



ALAMEDA COUNTY
Community Development Agency

Unincorporated Services Update

ALAMEDA COUNTY COMMUNITY DEVELOPMENT AGENCY

ECONOMIC & CIVIC DEVELOPMENT DEPARTMENT

FEBRUARY 24, 2021 | 6:30 PM

*COVID-19
Small
Business
Resources &
Outreach*

Visit our ECD Website: <https://www.acgov.org/cda/ecd/>

Call us for assistance: (510) 670-6506

- **Free one-on-one counseling with SBDC, call us for referral!**
- **Alameda County Small Business Development Center:**
<https://www.acsbdc.org/>



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Federal Paycheck Protection Program (PPP)



- Designed to help small businesses keep their employees on payroll
- Federal forgivable loan program – reopened on January 11, 2021 – closes March 31, 2021
- Up to \$10 million
- Businesses can borrow up to 2.5 times their average monthly payroll for the year prior to the year the loan is received
- Restaurants & hospitality businesses can borrow 3.5 times average monthly payroll
- 1% interest rate with 5-year term: no fees, no personal guarantees, no pre-payment penalties, no credit check
- Borrowers that previously received a PPP loan can apply for a Second Draw Loan - it has the same loan terms as the First Draw Loan
- SBA will forgive loans if 60% of the loan used for payroll

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PPP – More Information and Help To Apply

SBA's website: www.sba.gov

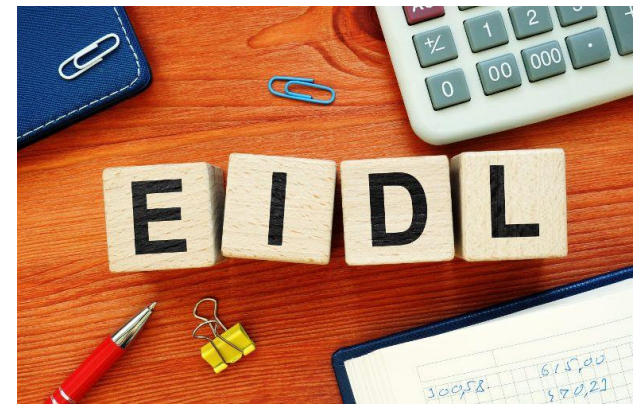
Alameda County SBDC:

- ✓ Phone Number: 510-516-4118
- ✓ E-Mail: info@acsbdc.org

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Federal Economic Injury Disaster Loan - EIDL

- Up to \$2,000,000 loan for small businesses and non-profits
- Program expires on December 31, 2021.
- In business prior to February 15, 2020
- 3.75% fixed interest rate for small businesses; 2.75% for non-profits
- Up to 30 years to repay - no prepayment penalty or fees
- No payments for one year from date of issuance
- EIDL funds can be used for
 - working capital
 - operating expenses, such as rent, utilities, payroll



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EIDL – How To Apply

All applications handled by the Small Business Administration – SBA No banks or third-party lenders!

Website for applying: www.sba.gov/disaster

SBA Disaster Customer Service Center: open M-F, 8:00am to 8:00pm, and Sat./Sun., 8:00am to 5:00pm ET.

- Phone Number: 1-800-659-2955
- E-mail: disastercustomerservice@sba.gov

For Assistance with applications contact the Alameda County Small Business Development Center – SBDC

- Phone Number: 510-516-4118
- E-Mail: info@acsbdc.org

Commercial Eviction Moratorium

- **Current Commercial Eviction Moratorium covers unincorporated area**
- **On December 8, 2020, the Board of Supervisors extended to March 31, 2021**
- **Same provisions – 90 days from expiration to pay back rent; no penalties or fees may be charged**
- **For more information:**
<https://acgovt.acgov.org/cda/e cd/moratorium.htm>

Façade Improvement Grants (FIP)



APPLY NOW

HAGA SU SOLICITUD AHORA MISMO

立刻申請

ĐĂNG KÝ NGAY

Apply now to the Façade Improvement Program for unincorporated Alameda County businesses. Up to \$80,000 in exterior building improvement funds are available to qualified tenants and property owners.

Haga su solicitud ahora mismo al Programa de Mejoramiento de Fachadas para negocios del Condado de Alameda no incorporado.

Hasta \$80,000 en fondos para el mejoramiento del exterior de edificios están disponibles para inquilinos y dueños de propiedades que reúnan los requisitos.

