



CITY OF CUPERTINO

AGENDA

CITY COUNCIL

This will be a teleconference meeting without a physical location.

Tuesday, April 28, 2020

6:45 PM

Amended Televised Special Meeting

Amended at 4:45 p.m. on 4/27/20 to update Item #1 Staff Report and to also update the agenda Recommended Action.

TELECONFERENCE / PUBLIC PARTICIPATION INFORMATION TO HELP STOP THE SPREAD OF COVID-19

In accordance with Governor Newsom's Executive Order No-29-20, this will be a teleconference meeting without a physical location to help stop the spread of COVID-19.

Members of the public wishing to observe the meeting may do so in one of the following ways:

- 1) Tune to Comcast Channel 26 and AT&T U-Verse Channel 99 on your TV.**
- 2) The meeting will also be streamed live on and online at www.Cupertino.org/youtube and www.Cupertino.org/webcast**

Members of the public wishing comment on an item on the agenda may do so in the following ways:

- 1) E-mail comments by 5:00 p.m. on Tuesday, April 28 to the Council at citycouncil@cupertino.org. These e-mail comments will also be forwarded to Councilmembers by the City Clerk's office before the meeting and posted to the City's website after the meeting.**
- 2) E-mail comments during the times for public comment during the meeting to the City Clerk at cityclerk@cupertino.org. The City Clerk will read the emails into the record, and display any attachments on the screen, for up to 3 minutes (subject to the Mayor's discretion to shorten time for public comments). Members of the public that wish to share a document must email cityclerk@cupertino.org prior to speaking.**

3) Teleconferencing Instructions

Members of the public may provide oral public comments during the teleconference

meeting as follows:

Oral public comments will be accepted during the teleconference meeting. Comments may be made during “oral communications” for matters not on the agenda, and during the public comment period for each agenda item.

To address the City Council, click on the link below to register in advance and access the meeting:

Online

Register in advance for this webinar:

https://cityofcupertino.zoom.us/webinar/register/WN_DrjFawbgSSq6XsOMVAWV6g

Phone

Dial: (888) 788 0099 and enter Webinar ID: 968 3894 1636 (Type *9 to raise hand to speak)

Unregistered participants will be called on by the last four digits of their phone number.

Or an H.323/SIP room system:

H.323:

162.255.37.11 (US West)

162.255.36.11 (US East)

Meeting ID: 968 3894 1636

SIP: 96838941636@zoomcrc.com

After registering, you will receive a confirmation email containing information about joining the webinar.

Please read the following instructions carefully:

1. You can directly download the teleconference software or connect to the meeting in your internet browser. If you are using your browser, make sure you are using a current and up-to-date browser: Chrome 30+, Firefox 27+, Microsoft Edge 12+, Safari 7+. Certain functionality may be disabled in older browsers, including Internet Explorer.
2. You will be asked to enter an email address and a name, followed by an email with instructions on how to connect to the meeting. Your email address will not be disclosed to the public. If you wish to make an oral public comment but do not wish to provide your name, you may enter “Cupertino Resident” or similar designation.
3. When the Mayor calls for the item on which you wish to speak, click on “raise hand.” Speakers will be notified shortly before they are called to speak.

4. When called, please limit your remarks to the time allotted and the specific agenda topic.

In compliance with the Americans with Disabilities Act (ADA), anyone who is planning to attend this teleconference City Council meeting who is visually or hearing impaired or has any disability that needs special assistance should call the City Clerk's Office at 408-777-3223, at least 48 hours in advance of the Council meeting to arrange for assistance. In addition, upon request, in advance, by a person with a disability, City Council meeting agendas and writings distributed for the meeting that are public records will be made available in the appropriate alternative format.

NOTICE AND CALL FOR A SPECIAL MEETING OF THE CUPERTINO CITY COUNCIL

NOTICE IS HEREBY GIVEN that a special meeting of the Cupertino City Council is hereby called for Tuesday, April 28, 2020, commencing at 6:45 p.m. In accordance with Governor Newsom's Executive Order No-29-20, this will be a teleconference meeting without a physical location. Said special meeting shall be for the purpose of conducting business on the subject matters listed below under the heading, "Special Meeting."

SPECIAL MEETING

ROLL CALL

ORAL COMMUNICATIONS

This portion of the meeting is reserved for persons wishing to address the Council on any matter within the jurisdiction of the Council and not on the agenda. The total time for Oral Communications will ordinarily be limited to one hour. Individual speakers are limited to three (3) minutes. As necessary, the Chair may further limit the time allowed to individual speakers, or reschedule remaining comments to the end of the meeting on a first come first heard basis, with priority given to students. In most cases, State law will prohibit the Council from discussing or making any decisions with respect to a matter not listed on the agenda.

