, or outdoor fitness classes for fitness gyms/studios. There is no fee associated with this waiver which is administered by the Planning Division.

Small Business Emergency Microloan Program - *As of June 12, 2020, the application period for this program has closed.* Established by the Dublin City Council to offer financial assistance to impacted local small businesses, with a focus on retaining local restaurants and retailers in Dublin. The program provides zero-interest, unsecured, short-term loans of up to \$10,000. The loans could be 100% forgiven if longevity or sales tax generation requirements are met. The City accepted applications between May 26, 2020 and June 12, 2020 and is no longer accepting applications.

#DublinEats – The City of Dublin launched a social media campaign, #DublinEats, to help promote those local restaurants that are prepared to serve customers during the Shelter-in-Place Order. To have your restaurant added to the list, please contact Economic Development via [email](#).

Dublin San Ramon Services District (DSRSD) – Provides information for building/property managers regarding how to safely flush your water system after a shutdown.

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

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, medical supplies and cash to support the most vulnerable population. ITV also provides a list of local PPE vendors.

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

StopWaste – The temporary suspension of the Alameda County Reusable Bag Ordinance (including inspections, enforcements and bag charge requirements) has expired. As of June 18, 2020 customers are allowed to bring their own bags, mugs, or other reusable items from home if they do not require handling by employees. Under the new order, customers can place their reusable bags in carts and/or baskets, but must bag their own groceries.



Tri-Valley Career Center – Has small business assistance information for employers and unemployment information/job seeking information for workers. Also offers Workforce Innovation & Opportunity (WIOA) no-cost program which provides career services for workers.

Visit Tri-Valley (VTV) – VTV is providing resources to support Tri-Valley businesses with new webpages that provide small business listings, updates and special offers. They also created a #TriValleyToGo campaign to support local businesses.

#TriValleyToGo – The #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.

UC Berkeley Law Community Law Clinic – Offers free legal assistance to small businesses that can't afford an attorney to help those businesses to survive the COVID-19 pandemic.

PRIVATE RESOURCES FOR BUSINESSES

Amazon Small Business Academy provides information for small businesses with an Amazon storefront.

American Express "Shop Small" Program provides free materials including graphics to help promote small businesses during this time.

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

Banks offering relief to customers (list compiled by Forbes).

California Association for Micro Enterprise Opportunity (CAMEO) - Provides self-employed, entrepreneurs and micro-businesses with small business financing, technical assistance and business management training; Also offers a [legal clinic](#) to assist self-employed workers in California to apply for Pandemic Unemployment Assistance (PUA).

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.

California Manufacturing Technology Consulting (CMTC) – Offers resources and an assistance program to support California small and medium-sized manufacturers (up to 500 employees).



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

East Bay Community Foundation – Provide 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, such as 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.

Kaiser Permanente – Offers a Return to Work Playbook with useful tools for employers to make your workplace as safe as possible and support your employees in the best way possible.

Kiva – Offers crowd-sourced 0% Interest Small Business Loans.

National Association of Manufacturers – Provides information to manufacturers.

Open for Business Hub – Lists 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 – Small Business Relief Pilot temporarily waives commission fees for businesses in the San Francisco Bay Area.



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

Salesforce Care – Providing a free three-month trial; Also offering Salesforce Care Small Business Grants of \$10,000 to eligible small businesses.

SF Made (COVID-19 Impact Resources for Manufacturers) – Provides resources and tips for manufacturers. *Note: references on their website to “City” mean the City of San Francisco.*

Shopify is offering an extended 90-day free trial (including enabling physical and digital gift cards). The **Shopify Capital program** offers non-governmental loans to small business clients.

Square – offers users free access to marketing tools as well as free online stores and eGift Card ordering pages.

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

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

World Central Kitchen - offers #ChefsForAmerica, a non-governmental meal delivery program that utilizes small, independent restaurants.

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 contributed to a 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.

ONLINE TOOLS & WEBINARS

U.S. Chamber of Commerce Coronavirus Response Toolkit – The U.S. Chamber of Commerce has compiled 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

City of Dublin – The City’s website includes a calendar of business events. The City’s **YouTube Channel** includes recordings of recent COVID-19 Community conversations on a variety of topics, as well as the Office of Economic Development’s April 29, 2020 webinar, “Pivoting Your Business.”

SBDC Webinars – America’s SBDC, the network of local SBDCs across the county 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 – The SBDC has uploaded several videos on how to cope with COVID-19 as a small business and how to apply for certain loans. They also do free video consultations.

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

East Bay Economic Development Alliance - Has compiled a list of resources to assist businesses in Alameda and Contra Costa counties, including archived webinars.



AGENCY INFORMATION

Alameda County Department of Environmental Health

1131 Harbor Bay Parkway,
Alameda, CA 94502-6577
(510) 567-6700
<https://deh.acgov.org>

Alameda County Public Health Department

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

Alameda County Small Business Development Center

Ohlone College
39399 Cherry St.
Newark, CA 94560
(510) 516-4118
<https://www.acsbdc.org>

Alameda County Workforce Development Board

24100 Amador Street, 6th Floor, Suite 610 C
Hayward, CA 94544
(510) 259-3842
pcastro@acgov.org
<https://acwddb.org>

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 and 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/>

California Franchise Tax Board

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

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>



Centers for Disease Control and Prevention (CDC)

1600 Clifton Road
Atlanta, GA 30329
(800) 232-4636
<https://www.cdc.gov>

City of Dublin

Office of Economic Development
100 Civic Plaza
Dublin, CA 94568 (925) 833-6650
economic.development@dublin.ca.gov
<https://www.dublin.ca.gov/businessimpact>

Daybreak Labs

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

Dublin Chamber of Commerce

6300 Village Parkway #200
Dublin, CA 94568
(925) 828-6200
info@dublinchamberofcommerce.org
<https://dublinchamberofcommerce.org>

Dublin San Ramon Services District

7051 Dublin Blvd.
Dublin, CA 94568
(925) 462-1212
contact@dsrsd.com
<https://www.dsrsd.com>

East Bay Economic Development Alliance

1221 Oak Street, Suite 555
Oakland, CA 94612
(510) 272-6746
info@eastbayeda.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
help@score.org
<https://eastbay.score.org>

Employment Development Department

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

Federal Reserve Bank of Boston

600 Atlantic Avenue
Boston, MA 02210
(617) 973-3000
<https://www.bostonfed.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>

Innovation TRIVALLEY Leadership Group

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

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>

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. Office of Personnel Management

1900 E Street, NW

Washington, DC 20415

(202) 606-1800

<https://www.opm.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>



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 Tax Payment Deferral Plan	State	Tax payment deferral	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 re-paid	SBA (closed)
Paycheck Protection Program (PPP)	Federal	Loan; may be forgiven if certain conditions are met	Participating lender (closed)
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 administered by CDTFA	Postponed 90 days for any businesses 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 businesses 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 10.

