

Small Business Frequently Asked Questions

Updated: March 24, 2020

Where can I find the latest information on available resources to support Oakland small businesses and nonprofits?

The City has established a business and worker resource page accessible via www.OaklandBusinessCenter.com. From that landing page, users can take the [COVID-19 Business Impact Data Survey](#) and click on the [COVID-19 Business and Worker Resources link](#). This web page is being continually updated with the latest information from the City as well as local, state and national partners.

What grant funding is currently available to support small businesses and nonprofits?

Currently, the City is aware of two grant programs for nonprofits: San Francisco Foundation's nonprofit grant program and the East Bay Community Foundation's COVID-19 – [A Just East Bay Response Fund](#). Both are listed on the [business and worker resource web page](#). There you will also find information about the [Facebook Small Business Grants](#) program. See below for details about the forthcoming emergency grants for very-low-income small businesses. Please visit [the web page](#) for the latest information as it is being updated frequently.

Is the City setting up a grant program for small businesses?

Through the [Oakland COVID-19 Relief Fund](#) supported by philanthropic and private donors, a limited number of small emergency grants will be available to very-low-income small business owners who might otherwise have difficulty accessing capital. The Relief Fund initially will deploy \$250,000 in rapid response grants; fundraising will continue with the hope of growing the grant funds.

The program will be administered by Working Solutions, a local certified Community Development Financial Institution. Specific details on eligibility and the application process are being finalized now. Grant details and a link to the application will be posted the week of March 30 on the City's [business and worker resource web page](#).

Business owners are encouraged to pursue both the SBA low-interest [Disaster Assistance Loans](#) of up to \$2 million and zero-interest [KIVA loans](#) up to \$15,000, as well as to avail themselves of the other resources outlined on the [business and worker resource web page](#). The SBA Disaster Loan, backed by the U.S. Treasury, has a fixed 3.75% interest rate (2.75% for nonprofits), with no fees, points, or penalty for prepayment. It has a maximum repayment period of 30 years, and the amount of the loan can be modified if needed after the application is accepted. Payments on the loan regularly start five months after funds are dispersed, but this can also be deferred. Applications typically take 21 to 35 days to process.

I'm self-employed, an artist or an independent contractor out of work. What should I do?

With the Federal Disaster Declaration, more individuals may be eligible for Unemployment Insurance. The current advice we have from the State is to have *all* individuals – including the self-employed, business owners, artists and independent contractors – who have lost wages due of COVID-19 to file a [State Unemployment Insurance Claim](#).

In addition, Oakland's [American Jobs Centers of California](#) may be able to assist you with finding temporary employment with companies currently hiring.

What is the City doing to assist small businesses and nonprofits that are struggling to pay rent?

At its meeting on Friday, March 27, 2020, the Oakland City Council will consider legislation that will place a moratorium on both residential and commercial evictions for residents and businesses impacted by COVID-19. [View the agenda](#) and find more details on the moratorium in [the agenda report](#). This is initial local legislation to ensure residents and businesses are not displaced during the COVID-19 pandemic. The legislation, as drafted, does not relieve businesses of the obligation to pay rent, but tenants cannot be evicted for non-payment during the moratorium period.

What resource information is available to business owners that do not read English?

Many of the support resources available to small businesses are detailed in documents available in Chinese, Spanish and Vietnamese in the [Translated Documents](#) section of the [COVID-19 Business and Worker Resources page](#).

What are the “Essential Businesses” that may continue to operate under the Alameda County Shelter in Place Order?

Section 10 of the [Alameda County Shelter in Place Order](#) details what businesses are allowed to continue operation. The County has also provided responses to [Frequently Asked Questions](#). If you need additional clarity, please email ncov@acgov.org or call (510) 268-2101.

What should I do if I observe a business operating that I think is in violation of the Alameda County Shelter in Place Order?

As we follow the Alameda County Public Health Officer's order to shelter in place, the Oakland Police Department will be seeking voluntary compliance from our business community as well as our residents. The Department continues to support the City's efforts to protect the safety of the community through social distance, education and awareness. Compliance complaints should be emailed to Covid19compliance@acgov.org.

My business is still in operation for pick up or delivery. What marketing resources are available to me?

You can [email](#) your restaurant or retail store name, phone, address, neighborhood and website to the [Oakland Chamber](#) to be included on their [Oakland's Open Business Roster](#). If you need assistance with developing an online presence, [Oakland Indie Alliance](#) has a [pool of skilled volunteers](#) to assist you. [LocalMotiv](#) and [IamLocal](#) are other online resources for marketing Oakland's independent businesses.

In order to make it easier to allow customer pick-up and delivery from your business during the COVID-19 period, you can now contact the City to request a temporary white curb in front of your business. Please contact [Oak 311](#) to request a temporary white curb.

For those restaurants with an existing alcohol license, the State's [Alcoholic Beverage Control](#) eased alcohol delivery restrictions for restaurants, but only with food orders.

Please ensure you maintain the six-foot social distancing buffer to help prevent the spread of COVID-19.

Many of the food delivery services have waived sign-up fees for new restaurants, making it more accessible to small restaurants. Check directly with the delivery service that best matches your needs.

What does the City's Sick Leave Law require?