ORDINANCES AND ACTION ITEMS

1. Subject: COVID-19 Fiscal Impacts Update
Recommended Action: Accept the COVID-19 Fiscal Update
[Staff Report](#)
[A - Federal State and Private Emergency Assistance Funding Matrix](#)
2. Subject: Emergency Assistance Funds for Tenants at Risk of Eviction due to Impacts of the Novel Coronavirus (COVID-19) continued

- Recommended Action: 1. Adopt Resolution No. 20-040 Contributing \$50,000 in Emergency Assistance Funds to West Valley Community Services and \$100,000 in Emergency Assistance Loan Funds to Meriwest Credit Union for Tenants at Risk of Eviction Due to Impacts of the Novel Coronavirus (COVID-19)
2. Approve a \$50,000 contribution [Below Market Rate (BMR) Affordable Housing Funds (AHF) or General Fund Human Services Grant (HSG) funds] to West Valley Community Services (WVCS) for emergency assistance funds to assist tenants at risk of eviction due to impacts of COVID-19
3. Authorize the City Manager to negotiate and execute an agreement with WVCS.
4. Approve a \$100,000 contribution [Below Market Rate (BMR) Affordable Housing Funds (AHF) or General Fund Human Services Grant (HSG) funds] to Meriwest Credit Union for the Renter's Assistance Low Interest Loan Program to assist tenants at risk of eviction due to impacts of COVID-19
5. Authorize the City Manager to negotiate and execute a \$100,000 contract with Meriwest Credit Union
6. Receive presentation from Earnin

[Staff Report](#)

[A - Draft Resolution](#)

[B - Renter's Assistance Low Interest Loan Program Proposal from Meriwest Credit Union](#)

ADJOURNMENT

The City of Cupertino has adopted the provisions of Code of Civil Procedure §1094.6; litigation challenging a final decision of the City Council must be brought within 90 days after a decision is announced unless a shorter time is required by State or Federal law.

Prior to seeking judicial review of any adjudicatory (quasi-judicial) decision, interested persons must file a petition for reconsideration within ten calendar days of the date the City Clerk mails notice of the City's decision. Reconsideration petitions must comply with the requirements of Cupertino Municipal Code §2.08.096. Contact the City Clerk's office for more information or go to <http://www.cupertino.org/cityclerk> for a reconsideration petition form.

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Any writings or documents provided to a majority of the Cupertino City Council after publication of the packet will be made available for public inspection in the City Clerk's Office located at City Hall, 10300 Torre Avenue, during normal business hours and in Council packet archives linked from the

agenda/minutes page on the Cupertino web site.

IMPORTANT NOTICE: Please be advised that pursuant to Cupertino Municipal Code 2.08.100 written communications sent to the Cupertino City Council, Commissioners or City staff concerning a matter on the agenda are included as supplemental material to the agenda item. These written communications are accessible to the public through the City's website and kept in packet archives. You are hereby admonished not to include any personal or private information in written communications to the City that you do not wish to make public; doing so shall constitute a waiver of any privacy rights you may have on the information provided to the City.



CITY OF CUPERTINO

Legislation Text

File #: 20-7345, **Version:** 1

Subject: COVID-19 Fiscal Impacts Update

Accept the COVID-19 Fiscal Update

Federal, State, and Private Emergency Assistance Funding Matrix

In response to the COVID-19 pandemic, the Federal Government has passed funding legislation including the Coronavirus Aid, Relief, and Economic Security (CARES) Act and the Paycheck Protection Program and Health Care Enhancement Act. Funding was made available to individuals, small businesses, and specified state and local government programs.

Attached is Townsend Public Affairs' Federal, State, and Private Emergency Assistance Funding Matrix (Funding Matrix) that includes this information. This document was updated on April 24th and not only includes funding sources for local governments but also for businesses, individuals, schools, and veterans. The matrix provides details on the grant administrator, links to specific grant information websites, funding descriptions and details, and application details. Cupertino OES (Office of Emergency Services) and Finance Department staff have been monitoring COVID funding and looking for opportunities relevant to the City and our residents. Notes have been added where Cupertino qualifies for funding.

The first section (pages 1-10) focuses on assistance for local governments. Included are two programs Cupertino is eligible for:

- FEMA Funding through Public Assistance (PA) Grants. (Funding Matrix page 1)
 - Cupertino's has been approved for PA, pending completion of the FEMA Public Assistance COVID-19 Streamlined Project Application.
- Community Development Block Grant (CDBG-CV) (Funding Matrix page 2)
 - The City was notified by the Department of Housing and Urban Development (HUD) that they will receive an allocation of \$229,017 of Community Development Block Grant funds made available through the Federal stimulus Coronavirus Aid, Relief, and Economic Security (CARES) Act.

The Funding Matrix also includes sections on Assistance for Private Businesses and Nonprofits (pages 11-21), Assistance for Private Individuals (pages 22-28), Assistance for Higher Education (pages 29-31) and Assistance for Veterans (page 32).

Since the passage of the CARES Act on March 27, there has been much discussion on the need for further funding to address those, including local governments with populations less 500,000, who have not been eligible for current reimbursement opportunities. This

has been referred to as Phase 4 funding. Some details and recent statements regarding this stimulus are provided below.

