

COVID-19 UPDATES & INFORMATION

DUBLIN BUSINESS BRIEF



December 16, 2020 Special Notice

Bay Area Jurisdictions Extend Stay-at-Home Order Through January 7

Due to intensive care unit (ICU) capacity falling below the 15-percent threshold in the Bay Area Region, Alameda County and seven other Bay Area jurisdictions have extended the most recent Stay-at-Home Order through January 7, 2021. However, because the County's restrictions already align with the State of California's restrictions, no additional changes have been made to the Order.

If, after three weeks, the ICU capacity meets or exceeds the 15-percent threshold, the Order could be lifted. Alameda County reports that the week ending on December 12 was the worst week of the pandemic so far in the County, with 5,000 new COVID cases reported. All residents are asked to stay at home as much as possible, avoid all gatherings, and wear a mask when it becomes necessary to leave home.

For information about the regional ICU capacity, visit the State's [website](#).

Read the Alameda County Public Health Department (ACPHD) [press release](#) (issued 12/16/2020).

For more information on the current Health Order restrictions, visit ACPHD's [website](#).

Tutorial Now Available for Recovery Boost Grant Program Application

The City of Dublin's Recovery Boost Grant Program (program) was established to help mitigate the severe impacts of the pandemic and related health orders on small businesses in Dublin. The program is specifically intended to support the recovery efforts of businesses that have incurred economic losses during the COVID-19 pandemic. The program provides a grant of up to \$10,000 to reimburse eligible small businesses for expenses



incurred related to shifting operations due to the pandemic.

Applications will be accepted online starting at 8:00 a.m. on Friday, December 18, 2020. In the meantime, you can download the [application tutorial](#) (PDF) and a [preview of the application](#) (PDF).

For more information, including FAQs, please visit the Program's [webpage](#).

If you have questions about the program, please send us an [email](#). For language assistance, please call 925-833-6650 during business hours.

How to Request a Reconsideration for a Declined Economic Injury Disaster Loan



If your COVID-19 Economic Injury Disaster Loan (EIDL) was declined by the Small Business Administration (SBA), you can request reconsideration within six months of the date of the decline letter.

Be sure to include:

- Business Name
- Borrower's Name
- Tax ID/EIN or SSN
- Application/Loan Number
- Information required to overcome the reason for decline

Submit this information via email to the SBA at pdcrecons@sba.gov or mail to the U.S. Small Business Administration Disaster Assistance Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, Texas, 76155.

The reasons why a loan may have been denied are unique to the applicant. Some common reasons are:

- **Unsatisfactory credit history.** Since EIDL is a government loan, federal regulations require applicants to meet minimum credit standards to qualify.
- **Unverifiable information.** If an applicant does not respond within seven days to requests for additional information from loan officers, their application may be declined. If your EIDL was denied for this reason, you can request reconsideration to reactivate your application.
- **Ineligible non-US citizen status.** Applicants must be US citizens, non-citizen nationals, or qualified aliens. Refer to SOP 50 30 9, Appendix 7 for further information.
- **Business activity not eligible.**
- **Economic injury not substantiated.** There are two possible reasons for this decline: 1) The economic injury is less than the amount of the EIDL Advance, or 2) The information submitted does not indicate an economic injury.
- **Character reasons.** Applicants may be declined if they have been convicted of a felony in the past five years; or ever been engaged in the production or distribution of any product or service that has been determined to be

obscene by a court of competent jurisdiction; those who are currently suspended or debarred from contracting with the federal government or receiving federal grants or loans; and/or those who are presently subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction.

- **Failure to respond.** If applicants do not respond to emails asking for additional information or to sign loan closing documents, the application will typically expire after 60 days.

Example:

An applicant receives a decline letter for their COVID-19 EIDL loan application from SBA, listing "Economic injury not substantiated" as the reason for the decline. This reason is common when an applicant's self-certified financial information on their streamlined application, such as the figures for Gross Revenues and the Cost of Goods Sold for the twelve (12) month period prior to the pandemic, did not reflect an economic injury or the information may have been left blank.

The business owner's request for reconsideration should be a written email/letter request including the following:

- Application number, Business/Entity name, Owners name(s), and the address of business.
- Copy of the most recent federal tax returns filed for the business, prior to the COVID-19 Pandemic, including all schedules and attachments.
- A completed and signed IRS Form 4506-T for the business entity.
- A copy of a voided check for the business account.

To check the status of your EIDL application, log into the SBA's online portal, or call the SBA at 1-800-659-2955.

To learn more, visit the SBA's [website](#).

How to Request to Increase Your Economic Injury Disaster Loan Amount



Approved COVID-19 EIDLs can be modified by increasing the amount up to the value of six months of working capital. An increase can be requested either before or after accepting the loan.

If you were approved for a loan and would like to request additional funds, send an email that states your need for an increase to the loan amount to pdcrecons@sba.gov with the word "INCREASE" in the subject line. Include any additional information that may assist the SBA in considering an increase for your application. For example:

- Your most recent Federal tax return for your business along with a signed IRS Form 4506-T.
- For updated financials (Gross Revenue, Cost of Goods Sold, Cost of Operation, or other sources of compensation), submit Form 3502.

If you have not applied for an EIDL, you can still apply. EIDL is a direct loan from

the SBA and is offered at a 3.75% APR (fixed interest rate) for businesses. This loan must be re-paid. EIDL proceeds can be used to cover a wide array of working capital needs and normal operating expenses, such as the continuation of health care benefits, rent, utilities, and fixed debt payments.

To learn more, visit the SBA's [website](#).

We Are 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.

In addition to the COVID-19 [Business Impacts webpage](#), we have compiled a COVID-19 [Business Resource Guide](#) (PDF, last updated 9/3/2020). Be sure to also visit the City's [COVID-19 webpage](#) with up-to-date information and resources about the pandemic.

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 COVID-19 Dublin Business Brief is a publication highlighting the latest news and events affecting the business community. For more information or assistance, please contact the Office of Economic Development via [email](#) or phone (925) 833-6650.

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

City of Dublin

100 Civic Plaza, Dublin, CA 94568 | (925) 833-6650 | www.dublin.ca.gov