請立即申請為阿拉米達縣直轄區 (unincorporated Alameda County) 內商業建築的樓宇外觀改善計劃 (Façade Improvement Program)。符合資格的租戶和業主可獲得高達 \$80,000 的樓宇外部改善資金。

Ghi danh hôm nay cho Chương Trình Nâng Cấp Mặt Ngoài đối với các doanh nghiệp ở Quận Alameda Không Hợp nhất. Có sẵn tới \$80,000 ngân quỹ để nâng cấp ngoại thất cho những người thuê nhà và chủ nhà hội đủ điều kiện.

Businesses located in unincorporated Alameda County can receive up to a \$25,000 (with no cash match) or up to \$80,000 with a 50% cash match. Exterior building improvements could include: signage, window and door systems, paint, lighting, landscaping and awnings.

Los negocios ubicados en el Condado de Alameda no incorporado pueden recibir hasta \$25,000 (sin aporte equivalente en efectivo) o hasta \$80,000 con un aporte equivalente en efectivo de 50%. Las mejoras exteriores a los edificios podrían incluir: letreros, sistemas de ventanas y puertas, pintura, iluminación, jardinería ornamental y toldos.

位於阿拉米達縣直轄區內的商業，最高可獲得 \$25,000 (無需提供對等現金) 或 \$80,000 (需提供一半的對等現金) 資助。樓宇外部改善計劃可能包括：招牌、櫥窗及店門系統、油漆、照明、景觀美化及遮陽篷改善工程。

Các doanh nghiệp đặt tại Quận Alameda không hợp nhất có thể nhận tới \$25,000 (không cần khoản tiền mặt tương ứng) hoặc tới \$80,000 với 50% khoản tiền mặt tương ứng. Các hạng mục nâng cấp ngoại thất có thể bao gồm: các hệ thống biển hiệu, cửa sổ và cửa, sơn, đèn chiếu, cảnh quan và mái che.

Applications will be accepted
February 1-28, 2021.

Commercial Beautification

Application closes on February 28th

COVID-19 Small Business Recovery Programs



Alameda County's COVID-19 Business Adaptation Grant

- The Alameda County Board of Supervisors allocated \$1.46M in CARES Act funding for unincorporated area business grants for \$5,000
- Grants Awarded

| Area | Grants Issued |
|---------------|---------------|
| Ashland | 39 |
| Cherryland | 36 |
| Castro Valley | 163 |
| San Lorenzo | 42 |
| East County | 9 |
| Sunol | 3 |
| Total | 292 |



Small Business Marketing Survey



COVID-19 Small Business Recovery Programs

- In September 4,000 businesses were surveyed in the Eden Area
- Businesses were asked about COVID-19 impacts and what marketing support they would find helpful
- 453 businesses participated
- 82% used “word of mouth” to market their businesses and 87% would like marketing support and resources
- Next step: Issue an RFP for marketing firm to design marketing assistance initiative
- Present final reports to the MACs

2021 Small Business Workshops & One-on-one business counseling

- Free! -

Alameda County sponsors five free workshops every year, plus free one-on-one counseling through the Alameda County Small Business Development Center to help businesses succeed.

*Building
Business
Capacity*

| <i>Date</i> | <i>Time</i> | <i>Topic</i> |
|------------------|-------------|--|
| 3/04/2021 | 1-3pm | How to make your business virtual |
| 3/09/2021 | 3-5pm | Every Business is going online thanks to the pandemic |
| 3/18/2021 | 1-3pm | Website Development & Optimization Webinar series Part 2 |
| 3/31/2021 | 3-5pm | Commercial Tenants Guidance |
| 4/15/2021 | 1-3pm | Website Development & Optimization Webinar Series Part 3 |



COVID-19 Small Business Recovery Programs



State Plans \$2.1 Billion in New Business Assistance

- On February 17th, the Governor and State legislative leaders announced a \$2.1 billion plan to help small businesses – pending legislative approval
- Would fund new round of the Small Business Grant program that has awarded \$5k to \$25k to businesses with annual revenue of \$2.5 million or less
- \$116 million in fee waivers for bars, restaurants, hair salons, barbershops and personal services that either closed or limited capacity due to pandemic
- Dedicates \$50 million for museums, art galleries, theater & dance companies, and zoos that have been unable to operate or facing financial challenges
- Businesses that received federal Paycheck Protection Program loans can deduct \$150k of that loan from their state taxes

Thank you!

ECD Website:

<https://www.acgov.org/cda/e cd/>

Call us (510) 670-6506