- On April 7, HR 6467 CV Community Relief Act--\$250 billion for counties, cities, tribal governments with populations under 500,000. On April 17, Cupertino's Legislative Review Committee adopted a position of support for the bill and sent support letters to Congress. Along with 143 others, Congressman Khanna and Congresswoman Eshoo have signed on as cosponsors of the bill. There has been no movement since then.
- The League of California Cities sent a letter to the Governor and Legislature about the current fiscal impacts, emphasizing that cities need fiscal help now and that no city can be left behind. Governor Newsom released a statement of support on April 23, urging federal action on local government funding.
- According to the League, President Trump said that a next package would include relief for state and local governments, but that sentiment is not shared by Senate Majority Leader Mitch McConnell. McConnell is growing concerned about the rate of federal spending at a time when the economy is slowing.

City staff will continue to research applicable funding and grant opportunities.

COVID-19 Federal, State, & Private Emergency Assistance

Administrator & Grant Name	Authorizing Legislation	Funding Info	Eligible/Target Recipients	Funding Description	Application Deadline	Comments
ASSISTANCE FOR LOCAL GOVERNMENTS						
Federal Emergency Management Agency (FEMA), administered by CalOES in California Category B Public Assistance Program	<i>California Covid-19 Pandemic Declaration (DR-4482)</i>	Approx. \$500 million obligated for PA grants to California	Local governments, special districts, certain private non-profits	In accordance with section 502 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act, eligible emergency protective measures taken to respond to the COVID-19 emergency at the direction or guidance of public health officials may be reimbursed under Category B of FEMA's Public Assistance Program.	Will be 30 days after the end of the incident period close. Incident start date is January 20, 2020 and is ongoing, so the final deadline is TBD	CalOES will host Applicants' Briefing workshops. For now, applicants should be tracking costs incurred for COVID-19 response efforts for later submission to CalOES/FEMA. Cupertino has been approved for PA, pending completion of the FEMA Public Assistance COVID-19 Streamlined Project Application
Federal Transit Administration Urbanized Area (Section 5307) and Rural Formula (Section 5311) programs	<i>S. 3548/H.R. 748 (CARES Act)</i>	\$25 billion nationwide \$3.75 billion allocation to California	Public transit operators	FTA is allocating \$25 billion to recipients of urbanized area and rural area formula funds, with \$22.7 billion to large and small urban areas and \$2.2 billion to rural areas. Funding will be provided at a 100-percent federal share, with no local match required, and will be available to support capital, operating, and other expenses generally eligible under those programs to prevent, prepare for, and respond to COVID-19. CARES funding will be disbursed through FTA apportionments to its Urbanized Area (Section 5307) and Rural Formula (Section 5311) programs.	N/A – formula allocations to designated recipients	Funding will be distributed to designated recipient transit agencies using existing FTA formulas.

Administrator & Grant Name	Authorizing Legislation	Funding Info	Eligible/Target Recipients	Funding Description	Application Deadline	Comments
<p>U.S. Department of Housing and Urban Development</p> <p>Community Development Block Grant</p>	<p>S. 3548/H.R. 748 (CARES Act)</p>	<p>\$5 billion nationwide</p> <p>\$235.3 million allocation to California based on 2020 CDBG Formula</p> <p>Allocation amounts to local governments vary based on formula</p>	<p>Counties and entitlement Cities according to formula allocations</p>	<p>The CARES Act includes \$5 billion for the CDBG program to enable nearly 1,240 states, counties, and cities to rapidly respond to COVID-19 and the economic and housing impacts caused by it, including the expansion of community health facilities, child care centers, food banks, and senior services. Of the amounts provided, \$2 billion will be allocated to states and units of local governments that received an allocation under the fiscal year 2020 CDBG formula, \$1 billion will go directly to states to support a coordinated response across entitlement and non-entitlement communities, and \$2 billion will be allocated to states and units of local government, cities and counties based on the prevalence and risk of COVID-19 and related economic and housing disruption.</p>	<p>TBD</p>	<p>HCD CDBG Page: https://www.hcd.ca.gov/grant-s-funding/active-funding/cdbg.shtml#funding</p> <p>HUD Guidance on CARES Act Flexibilities for CDBG Funds: https://www.hudexchange.info/resource/6018/cares-act-flexibilities-for-cdbg-funds-used-to-support-coronavirus-response/</p> <p>HUD Quick Guide to CDBG Eligible Activities to Support Infectious Disease Response: https://www.hudexchange.info/resource/5988/quick-guide-to-cdbg-eligible-activities-to-support-infectious-disease-response/</p> <p>Cupertino has been notified that they will receive a CDBG allocation of \$229,017</p>

