



345 N. Franklin St, Fort Bragg, CA
185 E. Church St. Ukiah, CA

April 7, 2020

County of Mendocino
Executive offices
501 Low Gap Road
Ukiah CA 95460

Dear County of Mendocino Board of Supervisors,

I look forward to speaking with you during the BOS meeting on April 7 about the economy and the impact of COVID-19 on small businesses in Mendocino County. In preparation for that discussion I would like to apprise you of what is currently available on a National, State and Local level for the Business community.

Federal CARES act

The Federal CARES act includes two relief programs from the Small Business Administration

1. **Economic Injury Disaster Loan (EIDL) (as of April 3, 2020)** A simplified online SBA application process allows almost all small businesses to receive an advance up to \$10,000. Terms 30 years up to \$2 million at 3.75%/2.7% nonprofits. Payments deferred for 11 months. No forgiveness. Easy submission no collateral. <https://covid19relief.sba.gov/#/>
2. **Paycheck Protection Plan (PPP)(as of April 3, 2020)** This loan can only come from a participating lending institution. Terms 2 years up to \$10 million at .5% Payments deferred for 6 months. Loan forgiveness on 8 weeks of payroll and other expenses.

California Office of Economic Development

- A new platform connecting **displaced California workers** with more than 70,000 job opportunities in critical industries. [OnwardCa.org](https://onwardca.org),
- A 90-day extension for small businesses to pay **sales taxes**.
- 90-day grace period for all **mortgage payments** by some [financial institutions](#)
- **State and federal tax filing deadlines** have been extended to July 15, 2020.
- Employers experiencing a hardship may request up to a 60-day extension from the [Employment Development Department](#) to file their state payroll reports and/or deposit state payroll taxes without penalty or interest.

West Business Development Center

As your local SBA representative, we are briefed daily from both Federal and State agencies on what can be provided to small businesses. By March 16 we converted our entire operation to be virtual and continued to see clients via phone and video.

- On March 14 we launch the COVID-19 for Business Resource Page. This page is updated daily was new information that comes to us. We vet all information and put it up actionable links on our site to ensure business owner can take action. <https://www.westcenter.org/covid-19-business-resources>
- We have hosted 6 different webinars on topics most relevant today to our business owners. Topics include cash flow management, loans/grants and HR. We sometime have over 100 hundred people in attendance
- We have sent out 3 newsletters on Business Resources <https://conta.cc/2wQsvea>
- Our call volume has increased 300% our client counseling is up 80 %
- We are partnering with our neighboring counties in Humboldt, Napa and Sonoma to host and open forum and discussion for business owners on April 8 at noon We invite you to attend: https://norcalsbdc.zoom.us/webinar/register/WN_PrMB3KqnQwOgk_3uo1ghHw
- SHOP LOCAL: We have launched an online portal for the public to find merchants that are still doing business within the confines of shelter in place. <https://www.westcenter.org/open-for-business>
- We have been in multiple meetings with local and regional organization who are organizing business resiliency funds for entrepreneurs who need immediate cash to survive.

This time is unprecedented, and no one act will help everyone. We must act collaboratively and continuously in order to greatest needs in our economy. Our businesses need clear directives and governmental action, so when this is behind them, they can put their future back together.

I look forward to our conversation and creating the plans to make our County stronger.

Regards



Mary Anne Petrillo
CEO, West Business Development Center