



Economic Development Department

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Director

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Re: COVID-19 Business Relief

Dear Business Leaders,

The County of San Bernardino continues to monitor COVID-19 conditions and recognizes that the increase in new cases nationwide and the declaration of a local public health emergency may have impacted you and your business. We want to provide you with resources and information to help you navigate this pandemic and do all we can to serve you.

Please see the link below to stay updated on all new information.

[San Bernardino County Department of Public Health \(DPH\)](#)

The California State Public Health Officer and Director of the California Department of Public Health are **ordering all individuals living in the State of California to stay home or at their place of residence**, except as needed to maintain continuity of operation of the federal critical infrastructure sectors.

[Frequently asked questions](#)

Our State and Federal partners are diligently working in partnership with counties to pursue Small Business Administration's Economic Injury Disaster Declaration with required documentation.

Please continue to check these resources and current State guidance as they continue to evolve:

- San Bernardino County COVID-19 Frequently Asked Questions (FAQS) can be found here: <http://sbccovid19.com/faq/>
- All official public health information can be found at the California Department of Public Health: <https://www.cdph.ca.gov/>
- The latest news on business assistance can be found on GO-Biz's website: <https://business.ca.gov/coronavirus-2019/> Employers and employees can find resources here: <https://www.labor.ca.gov/coronavirus2019/>

Financial and Technical Assistance Business Resources:

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- The [U.S. Small Business Administration](#) is offering designated states and territories low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19).
 - [Paycheck Protection Program](#): Designed to provide a direct incentive for small businesses to keep their workers on the payroll. SBA will forgive loans if all employees are kept on the payroll for eight weeks, and the money is used for payroll, rent, mortgage interest, or utilities.
 - [Economic Injury Disaster Loan Emergency Advance](#): In response to the Coronavirus (COVID-19) pandemic, small business owners in all U.S. states, Washington D.C., and territories are eligible to apply for an Economic Injury Disaster Loan advance of up to \$10,000. This advance will provide economic relief to businesses that are currently experiencing a temporary loss of revenue. Funds will be made available following a successful application. This loan advance will not have to be repaid.
 - [SBA Express Bridge Loans](#): This loan enables small businesses who currently have relationships with an SBA Express Lender to access up to \$25,000 quickly.
 - [SBA Debt Relief](#): The SBA is providing a financial reprieve to small businesses during the COVID-19 pandemic.
- [Treasury Loan Application Form](#): This application form is for loans from the U.S. Department of Treasury to eligible businesses that are critical to maintaining National Security.
 - A business critical to maintaining national security is one that, unless otherwise approved as set forth below, is at the time of the business's application:
 - (1) performing under a "DX"-priority rated contract or order under the Defense Priorities and Allocations System regulations (15 CFR part 700); **or**
 - (2) operating under a valid top secret facility security clearance under the National Industrial Security Program regulations (32 CFR part 2004).
 - Applicants that do not satisfy either of these two criteria may be considered for loans if, based on a recommendation and certification by the Secretary of Defense or the Director of National Intelligence that the applicant business is critical to maintaining national security, the Secretary of the Treasury determines that the applicant business is critical to maintaining national security. Businesses that do not meet these criteria may nonetheless be eligible for assistance under other CARES Act programs.
- The [Export-Import Bank](#) of the United States (EXIM) is announcing relief provisions for exporters and financial institutions located throughout the United States that may have been affected by COVID-19 (Coronavirus).
- [GO-Biz main COVID-19 resource webpage](#) with links to the IBank, Small Business Advocate, State Treasurer, Labor and Workforce Agency, Franchise Tax Board, and Department of Tax and Fee Management.
- [The California Office of the Small Business Advocate](#) is available to help businesses identify resources and obtain answers to critical questions (to the extent known).
- At [California's Small Business Finance Center](#), small businesses can access a range of financial products, including loan guarantees and direct loans.