Administrator & Grant Name	Authorizing Legislation	Funding Info	Eligible/Target Recipients	Funding Description	Application Deadline	Comments
Department of Justice Justice Assistance Grant Program (Formula) Coronavirus Emergency Supplemental Funding Program Solicitation FY 2020 Formula Grant	S. 3548/H.R. 748 (CARES Act)	\$850 million nationwide \$96.2 million allocation to California \$57.7 million State distribution (60%) \$38.5 million Local distribution (40%)	States and eligible formula grant local recipients consistent with the 2019 JAG formula	The CARES Act includes \$850 million for the Byrne-Justice Assistance Grant Program (Byrne-JAG). Byrne-JAG is the most flexible federal law enforcement grant program and will allow state and local police departments and jails to meet local needs, including purchase of personal protective equipment and other needed medical items and to support overtime for officers on the front lines. States, U.S. Territories, the District of Columbia, units of local government, and federally recognized tribal governments that were identified as eligible for funding under the FY 2019 State and Local Edward Byrne Memorial Justice Assistance Grant (JAG) Program are eligible to apply under the Coronavirus Emergency Supplemental Funding (CESF) Program solicitation.	May 29, 2020	Language is included to ensure these resources go out to states and localities quickly in order to immediately respond to the crisis. Local allocation amounts for eligible California recipients can be found here: https://bja.ojp.gov/sites/g/files/xyckuh186/files/media/document/fy20-cesf-allocations-ca.pdf
U.S. Department of Housing and Urban Development Emergency Solutions Grant Program	S. 3548/H.R. 748 (CARES Act)	\$4 billion nationwide \$118.5 million in allocations to California	Certain Counties and Cities on formula entitlement basis, non-entitlement recipients TBD.	The CARES act includes \$4 billion via the ESG Program to address the impact of COVID-19 among individuals and families who are homeless or at risk of homelessness, and to support additional homeless assistance, prevention, and eviction prevention assistance. Eviction prevention activities including rapid rehousing, housing counseling, and rental deposit assistance will mitigate the adverse impacts of the pandemic on working families	Expected late June/early July	HCD, who will administer these funds for California, expects to have a NOFA and application for CARES Act ESG funding ready the first week of May. Applications will be accepted over-the-counter with an anticipated deadline of late June or early July. Funding will be allocated to Continuums of Care.
Centers for Disease Control and Prevention Various programs	S. 3548/H.R. 748 (CARES Act)	\$4.3 billion nationwide	States, territories, and eligible tribal organizations; local recipients TBD	The CARES Act includes \$4.3 billion to support federal, state, and local public health agencies to prevent, prepare for, and respond to the coronavirus, including: <ul style="list-style-type: none"> \$1.5 billion to support States, locals, territories, and tribes in their efforts to conduct public health activities 	TBD	Timing and process for distributing funds TBD.

Administrator & Grant Name	Authorizing Legislation	Funding Info	Eligible/Target Recipients	Funding Description	Application Deadline	Comments
				<ul style="list-style-type: none"> • \$1.5 billion in flexible funding to support CDC's continuing efforts to contain and combat the virus • \$500 million for global disease detection and emergency response; • \$500 million for public health data surveillance and analytics infrastructure modernization; and • \$300 million for the Infectious Diseases Rapid Response Reserve Fund, which supports immediate response activities during outbreaks. 		
U.S. Department of Homeland Security Disaster Relief Fund	<i>S. 3548/H.R. 748 (CARES Act)</i>	\$45 billion nationwide	States, territories, and eligible tribal organizations; local recipients TBD	The CARES Act includes \$45 billion to provide for the immediate needs of state, local, tribal, and territorial governments to protect citizens and help them recovery from the overwhelming effects of COVID-19. Reimbursable activities may include medical response, personal protective equipment, National Guard deployment, coordination of logistics, safety measures, and community services nationwide.	TBD	Timing and process for distributing funds TBD.
U.S. Department of Homeland Security Coronavirus Relief Fund	<i>S. 3548/H.R. 748 (CARES Act)</i>	\$150 billion nationwide \$15 billion to California (estimated)	States, tribal governments, local governments (cities with a population over 500,000)	<p>The CARES Act includes \$150 billion that will provide state, local, and tribal governments with additional resources. The amount payable to each State shall be equal to the relative population proportion</p> <ul style="list-style-type: none"> ▪ Local Governments are defined as a county, municipality, or other unit of general government below that State level with a population that exceeds 500,000. • Local governments can submit a certification to the Secretary of the Treasury to receive a direct payment. • Expenditures must be linked to COVID-19, not be accounted for in the most recently approved budget, and incurred between March 2, 2020-December 30, 2020 	April 17, 2020 for states and cities over 500,000 in population	<p>The White House and the Department of Treasury have developed an online portal for distribution of funds for direct recipients.</p> <p>The Department of Treasury released guidance on use of the funds on 4/22/2020</p> <p>States will be eligible to distribute to subgrantees, process for distribution TBD.</p> <p>Link to portal: https://forms.treasury.gov/caresact/stateandlocal</p>

