

COVID19 Emergency Assistance Workshop - 2020 April 8

** Workshop focus on small nonprofits, worker cooperatives, unincorporated entities, arts groups and the self-employed*

** Presented by the Northern California Land Trust in collaboration with Oakland Community Land Trust, Community Bank of the Bay, Safer DIY Spaces, Artists' Television Access, and East Bay Community Law Center*

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Workshop Overview - Ian Winters - Northern California Land Trust

We're looking at programs today from the lens of looking at what your "business" structure is and what the eligibility criteria are for the range of federal, regional and local assistance programs, as well as thoughts on how to think strategically about what may be able assist you or your organization.

- Questions to ask about your business/org structure versus program eligibility. Some programs focus on preserving org/business capacity and some on meeting individual income needs.
- Does your organization have employees? Other expenses (like rent, independent contractors, insurance)?
- Org type: Non-profit corp, for-profit corp, partnership, unincorporated group, sole proprietor, other?
 - Is your goal preserving organization/business capacity, supporting yourself or individual employees/business partners/collaborators, or both?
- Federal programs to touch on
 - Paycheck Protection Program (PPP),
 - Economic Injury Disaster Loan (and grant advance) (EIDL),
 - Families First Coronavirus Relief Act (FFCRA), payroll retention tax credits, and family leave expansion tax credits
 - Self-employed Unemployment expansion (handled through the state)
- Local resources and programs
- Philanthropic sector resources

Eviction moratorium in California

Evictions are halted until 90 days after Governor declares an end to the state of emergency. The one exception is for evictions on "health and safety" grounds, which has been sometimes used as loophole by certain property owners.

[\(https://wclp.org/summary-california-courts-emergency-rule-on-evictions-and-foreclosures/\)](https://wclp.org/summary-california-courts-emergency-rule-on-evictions-and-foreclosures/)

Important to remember that while the moratorium pauses the eviction process it does NOT provide rent relief. Currently all the rent is due, payable and accruing unless you negotiate a waiver or partial reduction

with your landlord. Also, any rent not paid will become subject to eviction at the end of the moratorium unless you negotiate alternate arrangements or a waiver.

Small Business Administration COVID19 Business Relief - Wil Hobbs - Community Bank of the Bay

Assistance has never been done before at this scale and the capacity to get funds out needs to increase.

Economic Injury Disaster Loan -

<https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/economic-injury-disaster-loan-emergency-advance>

- It is unclear when the Small Business Administration will distribute advances to applicants. It is supposed to be 3 days from when an application is accepted, but no applicants have received money yet.
- Apply here: <https://covid19relief.sba.gov/#/>
- Features:
 - \$10,000 Loan Advance upon approval of Application. The Advance does not have to be repaid.
 - Loan Amount: Up to \$2,000,000.
 - Loan Term: Up to 30 years, based on ability to pay
 - Interest Rate:
 - For Profit Businesses: 3.75%
 - Non-Profit Organizations: 2.75%
- Some of the Target Users:
 - Sole Proprietorships/Independent Contractors/Self-employed persons
 - Private Non-Profit Organizations
 - Small businesses with fewer than 500 employees

Paycheck Protection Program -

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

- Apply through banks who are participating in the program; best to approach a bank you have a relationship with.
- Features:
 - Fully forgiven if the funds are used for payroll costs, interest on mortgages, rent and utilities (but 75% of the forgiven amount must be for payroll).
 - No collateral or personal guarantees are required.
 - No loan fees.
 - The unforgiven portion of the loan has a maturity of 2-years and an Interest Rate of 1.00%.
- Some of the Target Users (best for those who have a payroll):
 - Sole Proprietorships/Independent Contractors/Self-employed persons - this type of worker can not apply now but may be able to in the future. The self-employed portion of the program was originally scheduled to launch Apr. 10th. To be determined if this happens due to the backlog.
 - Private Non-Profit Organizations

- Small businesses with fewer than 500 employees

April 10 (update): If you don't have a business bank account or if your bank has closed applications, look for "fintech" (financial technology) companies you "know and love" to begin offering PPP loans. PayPal just announced today that it has been approved as a PPP loan processor. Intuit will also be rolling out a program, beginning with existing users of its Quickbooks online payroll services.

<https://newsroom.paypal-corp.com/2020-04-10-PayPal-Approved-to-Provide-Access-to-Paycheck-Protection-Program-Loans>

https://quickbooks.intuit.com/small-business/coronavirus/paycheck-protection-program/?cid=DR_em_46691_001_Text3_US_QBOA

Federal COVID19 Funding Concepts - Sarah Lockhart - Safer DIY Spaces - [see attached handout](#)

How the Small Business Administration and Federal government is thinking about disaster relief

- The primary funding strategy is to pay businesses to continue to pay their workers, rather than paying workers directly. Businesses get paid based on recent payroll expenses.
- Economic Impact Payments are currently the only funds that go directly to people.

Expanded Paid Leave through Families First Coronavirus Relief Act

- You cannot use those expenses for Paycheck Protection Program payroll

What if your business structure is different?

