

# COVID-19 UPDATES & INFORMATION

DUBLIN BUSINESS BRIEF



February 23, 2021 Special Notice

## Changes to Paycheck Protection Program (PPP) including Exclusive Application Period for Small Businesses with Less than 20 Employees

The Small Business Administration (SBA) is taking more strides to improve the Paycheck Protection Program (PPP) so that small businesses can access much needed PPP funds.



The SBA will:

- Establish a 14-day, exclusive PPP loan application period for businesses and nonprofits with less than 20 employees - starting on **Wednesday, February 24, 2021 at 9 a.m.**;
- Allow sole proprietors, independent contractors, and self-employed individuals to receive more financial support by revising the PPP's funding formula for these applicants;
- Eliminate an exclusionary restriction on PPP access for small business owners with prior non-fraud felony convictions, consistent with a bipartisan congressional proposal;
- Eliminate PPP access restrictions on small business owners who have struggled to make federal student loan payments by eliminating federal student loan debt delinquency and default as disqualifiers to participating in the PPP; and
- Ensure access for non-citizen small business owners who are lawful U.S. residents by clarifying that they may use an Individual Taxpayer Identification Number to apply for the PPP.

The 14-day exclusivity period will start on February 24, 2021, while the other four changes will be implemented by the first week of March. The SBA is working on the program changes and will update their website in the coming days.

Other recent changes will:

- Enable lenders to directly certify eligibility of borrowers for First Draw and

Second Draw PPP loan applications with validation errors to ensure businesses who need funds are eligible receive them as quickly as possible.

- Allow lenders to upload supporting documentation of borrowers with validation errors during the forgiveness process.
- Create additional communication channels with lenders to assure we are constantly improving equity, speed, and integrity of the program, including an immediate national lender call to brief them on the platform's added capabilities.

The SBA is currently offering:

- **First Draw PPP loans** for those borrowers who have not received a PPP loan.
- **Second Draw PPP loans** for eligible small businesses with 300 employees or less and that previously received a First Draw PPP loan. These borrowers will have to use or had used the full amount of their First Draw loan only for authorized uses and demonstrate at least a 25% reduction in gross receipts between comparable quarters in 2019 and 2020. The maximum amount of a Second Draw PPP loan is \$2 million.

Borrowers may be eligible for [PPP loan forgiveness](#). PPP is open until **March 31, 2021**, or until funding is exhausted. Business owners are advised to work with their lender as soon as possible.

The SBA offers two tools to help you find a participating lender:

- [Get matched with a lender](#)
- [Search for lenders in your area](#)

For more information on PPP, including forms, guidance and resources, visit the SBA [website](#).

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## Up & Running California: A New eBay Program Offering Free Ecommerce Training for Small Businesses



Recently, eBay announced the launch of the Up & Running California program in partnership with the California Office of the Small Business Advocate (CalOSBA). Through the program, up to 300 California small businesses will be selected to participate in this six-week interactive ecommerce training program designed to help them get and grow online. The application deadline is **Thursday, March 11, 2021**.

This new, no-cost program will offer participating businesses the educational resources, interactive instruction and seller-to-seller coaching they need to compete on eBay's marketplace.

Participants will benefit from:

- full access to eBay Seller School, eBay's interactive online learning platform

- for both beginner-level and more advanced sellers;
- Exclusive access to six weekly webinars, led by a dedicated growth advisor;
- Seller-to-seller coaching; 200 free insertion fees per month;
- A 90-day, eBay basic store subscription upon "graduation;" and
- A seller "starter kit" that includes various supplies to immediately begin selling online.

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

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## **Comcast RISE Grant Program**

### **Resources & Tools to Elevate Your Business**

Comcast has launched a new program, Comcast RISE, which is a multi-year commitment to provide marketing, creative, media, and technology services to minority-owned small businesses.



Selected businesses could receive one or more of the following resources:

#### **Consulting**

Advertising and marketing consultations with local Effectv marketing, research, and creative teams to gain insights on how to grow your business.

#### **Media**

A linear TV media schedule, over a 90-day period.

#### **Creative Production**

Turnkey production of a 30-second TV commercial, plus a media strategy consultation and 90-day media placement schedule.

#### **Technology Makeover**

Computer equipment and internet, voice and cybersecurity services for 12 months. (Taxes and other fees may still apply for tech makeover services.)

#### **Monetary Grant**

Beginning March 1, 2021, \$10,000 monetary grants will be available in select areas.

For more information, please visit the Comcast RISE [website](#), or register [online](#) for an upcoming webinar which will explain the program in greater detail (the webinar is hosted by the Livermore Valley Chamber of Commerce).

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## **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.

For COVID-19 information and resources for the business community, visit our

Business Impacts [webpage](#).

For up-to-date information and resources about the pandemic, visit the City's COVID-19 [webpage](#).

The Office of Economic Development is also available via [email](#) or by calling 925-833-6650, and 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**  
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**City Manager**  
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**Community Development**  
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**Economic Development**  
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**Environmental Services**  
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**Administrative Services**  
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**Fire Prevention**  
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**Human Resources**  
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**Parks and Community Services**  
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**Police (non-emergency)**  
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**Public Works**  
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## City of Dublin

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