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				<ul style="list-style-type: none"> Funds to state and counties designed to support and aid eligible expenditures within its borders, including city expenditures 		
U.S. Department of Homeland Security - FEMA AFG COVID-19 Supplemental Program (AFG-S)	S. 3548/H.R. 748 (CARES Act)	\$100 million nationwide	Fire departments, Nonaffiliated EMS Organizations, State Fire Training Academies	The CARES Act authorizes \$100M in Assistance to Firefighters Grant (AFG) funds for the purchase of personal protective equipment and related supplies for our nation's first responders. As fire departments provide lifesaving emergency medical response to more and more communities impacted by COVID-19, FEMA AFG is offering an additional funding opportunity for the fire service community to purchase urgently needed protective equipment and supplies.	May 15, 2020	FEMA will begin accepting AFG-S applications at 8 a.m. ET on Tuesday April 28, 2020 Link to NOFO: https://www.fema.gov/media-library-data/1587656579128-2d7da2bed0843af78c73f49cb2c4a028/FY20_AFG_S_N_OFO_final.jv_508AB.pdf
U.S. Department of Health and Human Services CARES Act Provider Relief Fund	S. 3548/H.R. 748 (CARES Act)	\$100 billion	Facilities and providers that received Medicare fee-for-service (FFS) reimbursement in 2019 Cities that directly receive Medicare FFS reimbursement (for example, as part of an ambulance program) will receive an allocation	The CARES Act that provides \$100 billion in relief funds to hospitals and other healthcare providers on the front lines of the coronavirus response. This funding will be used to support healthcare-related expenses or lost revenue attributable to COVID-19 and to ensure uninsured Americans can get testing and treatment for COVID-19. The first \$30 billion has been distributed to eligible providers based on their share of total Medicare FFS reimbursements in 2019. The remaining \$70 billion will be targeted distributions that will focus on providers in areas particularly impacted by the COVID-19 outbreak, rural providers, providers of services with lower shares of Medicare reimbursement or who predominantly serve the Medicaid population, and	N/A	Allocations from first \$30 billion have been automatically distributed to eligible recipients via direct deposit starting April 10, 2020 Distribution for the remaining \$70 billion TBD

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				providers requesting reimbursement for the treatment of uninsured Americans.		
U.S. Department of Health and Human Services Public Health and Social Services Emergency Fund	<i>H.R. 6074</i>	No more than \$3.1 billion nationwide	TBD	Funds may be used for grants for the construction, alteration, or renovation of non-Federally owned facilities to improve preparedness and response capability at the State and local level.	TBD	Funding will be derived from the “Public Health and Social Services Emergency Fund” to prevent, prepare for, and respond to coronavirus, domestically or internationally. HHS has not yet issued guidance on this funding. TPA will provide updated information as it becomes available
Centers for Disease Control and Prevention CDC–Wide Activities and Program Support	<i>H.R. 6074</i>	No less than \$950 million nationwide \$ for States and then local recipients TBD	States, localities, territories, tribes, tribal organizations, urban Indian health organizations, health service providers	Carry out surveillance, epidemiology, laboratory capacity, infection control, mitigation, communications, and other preparedness and response activities related to COVID-19.	TBD	The CDC has not yet issued guidance on this funding. TPA will provide updated information as it becomes available
National Institutes of Health National Institute of Allergy and Infectious Diseases	<i>H.R. 6074</i>	Not less than \$10,000,000 nationwide	NIH, hospital employees, first responders, State and local recipients TBD	Funding will be for worker-based training to prevent and reduce exposure of hospital employees, emergency first responders, and other workers who are at risk of exposure to coronavirus through their work duties.	TBD	The NIH has not yet issued guidance on this funding. TPA will provide updated information as it becomes available
U.S. Department of Health and Human Services Health Centers Program	<i>H.R. 6074</i>	\$100 million nationwide	HHS, State and local recipients TBD	Funds may be used to prevent, prepare for, and respond to coronavirus. TPA will provide additional information as it becomes available.	TBD	Funding will be derived from the “Health Resources and Services Administration—Primary Health Care” for grants under the Health Centers Program

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						HHS has not yet issued guidance on this funding. TPA will provide updated information as it becomes available.
U.S. Department of Health and Human Services Administration for Community Living Congregate Nutrition Program	<i>H.R. 6201</i>	\$250 million nationwide. \$ for States and then local recipients TBD	States, territories, and eligible tribal organizations for services to seniors; local recipients TBD	Funds will be issued for Congregate Nutrition Services and Home-Delivered Nutrition Services programs to states using a formula (Section 304) defined in the OAA. The formula is largely based on each state's share of the U.S. population aged 60 and older.	TBD	Includes \$250 million for the Senior Nutrition Programs within the Administration for Community Living (ACL) to provide approximately 25 million additional home-delivered and pre-packaged meals to low-income seniors who depend on the Senior Nutrition programs in their communities. HHS has not yet issued guidance on this funding. TPA will provide updated information as it becomes available
U.S. Department of Health and Human Services Administration for Community Living Nutrition Services Incentive Program	<i>H.R. 6201</i>	\$250 million nationwide. \$ for States and then local recipients TBD	States, territories, and eligible tribal organizations for services to seniors; local recipients TBD	Funds will be issued for the Nutrition Services Incentive Program to states, territories, and Tribal organizations using a formula (Section 311) defined in the OAA. The formula is based on the entity's percentage of the total number of meals served in the prior federal fiscal year.	TBD	Funding will be provided to States, territories, and eligible tribal organizations. HHS has not yet issued guidance on this funding. TPA will provide updated information as it becomes available
U.S. Department of Agriculture Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)	<i>H.R. 6201</i>	\$500 million nationwide. \$ for States and then local recipients TBD	States, territories, and eligible tribal organizations to provide healthy food access for low-income women with	Federal grants in the amount of \$500 million to States for supplemental foods, health care referrals, and nutrition education for low-income pregnant, breastfeeding, and non-breastfeeding postpartum women, and to infants and children up to age five who are found to be at nutritional risk.	TBD	Funds will provide access to nutritious foods to low-income pregnant women or mothers with young children who lose their jobs or are laid off due to the COVID-19 emergency.