- Worker-Owned Partnership or Cooperative (unincorporated) - The Business is owned and operated by multiple workers who get paid for their labor by the business
- Sole Proprietor / Self-Employed - The Business and worker are one and the same
- Informally Organized Group - There is no official business entity. If bank accounts and legal contracts exist (e.g. leases), they are often in one member's name and associated with that person

City of San Francisco and Emergency Funding for Artists and Arts Organizations - Suki O'Kane - Artists' Television Access

City of San Francisco

- In general, San Francisco has a larger menu of options for small businesses and sole proprietors. Keep checking the Office of Economic and Workforce Development website - <https://oewd.org/businesses-impacted-covid-19>

Emergency Funding for Artists and Arts Organizations

- Funds continue to come on line. Many initiatives are raising money through donations first, then paying out as funds become available. Most provide grants, and a few provide low- or no-interest loans.
- As of Tuesday, [SF HELP, small business zero-interest loans program is now live](#).
- The grant program, which provides emergency grants of up to \$10K for businesses with 1-5 employees is currently closed, but could reopen as new funds become available.
- For the arts, grants are available for up to \$2,000 for individual artists and between \$5,000 and \$25,000 for arts organizations to pay rent, salaries, and to help artists stay in San Francisco. The deadline has been adjusted to April 15.
- - See full list of resources at the end of this document.

Oakland and Berkeley Resources - Jassmin Poyaoan - East Bay Community Law Center

Berkeley Business Continuity Grants

- Apply online: <https://www.cityofberkeley.info/covid19-business-grants/>
- Features:
 - An existing business or nonprofit organization located within City of Berkeley, with an active business license as of March 1, 2020
 - Minimum 1 employee, Maximum 50 employees
 - Can demonstrate at least a 25% reduction in revenues due to COVID-19
 - Funds must be used to cover payroll, rent, or working capital for the business to cover operational expenses
- Deadlines
 - Round 1: 4/6
 - Round 2: To be determined

Oakland resources:

- Main website (includes federal, state and local resources): <https://www.oaklandca.gov/resources/coronavirus-2019-covid-19-business-and-worker-resources>
- Local resources include:
 - KIVA zero-interest business loans
 - Main Street Launch
 - Working Solutions - applications currently paused because of high demand
 - Pacific Community Ventures

Unemployment Expansion - Jassmin Poyaoan - East Bay Community Law Center

Pandemic Unemployment Assistance - recently passed by the federal government in the Corona Aid, Relief and Economic Security (CARES) Act

- Unemployment benefits have been increased, expanded to persons who normally would not qualify, and extended.
- Benefits have been increased by \$600 per week and extended for up to 13 additional weeks.
- Benefits will now be available to the self-employed who otherwise were ineligible to collect.
- Does not include an individual who: 1) has the ability to telework with pay (i.e has telework), or 2) an individual who is receiving sick leave or other paid leave benefits.
- Unemployment benefit assistance provided while covered individual is “unemployed, partially unemployed, or unable to work” between 1/27/2020 and 12/31/2020, as long as it was caused by COVID-19

How to apply:

- The California Employment Development Department is working to set up this new program as they await final guidance from the federal government. (will take up to three weeks to process a claim for unemployment benefits) - https://www.edd.ca.gov/about_edd/coronavirus-2019.htm
- Once open, applicants should apply for unemployment benefits through the California Employment Development Department (EDD) - www.edd.ca.gov . As of today the EDD site doesn't have application open for the self-employed unemployment, and has the outdated pre CARES act information.
- Does not conflict with the Paid Protection Program and Emergency Injury Disaster Loan assistance - a self-employed person can apply for unemployment and these programs.

Stimulus Payment Info and Tax Filing - Sarah Lockhart - Safer DIY Spaces

IRS website - <https://www.irs.gov/coronavirus/economic-impact-payment-information-center>

- Amount: depending on income - \$1200 for individuals, \$2400 for joint filers, \$500 per child
- Need to have filed taxes in 2018 or 2019.
- If you haven't filed taxes recently, file now for this year, even if you don't have taxable income.
- People on Social Security or Disability can fill out a form to receive a stimulus payment.
- There will be a form to fill out if the IRS does not have direct deposit information for you.

FULL LIST OF RESOURCES

Workshop recording

Recording of webinar 4/8/20: <https://www.youtube.com/watch?v=bgbjkg7v6Sg&t=91s>

Eviction moratoria in California

- Western Center for Law and Poverty - <https://wclp.org/summary-california-courts-emergency-rule-on-evictions-and-foreclosures/>
- East Bay Housing Organizations - <http://ebho.org/our-work/covid19-housing-policy/>