- IBank: \$50 million to the California Infrastructure and Economic Development Bank for loan guarantees to small businesses to help eliminate barriers to capital for individuals who do not qualify for federal funds, including low wealth and undocumented immigrant communities.
- California Treasurers Office: [California Capital Access Program \(CalCAP\)](#)
 - The California Capital Access Program for Small Business encourages banks and other financial institutions to make loans to small businesses that have difficulty obtaining financing. If you own a small business and need a loan for start-up, expansion or working capital, you may receive more favorable loan terms from a lender if your loan is enrolled in the CalCAP Loan Loss Reserve Program. This program helps communities by providing financing to businesses that create jobs and improve the economy. CalCAP is a loan loss reserve program which may provide up to 100% coverage on losses as a result of certain loan defaults. With CalCAP portfolio support, a lender may be more comfortable underwriting small business loans.
- The California Film Commission: [Film & Tax Credit Program 3.0](#)
 - The California Film Commission will allocate \$330 million per year from July 2020 through June 2025 as part of an extended Program 3.0 Film and TV Tax Credit Program.
- [Bank of America](#)
 - Bank, Loan, Mortgage Relief
 - For consumer and small business deposit accounts, clients can request refunds of overdraft, insufficient funds and monthly maintenance fees.
- [Citibank](#)
 - Fee Waiver, Loan, Mortgage Relief
 - Waivers on monthly service fees, for both regular and small business customers
 - Waived penalties for early CD withdrawal, for both regular and small business customers
 - Some mortgage customers may be eligible for a hardship program through Cenlar FSB, the bank's service provider. For assistance, call Cenlar FSB at 855-839-6253 (Mon–Fri, 8:30 a.m.–8 p.m. ET or Sat, 8:30 a.m.–5 p.m. ET).
- [U.S. Bank](#)
 - Loan
 - Quick Loan (general business purpose): \$5,000 to \$250,000 with terms from 12 to 84 months at an interest rate 2% lower than the standard rate for which the business would qualify.
 - Cash Flow Manager (secured & unsecured): An on-demand line of credit of \$10,000 to \$250,000 at an interest rate 1% lower than the standard rate for which the business would qualify.
- [Wells Fargo](#)
 - Repossessions/Foreclosures/Eviction, Fee Waiver, mortgage Relief
 - Wells Fargo is suspending residential property foreclosure sales, evictions and involuntary automobile repossessions. The company also is offering fee waivers, payment deferrals and other expanded assistance for credit card, auto,

mortgage, small business and personal lending customers who contact the company

- [Facebook](#)
 - Facebook Small Business Grants Program
 - Offering \$100M in cash grants and ad credits to help during this challenging time.

Labor and Workforce Resources:

- [The Families First Coronavirus Response Act \(FFCRA\)](#)
 - As provided under the legislation, the U.S. Department of Labor will be issuing implementing regulations. Additionally, as warranted, the Department will continue to provide compliance assistance to employers and employees on their responsibilities and rights under the FFCRA.
- California Employment Development Department (EDD) Resources:
 - [Work Sharing Program](#)
 - [EDD Employee Resource Information](#)
 - [EDD Employer Resource Information](#)
 - [Pandemic Unemployment Assistance](#)
 - As part of the federal CARES Act, the new Pandemic Unemployment Assistance (PUA) program helps unemployed Californians who are business owners, self-employed, independent contractors, have limited work history, and others not usually eligible for regular state UI benefits who are out of business or services are significantly reduced as a direct result of the pandemic. The provisions of the program once operational include:
 - Up to 39 weeks of benefits starting with weeks of unemployment beginning February 2, 2020, through the week ending December 31, 2020, depending on when you became directly impacted by the pandemic.
 - An additional \$600 to each PUA weekly benefit amount you may be eligible to receive, as part of the separate CARES Act Pandemic Additional Compensation program. Only the weeks of a claim between March 29 and July 31 are eligible for the extra \$600 payments.
 - Employers experiencing hardship as a result of COVID-19 may request up to a 60-day extension of time from the EDD to file their state payroll reports and/or deposit state payroll taxes without penalty or interest. A written request for an extension must be received within 60 days from the original delinquent date of the payment or return. For questions, employers may call the EDD Taxpayer Assistance Center.
- [California Labor and Workforce Development Agency's primary website for COVID-19](#), including information on support services for workers and interim guidelines for protecting workers.
 - [Summary chart with links to benefits available to workers](#)