Administrator & Grant Name	Authorizing Legislation	Funding Info	Eligible/Target Recipients	Funding Description	Application Deadline	Comments
			young children; local recipients TBD	**Once State Departments receive their Federal allocation based on formula, eligible WIC recipients include county health departments, schools, and community centers, amongst others. Information on those State Programs have yet to be released**		USDA has not yet issued guidance on this funding. TPA will provide updated information as it becomes available
U.S Department of Agriculture The Emergency Food Assistance Program	<i>H.R. 6201</i>	\$400 million nationwide. \$ for States and then local recipients TBD	State food distributing agencies; local recipients TBD	Through TEFAP, the U.S. Department of Agriculture (USDA) purchases a variety of nutritious, high-quality USDA Foods, and makes those foods available to State Distributing Agencies. **The amount of food each state receives out of the total amount of food provided is based on the number of unemployed persons and the number of people with incomes below the poverty level in the state. States provide the food to local agencies that they have selected, (usually food banks or community action agencies), which in turn distribute the food to local organizations, such as soup kitchens and food pantries that directly serve the public**	TBD	These funds must, in part, be passed down to local agencies. TEFAP is administered at the federal level by the Food and Nutrition Service, an agency of the USDA. USDA has not yet issued guidance on this funding. TPA will provide updated information as it becomes available
California Business, Consumer Services, and Housing Agency <u>Homeless Housing, Assistance, and Prevention (HHAP) Program – One-time COVID-19 Emergency Grant Allocations</u>	<i>SB 89 (initial package of \$500 million to carry out actions related to the Governor's March 4th Proclamation of State of Emergency, total authorization</i>	\$100 million in General Fund support	CoCs, counties, State's 13 largest cities	California has awarded \$100 million in emergency grant funding to California counties, Continuums of Care, and the state's 13 largest cities to help protect the health and safety of people experiencing homelessness during the COVID-19 pandemic. California's 13 largest cities, or cities that are also a county, will receive \$42,968,750, while the state's 58 counties will receive \$27,343,750 and California's 44 Continuums of Care will receive \$29,687,500.	N/A – direct allocation to specific recipients	Allocation amounts can be found here for all designated recipients: https://www.bcsb.ca.gov/hcf/c/coronavirus19/allocations.pdf

Administrator & Grant Name	Authorizing Legislation	Funding Info	Eligible/Target Recipients	Funding Description	Application Deadline	Comments
	<i>of up to \$1 billion)</i>			The funding is intended for measures to help prevent and contain COVID-19 and can be used for medically indicated services and supplies, such as testing and hand-washing stations. It can also be used for such things as acquiring new shelters, supplies and equipment for emergency shelter operations, increasing shelter capacity, street outreach, and acquiring locations to place individuals who need to be isolated because of COVID-19 illness or exposure.		
Office of the Governor Emergency COVID-19 Funding	<i>SB 89 (initial package of \$500 million to carry out actions related to the Governor's March 4th Proclamation of State of Emergency, total authorization of up to \$1 billion)</i>	\$50 million	Counties, cities (indirectly)	<p>On March 18, 2020, the Governor directed that \$50 million (of the \$500 initially allocated in SB 89 for the State's COVID-19 response) be deployed to purchase travel trailers and lease rooms in hotels, motels, and other facilities in partnership with counties and cities to provide immediate isolation placements throughout the state for homeless individuals.</p> <p>The State is immediately procuring 1,309 travel trailers from FEMA and private vendors to provide quarantine capacity, focused on people with COVID-19 or those demonstrating symptoms. These trailers will be deployed to California's largest population centers. **More specific information on locations/cities still to come.</p> <p>The State has also directly provided California's counties with tailored lists of hotels and motels that are potentially available to lease for the next several months and is offering to contact hotels and negotiate leases, if a county requests</p>	N/A	

Administrator & Grant Name	Authorizing Legislation	Funding Info	Eligible/Target Recipients	Funding Description	Application Deadline	Comments
				that assistance. In total, the State has identified over 950 hotels across 53 counties that are potentially eligible for participation in the state's leasing program. **The State has been corresponding directly with counties for this assistance		
Office of the Governor Emergency COVID-19 Funding	<i>SB 89 (initial package of \$500 million to carry out actions related to the Governor's March 4th Proclamation of State of Emergency, total authorization of up to \$1 billion)</i>	\$350 million	Hospitals and other health facilities, individuals in self-isolation, child care facilities, others TBD	Funding is part of the emergency legislation to fight COVID-19 that the Governor signed on March 17, 2020. The Governor has yet to specifically direct allocation for the remaining \$350 million in the initial \$500 million package. In general, funding is authorized to: <ul style="list-style-type: none"> • Increase hospital bed capacity and purchase medical equipment to combat the coming surge in COVID-19 patients; • Protect hospitals, nursing homes, and other facilities most vulnerable to COVID-19 spread; • Provide lifesaving services to Californians isolating at home; • Provide funding to clean child care facilities that remain open 	TBD	Once the Governor directs additional funding allocations of this emergency funding, it is expected that portions of that funding will be made available to local public agencies. However, the State has not yet issued guidance on this funding. TPA will provide updated information as it becomes available

