

Resources for Businesses Affected BY COVID-19



BAKERSFIELD

THE SOUND OF *Something Better*

Economic and Community Development Division

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Resources for Businesses

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Financial Assistance

Small Business Administration(SBA) Disaster Loan Assistance

The SBA is providing low-interest working capital loans of up to \$2 million to small businesses and nonprofits. Businesses are also eligible for a \$10,000 loan advance.

Apply online at:

<https://disasterloan.sba.gov/ela/>

Additional information:

<https://disasterloan.sba.gov/ela/Documents/Three Step Process SBA Disaster Loans.pdf>

<https://www.sba.gov/coronavirus>

IBank Small Business Finance Center

A loan guarantee program is currently available to small businesses needing assistance to overcome economic injury caused by COVID-19.

How to Apply

Contact:

[Valley Small Business Development Corporation](#)

Voice: 559-438-9680

Email:

draven@vsbdc.com

Financial Assistance

SBA Paycheck Protection Program

The SBA is offering payroll protection loans for up to \$10 million for payroll and other expenses. If employees are kept on the payroll for 8 weeks, up to 100% loan forgiveness is available.

Apply: Complete the application at any participating federally insured institution or credit union.

Additional Information:

<https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program-ppp>

SBA Debt Relief

The SBA Debt Relief Program will cover the interest and principal of existing and new 7(a), 504, and micro loans issued prior to 9/27/2020 for the next 6 months.

Loan Checklist and Forms:

<https://www.sba.gov/loans-grants/see-what-sba-offers/sba-loan-programs/general-small-business-loans-7a/7a-loan-application-checklist%20>

Additional Information:

<https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/sba-debt-relief#section-header-2>

Financial Assistance

California Disaster Relief Loan Guarantee Program

The Small Business Finance Center (SBFC) partners with Financial Development Corporations to provide loan guarantees and direct loans for small businesses that experience capital access barriers. **Eligible Applicants:** Small Businesses in California with 1-750 employees that have been negatively impacted or experienced disruption by COVID-19. Loan proceeds to be used for continuance of business including, but not limited to business continuance or to cure “economic injury” as a result of the COVID-19 pandemic. **Apply directly with a participating lender:**

- [Bankers Small Business CDC](#)
- [Pacific Community Ventures](#)
- [First Northern Bank of Dixon](#)

Financial Assistance

California Capital Access Program (1-500 employees)

CalCAP is a loan loss reserve program which may provide up to 100% coverage on losses as a result of certain loan defaults. Individual borrowers are limited to a maximum of \$2.5 million enrolled over a 3-year period. Contact a Participating Lender to enroll.

To contact the California State Treasurer's Office:

- Email CalCAP: HERE
- Call: Call: 1-916-653-2995

Cal-OSBA - Small Business Assistance & Resources

California's network of small business support centers help businesses figure out which loans are best for them, develop resiliency strategies, and find other resources. Click here to learn more.

If you need to talk to a specialist in GO-Biz's Office of the Small Business Advocate directly, please contact the team.

Financial Assistance

SBA Express Bridge Loans

Small businesses who currently have a business relationship with an SBA Express Lender now have access to up to \$25,000 loans quickly.

Apply: Complete the application at any participating SBA Express institution or credit union.

Additional Information:

<https://www.sba.gov/sites/default/files/2020-03/Express-Bridge-Loan-Pilot-Program-Guide-FINAL-3.25.20.pdf>

Bank of Sierra Grant Program

The Sierra Grant Program provides grants to non-profit organizations that provide community services that solve medical health and well-being problems. Most grants average between \$1,000 and \$5,000, but grants may be larger.

Apply:

<https://www.bankofthesierra.com/wp-content/uploads/2019/02/Sierra-Grant-Application.pdf>

Additional Information:

<https://www.bankofthesierra.com/resources/sierra-grant-program/#.XryBHW5FzIU>

Financial Assistance

The Red Backpack Fund Grant Program

Majority women-owned businesses and nonprofits with annual revenues less than \$5 million and less than 50 employees are eligible to apply for a \$5000 grant.

Apply Online:

<https://globalgiving.typeform.com/to/FTGEFU>

Additional Information:

<https://www.globalgiving.org/redbackpackfund/>

Verizon Small Business Recovery Fund

Small businesses financially impacted by COVID-19 are eligible to apply for up to \$10,000 in grants.

Apply Online:

<https://www.lisc.org/covid-19/verizon-small-business-recovery-fund/>

Additional Information:

<https://www.lisc.org/covid-19/small-business-assistance/small-business-relief-grants/verizon-small-business-recovery-fund/>

Financial Assistance

Hello Alice Small Business Grant

Businesses that have been severely impacted by COVID-19 are eligible to apply for immediate support in the form of \$10,000 grants.