- [Launch of OnwardCA](#): New platform connecting displaced California workers with more than 70,000 job opportunities in critical industries. Led by Bitwise Industries and Kapor Center in partnership with LinkedIn, Salesforce, Mastercard
- [Treasury, IRS and Labor](#) announce plan to implement Coronavirus-related paid leave for workers and tax credits for small and midsize businesses to swiftly recover the cost of providing Coronavirus-related leave.
- [Cal/OSHA Guidance on Requirements to Protect Workers from Coronavirus](#):
 - Workplace safety and health regulations in California require employers to protect workers exposed to airborne infectious diseases such as the coronavirus. Cal/OSHA has posted guidance to help employers comply with these safety requirements and to provide workers information on how to protect themselves.

Business and Resident Tax Resources:

- [Franchise Tax Board](#) COVID-19 updates.
- Visit the [California Department of Tax and Fee Administration website](#) to apply for special assistance, including filing and payment extensions, and/or relief from interest and penalties.
- Employers experiencing a hardship may request up to a 60-day extension from the [Employment Development Department](#) to file their state payroll reports and/or deposit state payroll taxes without penalty or interest. Toll-free from the U.S. or Canada: 1-888-745-3886.
- Visit the [San Bernardino County Auditor-Controller/Treasurer/Tax Collector website](#) for property tax information.

Utility Partner Resources:

- [SCE](#) will help customers with their bills by suspending service disconnections for nonpayment and waiving late fees for business and residential customers impacted by the COVID-19 emergency.
- [Southern California Gas](#) is committed to helping customers experiencing hardships, including from the Coronavirus. If in need of assistance, SoCal Gas encourage's customers to call them at 1800-427-2200. If you're experiencing financial hardship due to COVID-19, SoCal Gas is supporting our residential and small business customers
- [Southwest Gas](#) is committed to providing safe and reliable service to our customers. Because of the COVID-19 pandemic, Southwest Gas are immediately starting a temporary moratorium on natural gas disconnections for nonpayment that is in effect until further notice. They understand these are trying times for many of our customers and want to ensure that they focus on the well-being of their families without having to worry about the disruption of service. Southwest Gas will also offer flexible payment options for customers experiencing financial hardships due to this issue. Customers can manage their accounts and payment options through MyAccount on swgas.com or via the Southwest Gas mobile app.
- [Charter/Spectrum Free Internet Service and Policies during COVID-19 Crisis](#)
 - The website below and press release attached from Charter/Spectrum regarding their free internet for K-12 and college students for 60 days during the COVID-19 crisis.

This also provides information on how Charter will handle accounts during the economic crisis—no turning off service or late fees for nonpayment, etc.

- [AT&T](#)
 - AT&T Low-cost Internet Service with 2 Free Months and No Overages during COVID-19 Crisis
- [CPUC COVID-19 Resource Website](#)
 - CPUC COVID-19 resource website with updates for utilities, water, and other Internet Providers throughout the State.
 - CPUC site will be updated regularly as they get information.

Non-profit Funding Resources:

- [IE Community Foundation](#)
 - Has created and coordinated platform for updates on resources, needs, and opportunities connected to the COVID-19 response, including immediate and longer-term impacts connected to community health, economic vitality, belonging, and equity for non-profits in the Inland Empire.
- [James Beard Foundation](#)
 - Food and Beverage Industry Relief Fund
 - the Foundation is launching a fund that will be gathering support from corporate, foundation, and individual donors to provide micro-grants to independent food and beverage businesses in need. *[Inquiring about criteria in the application process for the JBF Relief Fund.](#)
- [Opportunity Fund](#)
 - Small Business
 - Opportunity Fund is a US-based nonprofit organization that provides financing to underserved small-business owners.
- [Restaurant Opportunities Centers United](#)
 - Food and Beverage Industry Relief Fund
 - National, state and city resources available to restaurant workers during the COVID-19 pandemic.
- [Sempra Energy Foundation](#)
 - COVID-19 Nonprofit Hardship Fund
 - The Sempra Energy Foundation will provide grants ranging from \$500 to \$50,000 to small to medium-sized non-profit organizations serving people and families significantly affected by COVID-19.
- [Spanx](#)
 - The Red Backpack Fund
 - The first round of applications were open from April 6 at 12 PM ET through April 12 at 11:59 PM ET. Final grant recipients will be notified by the week of May 11. Each month, additional applications will be accepted. The portal will open for applications again on May 4, June 1, July 6 and August 3.