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ASSISTANCE FOR PRIVATE BUSINESSES AND NONPROFITS						
Federal Reserve Main Street Lending Program	<i>Federal Reserve Action</i>	\$600 billion in loan purchasing by the Fed	Small and mid-sized businesses employing up to 10,000 workers or with revenues of less than \$2.5 billion	<p>The Federal Reserve has announced that it is establishing a Main Street Lending Program (Program) to support lending to small and medium-sized businesses that were in good financial standing before the onset of the COVID-19 pandemic. The Program will operate through two facilities: the Main Street New Loan Facility (MSNLF) and the Main Street Expanded Loan Facility (MSELF).</p> <p>Structure: To implement the Program, a Reserve Bank will set up a special purpose vehicle (SPV) to purchase 95 percent participations in loans originated by eligible lenders. Lenders will retain 5 percent of the loans. U.S. businesses are eligible for loans if they meet either of the following conditions: (1) the business has 10,000 employees or fewer; or (2) the business had 2019 revenues of \$2.5 billion or less. Loans would have a four year maturity, and principal and interest payments on the loans will be deferred for one year.</p> <p>Operational Status: The Federal Reserve is currently working to create the Program infrastructure and is considering the feedback provided by the public. More information will be posted here as it becomes available regarding program terms and how eligible lenders can sell eligible loan participations to the SPV</p>	TBD	<p>Federal reserve is in the process of finalizing this program, guidance on accessing this assistance will be available in the coming weeks.</p> <p>Additional information on Fed actions to support the economy: https://www.federalreserve.gov/newsevents/pressreleases/monetary20200409a.htm</p>
U.S. Small Business Administration Paycheck Protection Program (PPP)	<i>S. 3548/H.R. 748 (CARES Act)</i>	\$350 billion for loans nationwide Additional \$321 billion	Small business with less than 500 employees (including sole proprietorships, independent	The Paycheck Protection Program is a loan designed to provide a direct incentive for small businesses to keep their workers on the payroll.	The Paycheck Protection Program will be available through June 30, 2020	<p>The loan amounts will be forgiven as long as:</p> <p>The loan proceeds are used to cover payroll costs, and most mortgage</p>

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		authorized on 4/24/2020	contractors and self-employed persons), private non-profit organization or 501(c)(19) veterans organizations	<p>You can apply through any existing SBA 7(a) lender or through any federally insured depository institution, federally insured credit union, and Farm Credit System institution that is participating. Other regulated lenders will be available to make these loans once they are approved and enrolled in the program. You should consult with your local lender as to whether it is participating in the program.</p> <p>This program is for any small business with less than 500 employees (including sole proprietorships, independent contractors and self-employed persons), private non-profit organization or 501(c)(19) veterans organizations affected by coronavirus/COVID-19.</p> <p>Businesses in certain industries may have more than 500 employees if they meet the SBA's size standards for those industries.</p> <p>Small businesses in the hospitality and food industry with more than one location could also be eligible if their individual locations employ less than 500 workers</p> <p>The SBA published additional guidance on 4/23/2020 that puts restrictions on PPP loans so that publicly traded companies will have a harder time accessing the next round of funding.</p>	SBA will start accepting applications again on Monday 4/27 at 10:30am EST	<p>interest, rent, and utility costs over the 8 week period after the loan is made; and employee and compensation levels are maintained. Payroll costs are capped at \$100,000 on an annualized basis for each employee.</p> <p>Loan payments will be deferred for 6 months.</p> <p>At least 75% of the forgiven amount must have been used for payroll</p> <p>As of 4/13/2020, Financial technology firms won approval to participate loan distribution, and are starting to lend to small businesses that couldn't get access to coronavirus relief funds through the biggest banks. Participating firms, including PayPal, Square, and Intuit, will aim to leverage their digital platforms to approve loans faster than traditional banks.</p> <p>Tool to find eligible PPP lenders: https://www.sba.gov/paycheckprotection/find</p> <p>PPP Borrower Application form (for reference, needs</p>

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						to be submitted to an eligible lender not directly to the SBA): https://www.sba.gov/sites/default/files/2020-04/PPP%20Borrower%20Application%20Form.pdf
U.S. Small Business Administration Economic Injury Disaster Loan Emergency Advance (EIDL)	S. 3548/H.R. 748 (CARES Act)	\$562 million nationwide Additional \$60 billion authorized by Congress on 4/23/2020	Small business with less than 500 employees (including sole proprietorships, independent contractors and self-employed persons), private non-profit organization or 501(c)(19) veterans organizations	In response to the Coronavirus (COVID-19) pandemic, small business owners in all U.S. states, Washington D.C., and territories are eligible to apply for an Economic Injury Disaster Loan advance of up to \$10,000. This advance will provide economic relief to businesses that are currently experiencing a temporary loss of revenue. Funds will be made available following a successful application. The Economic Injury Disaster Loan advance funds will be made available within days of a successful application, and this loan advance will not have to be repaid.	Rolling	Direct link to application: https://covid19relief.sba.gov/#/
U.S. Small Business Administration SBA Express Bridge Loans	N/A – Existing Program	Total funding N/A	Small businesses who currently have a business relationship with SBA	Express Bridge Loan Pilot Program allows small businesses who currently have a business relationship with an SBA Express Lender to access up to \$25,000 quickly. These loans can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing and can be a term loans or used to bridge the gap while applying for a direct SBA Economic Injury Disaster loan. If a small business has an urgent need for cash while waiting for decision and disbursement on an Economic Injury Disaster Loan, they may qualify for an SBA Express Disaster Bridge Loan	Rolling For the COVID-19 Emergency Declaration, EBL loans can be approved through March 13, 2021.	Direct link to program guide: https://www.sba.gov/sites/default/files/2020-03/Express-Bridge-Loan-Pilot-Program-Guide-FINAL-3.25.20.pdf

