



April 17th, 2020

City Resources for Small Businesses

Overview

- **The San Francisco Small Business Development Center provides free technical assistance to small businesses in areas such as:**
 - **Financing/Capital**
 - **Marketing**
 - **Social Media**
 - **Management/Operations**
 - **Human Resources**
- **We also provide free training/workshops**
- **To sign-up for our services please visit: <https://www.sfsbdc.org/>**

Mayoral Orders Commercial Eviction Moratorium Guidance

6 MONTH PROTECTION: LANDLORD MAY NOT ATTEMPT TO RECOVER POSSESSION OF THE UNIT BECAUSE OF THE MISSED PAYMENT FOR AT LEAST SIX MONTHS AFTER THE RENT PAYMENT WAS FIRST DUE

PROVIDED THAT THE BUSINESS:

- IS REGISTERED TO DO BUSINESS IN SAN FRANCISCO, AND
- HAS COMBINED WORLDWIDE GROSS RECEIPTS FOR TAX YEAR 2019 EQUAL TO OR BELOW \$25 MILLION.

STEP 1 NOTICE: STARTING MARCH 17, 2020 IF A TENANT MISSES A RENT PAYMENT, THE LANDLORD CANNOT JUST EVICT. INSTEAD THE LANDLORD MUST PROVIDE THE TENANT A WRITTEN NOTIFICATION OF THE VIOLATION AND AN OPPORTUNITY TO CURE THE VIOLATION.

STEP 2 FINANCIAL IMPACT DOCUMENTATION: IF A TENANT CANNOT PAY RENT WITHIN THE SPECIFIED CURE PERIOD (MINIMUM 30 DAYS), THE TENANT MUST PROVIDE THE LANDLORD WRITTEN DOCUMENTATION THAT THE RENT PAYMENT WAS MISSED DUE TO FINANCIAL IMPACTS OF COVID-19.

STEP 3 PAYMENT PLAN AND ADDITIONAL MONTHLY EXTENSIONS

OTHER GUIDANCE INCLUDES:

- MONTH TO MONTH PERIODIC TENANCY, HOLD OVER, OR OTHER SIMILAR ARRANGEMENT
- SECURITY DEPOSITS
- HARDSHIP WAIVER FOR LANDLORDS

City Small Business Support Recap

- **\$54 million** in business taxes and licensing fees deferrals, impacting 11,000 payees;
- **\$10 million** Workers and Families First Paid Sick Leave Program, providing up to 40 hours of paid sick leave per employee; **(Closed, may apply for waitlist)**
- **\$9 million** Emergency Loan Fund providing up to \$50,000 in zero interest loans for individual small businesses;
- **\$2 million** Resiliency Grants providing up to \$10,000 grants to over 200 small businesses; **(Closed)**
- **\$2.5 million** in support for working artists and arts and cultural organizations financially impacted by COVID-19;
- **Supporting nonprofits funded by the City** so workers don't lose their incomes;
- **Moratorium on Commercial Evictions** for small and medium sized businesses that can't afford to pay rent;
- **Federal CARE Act advocacy** for additional resources for small business and workers
- www.Give2SF.org City Philanthropic Fund, where donations will support housing stabilization, food security, and financial security for workers and small businesses impacted by coronavirus;
- **One stop City website** for businesses and workers seeking resources, contacts, and updates during the COVID-19 emergency: www.oewd.org/covid19
- **Third Party Delivery Fee Cap** delivery providers can charge restaurants no more than 15% commission for food delivery for the duration of the Local Emergency

Update: San Francisco Hardship Emergency Loan Program

0% interest loan up to \$50,000

Eligibility

- Be a for-profit business located in SF and in good standing
- Have a total annual revenue under \$2.5M
- Demonstrate a 25% drop in revenues since January 1, 2020
- Have 3 years remaining on lease

Apply

You can read [more information](#) and [apply here](#)

Contact any of these San Francisco-based Technical Assistance Centers:

[Mission Economic Development Agency \(MEDA\)](#) 415-282-3334 | English, Spanish

[Small Business Development Center \(SBDC\)](#) 415-937-7232 | English, Chinese

[Renaissance Center](#) 415-541-8580 (SOMA), 415-647-3728 (Bayview)

[Southeast Asian Community Center](#) 415-885-2743 | Chinese, Vietnamese

[SCORE](#) 415-764-4964

Unemployment Insurance (State)

If you were laid off or had your work hours reduced due to COVID-19, you can file an **Unemployment Insurance (UI)** claim with the California Employment Development Division (EDD).

How much can I collect in benefits with an Unemployment Insurance (UI) claim? Your benefits can range from \$40 to \$450 per week and from 13 to 26 weeks. Use the [Unemployment Insurance Calculator](#) to help estimate your potential weekly benefit amount. New federal action (CARES Act) extends benefits up to an additional 13 weeks, and increases the amount of benefits available by an additional \$600 per week through July 31, 2020.

How long will it take to receive the benefits? If you are eligible, the EDD processes and issues payments within a few weeks of receiving a claim. The State waived the one-week unpaid waiting period.

What if I exhausted my unemployment insurance or am ineligible (e.g. independent contractors)? You can file for Disaster Unemployment Assistance by filing an Unemployment Insurance claim.

Rapid Response - Layoff Response Assistance

Virtual Webinars Offered on Tuesdays & Thursdays by OEWD, EDD and other partners for Businesses & Affected Workers

- If you are a business impacted by COVID19 and considering work stoppages, layoffs, or furloughs, **please join our virtual info sessions on Tuesdays 2pm-3pm and Thursdays 11am-12pm with EDD** for you and your employees.
- Together with Employment Development Department (EDD) and other partners, we will present information on unemployment benefits, healthcare resources, and career services to assist you and your employees during this critical time.

Registration Link for Employers: <https://tinyurl.com/employerlayoffsupport>

Registration Link for Employees: <https://tinyurl.com/employeesupportcovidSF>

Rapid Response - Layoff Response Assistance



**Employment Development Department Workforce Services
is temporarily closed for in person assistance**

Local EDD Contact Information:

Please call (415) 749-7511 or UI 1-800-300-5616 (main line)

Email: wsbsanfrancisco@edd.ca.gov

The fastest and effective way to file a claim for Unemployment Insurance (UI) & State Disability Insurance (SDI) is via phone or online www.edd.ca.gov/ui online



SAN FRANCISCO
OFFICE OF ECONOMIC &
WORKFORCE DEVELOPMENT



SMALL
BUSINESS
DEVELOPMENT
CENTER
SAN FRANCISCO

All City resources for Small Businesses can be

found: <https://oewd.org/businesses-impacted-covid-19>

If you are in need of direct one-on-one technical assistance, please sign-up for our services at sfsbdc.org

If you have any questions as it relates to receiving one-on-one advising, feel free to email me at: Jossiel.Cruseta@sfgov.org

Reminder: Stay in communication with the your property manager and the Port during these hard times.