The City is reminding all Oakland employers and workers of Oakland's voter-approved sick leave benefits. During the COVID-19 pandemic, it is important that workers have the ability to take paid time off when they are sick. [Measure FF](#) requires the accrual of paid sick leave for any individuals employed in Oakland. The minimum rate of accrual is one hour paid sick leave for every 30 hours worked. Employers with less than 10 employees must allow employees to accrue up to 40 hours of paid sick leave at a time and larger employers with 10 or more employees must allow employees to accrue at least 72 hours of paid sick leave. If an employee feels as if their paid sick leave accrual is not accurate, they should reach out to minwageinfo@oaklandca.gov.

The [City Administrator's Emergency Order on March 24, 2020](#), temporarily amended Oakland's Sick Leave Law. An Employer's request for a doctor's note or other documentation for the use of accrued paid sick leave is presumptively unreasonable. Accrued paid sick leave may be used for self-quarantine when the Employee personally receives a recommendation or direction from a medical professional or public health official to quarantine.

My State Payroll Taxes are due, and I can't pay them.

Employers experiencing a hardship because of COVID-19 may request up to a 60-day extension of time from the State of California's Employment Development Department (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. Toll-free from the U.S. or Canada: 1-888-745-3886 Hearing-impaired (TTY): 1-800-547-9565.

I'm paying my employees for COVID-19-related leave. Can I be compensated?

The U.S. Treasury Department, Internal Revenue Service (IRS), and the U.S. Department of Labor (Labor) announced that small and midsize employers can begin taking advantage of two new refundable payroll tax credits, designed to immediately and fully reimburse them, dollar-for-dollar, for the cost of providing Coronavirus-related leave to their employees. An immediate dollar-for-dollar offset against payroll taxes will be provided for employers providing Paid Leave, Paid Sick Leave and Child Care Leave. [Learn more here](#).

Are there resources to help me from having to lay off my employees?

In addition to the federal program offering payroll tax credits for businesses that are providing paid leave, the state also has the [Work Sharing Program](#) as an alternative to layoffs. The program helps employers minimize or eliminate the need for layoffs, keep trained employees and quickly

ramp up when business conditions improve. The program helps employees whose hours and wages have been reduced to receive Unemployment Insurance (UI) benefits.

I haven't filed my federal or state income tax returns yet. What are the new deadlines?

The deadline to file [federal](#) or [state](#) income tax returns is now July 15.

What is the City doing to assist immigrant populations?

The City is working to see what support is available for undocumented immigrants that may not be eligible for federal or state assistance programs. Information will be posted on the City's website as it becomes available.

What is being done to assist businesses along International Boulevard that were already impacted by the Bus Rapid Transit project?

Businesses should fill out the business impact survey at www.OaklandBusinessCenter.com, and submit their contact information. Staff from the City's Business Development unit are calling all businesses that request help, and are prioritizing businesses along the BRT corridor.

Can the City provide any property tax or business tax break for businesses?

Property taxes are collected by Alameda County, not the City of Oakland. The County has not announced any policy changes regarding property tax at this time.

City of Oakland Business Taxes were due by March 1. In response to this crisis, the City's Finance Department will waive late payment penalties for small businesses resulting from failure to file taxes due March 1, 2020 on time due to COVID-19. To apply for a payment plan or to seek waiver of penalties due to COVID-19, please call the customer service line at (510) 238-3704 or email BTwebsupport@oaklandca.gov.

The next round of Oakland Business Taxes will not be due until March 1, 2021. Discussion of relief for 2021 business taxes will be considered at a later date, depending on the scope and duration of the impacts from COVID-19. Additionally, any reduction in the collection of revenue would have a direct impact on the funding of vital City services like public safety, illegal dumping abatement, etc. The City Council would have to deliberate on the service impact tradeoffs for any revenue reductions and adopt the necessary legislation.

Can I defer my insurance payments?

California Insurance Commissioner Lara has called for a [60-day insurance premium grace period](#). Please check with your individual insurance provider if they will grant that grace period.

How can I support those that have been impacted?

- Shop local online at your favorite Oakland retailer or order take-out from an Oakland restaurant that remains open. Please visit [Oakland's Open](#), [Oakland Indie Alliance](#) and [LocalMotiv](#) for ideas and locations.
- Consider making a financial donation to the [Oakland COVID-19 Relief Fund](#)
- For those that are able to donate their time, please check with your favorite charity or complete the [Volunteer Sign-Up form](#).

- Support your favorite server, bartender or other service industry staff via the [Virtual Tip Jar](#)

I can't work because I'm sick. What should I do?

[File a Disability Claim if you are sick.](#)

I can't work because I'm caring for a family member who is sick. What should I do?

If you are caring for an ill family member, file for [Paid Family Leave](#).

I've lost my medical insurance coverage. What should I do?

[Covered California](#) has extended a special enrollment period through June 30, 2020. People who experience a qualifying life event can newly enroll in a health plan through Covered California. People who already have a plan through Covered California who experience a qualifying life event can change their coverage or choose a new plan.

How can I share the March 23, 2020, Zoom meeting with others?

The meeting may be viewed at:

https://zoom.us/rec/play/vZckdOqrq2k3EoeQtgSDCvOrW9S9Kq6sgCQf_qUIn0uwAnFWOwWiYrcbY7OOJsWbNRE-uJCq4AtgUfSu

I cannot afford to feed my children. What help is available?

For those with children that may be experiencing food insecurity, the Oakland Unified School District is providing [“Grab and Go” breakfasts and lunches](#) for any Oakland child under 18 at 12 pick-up sites. Please visit [Keep Oakland Housed](#) and [Catholic Charities East Bay](#) for resources for individuals seeking help with rent, utilities, food and other vital needs. You may also dial 211 for information on available support services.