Small Business Administration programs

- Economic Injury Disaster Loan Emergency Advance
 - <https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/economic-injury-disaster-loan-emergency-advance>
 - To check on a disaster loan application you need to call the office of disaster Customer Service Center at 1-800-659-2955 or (TTY: 1-800-877-8339) DisasterCustomerService@sba.gov
 - SBA also funds non-profit partners to provide one-on-one assistance at no cost to business owners. You may always reach out to your local [Small Business Development Center](#), [Women's Business Center](#), [Veteran's Business Outreach Center](#) or [SCORE chapter](#) to get paired with an advisor with one-on-one counseling who can help you with the applications as well as business advice on managing and adapting to the current situation.
- Paycheck Protection Program
 - <https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program-ppp>
 - Excellent series of resources for non-profits from Financial Management Associates - <https://fmaonline.net/ppptoolbox/>
 - FAQs for lenders and borrowers - <https://home.treasury.gov/system/files/136/Paycheck-Protection-Program-Frequently-Asked-Questions.pdf>

Coronavirus Aid, Relief, and Economic Security (CARES) Act and Small Businesses

- Berkeley Law - <https://www.law.berkeley.edu/research/business/cares-act-and-small-businesses/>

Expanded Paid Leave programs

- Department of Labor - Families First Corona Virus Response Act - <https://www.dol.gov/agencies/whd/pandemic/ffcra-questions>

General Resources

- East Bay Community Law Center list of resources - <https://ebclc.org/need-services/>
- ICA list of resources - https://docs.google.com/document/d/10sJb8Emet-t22PHBeBID9KcfPleX3_zm-awWYVODP6g/edit
- Northern California Land Trust list of resources - <https://nclt.org/covid-19-emergency-resources/>

City of San Francisco

- Office of Economic and Workforce Development - <https://oewd.org/businesses-impacted-covid-19>

City of Berkeley

- Berkeley Business Continuity Grants - <https://www.cityofberkeley.info/covid19-business-grants/>

City of Oakland

- Main website (includes federal, state and local resources):
<https://www.oaklandca.gov/resources/coronavirus-2019-covid-19-business-and-worker-resources>

Emergency Funding for Artists and Arts Organizations:

- Artist Relief - <https://www.artistrelief.org>
- Arts Loan Fund COVID-19 Emergency Loan - <https://www.artsloanfund.org/covid-19-emergency>
- San Francisco Arts & Artists Relief Fund - <https://www.cciarts.org/EmergencyRelief.htm>
- San Francisco Foundation COVID-19 Emergency Response Fund -
<https://sff.org/for-nonprofits-apply-for-a-grant-from-the-sff-covid-19-emergency-response-fund/>
- The Safety Net Fund - <https://medium.com/@safetynet/the-safety-net-fund-20040273d291>
- Performing Arts Worker Relief Fund - <https://www.theatrebayarea.org/page/COVID-19relief-fund>
- UNTITLED, ART Emergency Fund -
<https://docs.google.com/document/d/e/2PACX-1vT-SQ2GcGX4gGduGz29HuK6FgzYiCj586nd1PkrWMIj97meycTIRyQZAAX7mgmeJHHgTdl3MgeP2239/pub>
- Foundation for Contemporary Arts COVID-19 Relief Fund -
<https://www.foundationforcontemporaryarts.org/grants/emergency-grants>
- Arts and Culture Leaders of Color Emergency Fund -
<https://cast-sf.us9.list-manage.com/track/click?u=d7b6196c0b84d9a459cbde3f2&id=8076276725&e=7d7c408f08>
- Berkeley Arts Organizations Continuity Grants -
<https://cityofberkeleyoed.submittable.com/submit/ad3478ab-7b1e-4300-8d4a-9e5966695652/arts-organization-continuity-grants>
- LISC Verizon Small Business Recovery Fund -
<https://www.lisc.org/covid-19/verizon-small-business-recovery-fund/>
- Creator Fund - <https://creatorfund.ck.page>
- The Actors Fund Entertainment Assistance Program -
https://actorsfund.org/services-and-programs/entertainment-assistance-program?mc_cid=abee252b41&mc_eid=7d7c408f08
- Musicians Foundation Grants - <http://www.musiciansfoundation.org/get-support/eligibility/>
- MusiCares Emergency Financial Assistance -
<https://www.grammy.com/musicares/client-services/emergency-financial-assistance>
- The Blues Foundation HART Fund - <https://blues.org/hart-fund/>
- The Adolph & Esther Gottlieb Emergency Grant -
<https://www.gottliebfoundation.org/emergency-grant>
- Rauschenberg Emergency Grants -
<https://www.nyfa.org/Content/Show/Rauschenberg-Emergency-Grants>

- CERF+ The Artists Safety Net - <https://cerfplus.org/get-relief/apply-for-help/craft-emergency-relief-fund/eligibility/>
- New Music Solidarity Fund - <https://www.newmusicusa.org/content/solidarity-fund/>
- COVID19 and Freelance Artists - <https://covid19freelanceartistresource.wordpress.com/emergency-funding/>

Unemployment:

- Californian Employment Development Department - https://www.edd.ca.gov/about_edd/coronavirus-2019.htm

Stimulus Payment Information

- IRS website - <https://www.irs.gov/coronavirus/economic-impact-payment-information-center>
- IRS portal for non-filers to enter their info to receive economic impact (stimulus) payments: <https://www.freefilefillableforms.com/#/fd/EconomicImpactPayment>