Other Resources:

- [Relief Link - County of San Bernardino COVID-19 Medical Supply](#)

- Please consider supporting trusted organizations that are providing relief supplies and services to communities in need.
- [State of California COVID-19 Medical Supply](#)
 - How to donate critical medical supplies to the front lines of California's fight against COVID-19. The website will allow individuals and companies to give, sell or offer to manufacture 13 of the most essential medical supplies, including ventilators, N95 respirators and testing materials.
- [Fannie Mae](#)
 - Assistance Options for Homeowners Impacted by COVID-19.
 - WASHINGTON, DC-- Fannie Mae (FNMA/OTCQB) wants to help ensure families are given options in these uncertain times in the case of job loss, a reduction in work hours, illness, or other issues. Fannie Mae wants to remind those impacted by COVID-19 of available mortgage assistance and relief options.
- [Freddie Mac](#)
 - Enhanced Relief for Borrowers Impacted by COVID-19.
 - "MCLEAN, Va., March 18, 2020 (GLOBE NEWSWIRE) -- Freddie Mac (OTCQB: FMCC) today announced it is taking numerous actions to protect those affected, either directly or indirectly, by the novel coronavirus, known as COVID-19. Specifically, for its Single-Family business, the company announced a nationwide suspension of all foreclosure sales and evictions of borrowers living in homes owned by the company. It also announced a variety of additional mortgage relief options, including an expansion of its forbearance program, to incorporate additional impacted borrowers. The company also reminded Servicers of its existing suite of mortgage relief options to assist borrowers, while also making additional disaster related loan modifications available. These measures are effective immediately and apply to borrowers who are unable to make their mortgage payments due to a decline in income resulting from the impact of COVID-19, regardless of whether they have contracted the virus. "
- [Google Remote Work Assistance](#)
 - Free tools and resources to keep employees, educators, and students connected and productive.
 - [A \\$200 million investment fund that will support NGOs and financial institutions around the world to help provide small businesses with access to capital. \\$340 million in Google Ads credits available to all SMBs with active accounts over the past year. Providing \\$20 million in ad grants to community financial institutions and NGOs specifically to run public service announcements on relief funds and other resources for SMBs.](#)
- [Yelp](#)
 - Yelp Advertising assistance
 - Relief for restaurants and bars with Yelp Ads campaigns
 - Yelp is waiving charges for your Ads delivered in the second half of March. This waiving of ad charges will happen automatically—you don't need to do anything to get this relief

- If you offer delivery or takeout, Yelp will set up a \$100 Yelp Ads campaign free of charge for the period of April 1-30, 2020. This \$100 ad campaign will run automatically for any restaurant that has indicated on their Yelp Page that they offer delivery or take-out (or both) as of 11:59 p.m. PDT on March 31, 2020
- For restaurant and nightlife businesses not already using Business Highlights, Call to Action, or Yelp Connect, these features will be offered free of charge through April 30, 2020. No credit card is required to get these free features
- Relief for restaurants currently using—or interested in—Yelp Reservations and Yelp Waitlist
- If you haven't been invoiced for March yet, you won't be charged for the months of March, April, and May. If you have already been invoiced for March, you won't be charged for the months of April, May, and June. This will happen automatically—you don't need to do anything.
- If you haven't already tried Yelp Reservations and/or Yelp Waitlist, they're offering it free for up to three months. Call (844) 889-1617 to sign up.

Thank you for your partnership, and we wish you, your families and colleagues continued safety and health.

Sincerely,



Soua Vang

******The information provided in this letter is provided as a professional courtesy to our valued business community. Please review the links provided and the terms and conditions of each individual program directly from the program administrator for the most accurate information as these programs are subject to change. Because the County is providing this listing of resources as a courtesy, nothing set forth in this letter should be deemed as a guaranty of eligibility or availability, it is up to individuals to confirm program requirements. The listing of private resources should not be interpreted as an endorsement of those companies or the programs offered.******