Application will reopen on 6/1

Apply Online:

<https://businessforall.helloalice.com/signup>

Additional Information:

<https://businessforall.helloalice.com/>

Financial Assistance (Utility Relief)

PG&E is suspending service disconnections for non-payment and waiving security deposits; implementing flexible payment plan options; and providing additional support for low-income and medical baseline customers.

Spectrum will not terminate service or charge late fees for Spectrum Internet, TV or Voice for small business customers who face difficult economic circumstances related to the COVID-19 pandemic.

SoCal Gas has suspended service disconnections until further notice and helping customers experiencing hardships with payment options. For Small Business Customers, late payment fees are being waived.

AT&T will not terminate the service of any wireless, home phone or broadband small business customer because of their inability to pay due to disruptions caused by the coronavirus pandemic, including waive any late payment fees.

Financial Assistance (Tax Relief)

Federal Tax Relief

Employee Retention Tax Credit: 50% refundable payroll tax credit during COVID-19 crisis for businesses that either fully or partially shut down OR have a 50% decrease in receipts versus the same quarter in the previous year and continue to pay employees. For more information on other CARES Act tax relief contact a tax professional or go to: <https://www.irs.gov/coronavirus>

State Tax Relief

The Franchise Tax Board (FTB) is postponing until July 15 the filing and payment deadlines for all individuals and business entities due to the COVID-19 pandemic.

Employers 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. For more information:

https://www.edd.ca.gov/about_edd/coronavirus-2019.htm

Financial Assistance (Tax Relief)

Small Business Relief Payment Plans for Sales and Use Tax

Small business taxpayers, those with less than \$5 million in taxable annual sales, can take advantage of a 12-month, interest-free, payment plan for up to \$50,000 of sales and use tax liability only.

Payment plan requests can be made at the following web address:

<https://onlineservices.cdtfa.ca.gov/>

For more information visit:

<https://www.cdtfa.ca.gov/services/covid19.htm#small-business-payment>

Financial Assistance

Unemployment Insurance (UI) Work Sharing Program

Employers facing the possibility of laying off workers can apply for the **Unemployment Insurance (UI) Work Sharing Program** if reduced production, services, or other conditions cause them to seek an alternative to layoffs. The Work Sharing Program can help minimize the need for layoffs, retain trained employees and quickly prepare for when business conditions improve, as well as avoid the cost of recruiting, training and hiring new staff. It also helps employees whose hours and wages have been reduced keep their current job, receive UI benefits and avoid financial hardships. For more information or to apply, visit:

https://www.edd.ca.gov/unemployment/Work_Sharing_Program.htm; Phone: (916) 464-3343

Employee Assistance

Job & Assistance Resources

One-stop resource for the people of California impacted by job loss during the COVID-19 Pandemic.

OnwardCA is an initiative of companies, foundations, and humans to get California workers displaced by COVID-19 essential life services and back to work as quickly as possible.

<https://onwardca.org/>

Pandemic Unemployment Assistance

UI benefits to workers impacted by COVID 19, including the self-employed. More information coming soon.

https://www.edd.ca.gov/about_edd/coronavirus-2019.htm

Unemployment Insurance:

<https://www.edd.ca.gov/Unemployment/>

Latest Information

- **City of Bakersfield:** <http://www.bakersfieldcity.us/covid19>
- **Employer and Employee Information**
 - U.S. Department of Labor - DOL.gov
 - California Department of Labor - Labor.ca.gov
 - California Labor Commissioner's Office - DIR.ca.gov
 - CDC Emergency Planning - CDC.gov
 - California Department of Insurance - Insurance.ca.gov
 - U.S. Small Business Administration - SBA.gov
 - Governor's Office of Business and Economic Development - [Business.ca.gov/coronavirus-2019/](https://www.business.ca.gov/coronavirus-2019/)
 - Labor and Workforce Development Agency (LWDA): <https://www.labor.ca.gov/coronavirus2019/>

Latest Information

- **Medical Health Information**

- California Department of Public Health - [CDPH.ca.gov](https://cdph.ca.gov)
- County of Kern Department of Public Health:
<https://kernpublichealth.com/2019-novel-coronavirus/>
- U.S. Centers for Disease Control - [CDC.gov](https://www.cdc.gov)
- World Health Organization - [WHO.int](https://www.who.int)
- Health Alert Network: <https://emergency.cdc.gov/han/index.asp>
- National Institute for Occupational Safety and Health:
https://www.cdc.gov/niosh/emres/2019_ncov.html

- **Worker Safety Information**

- <https://www.osha.gov/SLTC/covid-19/>
- <https://www.osha.gov/Publications/OSHA3990.pdf>

Latest Information

CDC Interim Guidance for Businesses and Employers

The Centers for Disease Control (CDC) has provided interim guidance that may help prevent workplace exposures to acute respiratory illnesses, including COVID-19, in non-healthcare settings. The guidance also provides planning considerations if there are more widespread, community outbreaks of COVID-19. Updates will be made as they are available and can be found on CDC's COVID-19 web page.

For more information, visit:

<https://www.cdc.gov/coronavirus/2019-ncov/community/guidance-business-response.html>

Be Prepared

(Preparing Workplaces for a COVID-19 Outbreak)

Reduce Transmission Among Employees

- Actively encourage sick employees to stay home
- Identify where and how workers might be exposed to COVID-19
- Separate sick employees
- Educate employees about how they can reduce the spread of COVID-19

Maintain Healthy Business Operations

- Identify a workplace coordinator
- Implement flexible sick leave and supportive policies and practices
- Assess your essential functions
- Determine how you will operate if absenteeism spikes
- Consider establishing policies and practices for social distancing

Be Prepared

Maintain a Healthy Work Environment

- Consider improving the engineering controls using the building ventilation system
- Support respiratory etiquette and hand hygiene for employees, customers, and worksite visitors
- Perform routine environmental cleaning
- Perform enhanced cleaning and disinfection after persons suspected/confirmed to have COVID-19 have been in the facility
- If a sick employee is suspected or confirmed to have COVID-19, follow the [CDC cleaning and disinfection recommendations](#)
- Advise employees before traveling to take additional preparations
- Take care when attending [meetings and gatherings](#)

Be Prepared

Kroger's Sharing What We've Learned: A Blueprint for Businesses

- Kroger has created a crisis plan for businesses to utilize that includes recommendations, insights, best practices and downloadable creative assets to help businesses navigate the next phase of this unprecedented pandemic.
- To access the downloadable plan, please visit:

<https://www.thekrogerco.com/wp-content/uploads/2020/04/Krogers-Blueprint-for-Businesses.pdf>

Be Prepared

Cal/OSHA Guidance on Requirements to Protect Workers from Coronavirus

Cal/OSHA has posted guidance to assist employers in complying with workplace safety regulations in California which require them to protect workers exposed to airborne diseases such as the Coronavirus. Protection is required for employees working at health care facilities and other services including hospitals, medical facilities, labs, correctional facilities, homeless shelters and more. Phone:(510) 286-7000

For more information, visit:

<https://www.dir.ca.gov/dosh/coronavirus/Health-Care-General-Industry.html>

Local Business Support

City of Bakersfield Business Relief Plan

On April 8, 2020, the Bakersfield City Council approved a **business relief plan** that will delay some taxes and fees owed by local commercial operations.

- Suspending all delinquent fees and related interest for City charges for service and utilities (both commercial and residential), effective immediately, through June 30, 2020.
- Deferring of payment of transient occupancy tax and waiver of late penalty fees, of collections made through May 31, 2020, delaying payment for that time period until July 1, 2020;
- Automatically and uniformly enacting the extension of the payment deadline for Business License Permits to August 1, 2020. Traditionally these permit fees are due in July;
- Formally delay the update of the City's Master Fee Schedule by one calendar year from May 2020 to May 2021.

For more information please visit:

https://bakersfieldcity.us/gov/depts/city_manager/covid19.htm#Resources for Businesses

Local Business Support

Business Resource Response Team

The City of Bakersfield, the County of Kern, the Greater Bakersfield Chamber and the Kern EDC have joined together to establish the COVID-19 Business Resource Response Team.

An emergency hotline has been created for the business community to ask any questions regarding business needs and learn about resources available.

You can reach the response team at 661-336-6860 or you can email covid@bakochamber.com.

Local Business Support

Add Your Business to Our List of Local Businesses that are Currently Open

- If you have changed or modified your business operations since the COVID-19 health crisis, let the public know.
- Post to: <https://bakochamber.com/my-business-status/>

COVID-19 Webinar Resources for Employers

- To download the PowerPoint presentation, click [here](#).
- To download the recorded webinar featuring KDG presenters Jay Rosenlieb and Donna Thrasher, click [here](#). (The webinar starts about 4 minutes into the audio.)

Local Business Support

Rapid Response

Rapid Response is a proactive, business-focused program designed to assist companies facing potential layoffs or plant closures. Rapid Response teams provide early intervention assistance to help avert potential layoffs, and immediate on-site services to assist workers facing job losses. Rapid Response services are tailored to each company based on the needs of the affected employees.

For more information contact Susie Vasquez
vasquezs@kerncounty.com

For additional information please visit:
https://www.edd.ca.gov/pdf_pub_ctr/de8714rrb.pdf