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U.S. Small Business Administration SBA Debt Relief	S. 3548/H.R. 748 (CARES Act)	N/A	Businesses with a current SBA loan	As part of SBA's debt relief efforts, <ul style="list-style-type: none"> The SBA will automatically pay the principal, interest, and fees of current 7(a), 504, and microloans for a period of six months. The SBA will also automatically pay the principal, interest, and fees of new 7(a), 504, and microloans issued prior to September 27, 2020. 	N/A	No action needed – SBA automatically providing debt relief
Employee retention credit for employers subject to closure due to COVID-19	S. 3548/H.R. 748 (CARES Act)	N/A	Businesses of all sizes	The provision provides a refundable payroll tax credit for 50 percent of wages paid by employers to employees during the COVID-19 crisis. <ul style="list-style-type: none"> The credit is available to employers whose (1) operations were fully or partially suspended, due to a COVID-19-related shutdown order, or (2) gross receipts declined by more than 50 percent when compared to the same quarter in the prior year. 	TBD	Process for applying for payroll credit TBD
U.S. Economic Development Administration Economic Adjustment Assistance (EAA) Program	S. 3548/H.R. 748 (CARES Act)	\$1.5 billion nationwide	Businesses of all sizes	The CARES Act includes \$1.5 billion for economic adjustment assistance to help revitalize local communities after the pandemic through the EDA's Economic Adjustment Assistance Program. EAA assistance can be used for tourism or manufacturing supply chains, capitalize local funds to provide low-interest loans to businesses of all sizes, and support other locally-identified priorities for economic recovery. Eligible applicants will include EDA-designated Economic Development Districts (EDDs); Tribes or a consortium of Tribes; states and local governments; institutions of higher education or a consortium of institutions; and	TBD	EDA One-Pager for EAA Program: https://www.eda.gov/pdf/about/Economic-Adjustment-Assistance-Program-1-Pager.pdf Congressional Research Service overview of EDA funding in the CARES Act: https://crsreports.congress.gov/product/pdf/IN/IN11303

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				<p>nonprofit organizations acting in cooperation with officials of a political subdivision of a state</p> <p>Under the base EAA program, the EDA generally allows for the federal share to be 50-80% of the project cost, with some exceptions. EAA grants for disaster economic recovery activities may be funded with up to 100% federal cost share.</p>		
<p>National Endowment for the Arts</p> <p>CARES Act Direct Grants to Nonprofits</p>	S. 3548/H.R. 748 (CARES Act)	\$45 million (60% of CARES Act allocation)	National Endowment for the Arts award recipients from the past four years.	<p>The Coronavirus Aid, Relief, and Economic Security (CARES) Act includes \$75 million in funding for the National Endowment for the Arts. NEA will distribute 60% of this funding as direct grants to nonprofit arts organizations across the country to help these entities and their employees endure the economic hardships caused by the forced closure of their operations due to the spread of COVID-19. These funds are intended to help save jobs in the arts sector and keep the doors open to the thousands of organizations that add value to America's economy and the creative life of our communities.</p> <p>This program will be carried out through one-time grants to eligible nonprofit organizations including arts organizations, local arts agencies, statewide assemblies of local arts agencies, arts service organizations, units of state or local government, federally recognized tribal communities or tribes, and a wide range of other organizations that can help advance the goals of the Arts Endowment and this program</p>	April 22, 2020	<p>All applicants must be previous National Endowment for the Arts award recipients from the past four years.</p> <p>Support is limited to any or all of the following:</p> <ul style="list-style-type: none"> Salary support, full or partial, for one or more positions that are critical to an organization's artistic mission. Fees for artists and/or contractual personnel to maintain or expand the period during which such persons would be engaged. Facilities costs such as rent and utilities.
National Endowment for the Arts	S. 3548/H.R. 748 (CARES Act)	\$30 million (40% of CARES Act allocation)	California Arts Council, who will then provide grants to support arts organizations,	The NEA will apportion 40% of the CARES Act funding to state and regional arts agencies, who should be receiving this funding by April 30. The CA Arts Council will be receiving California's portion of the funds, but information is not yet available as to how	TBD	State arts agencies expected to receive funds by April 30. Process for distributing funds to subrecipients TBD.

Administrator & Grant Name	Authorizing Legislation	Funding Info	Eligible/Target Recipients	Funding Description	Application Deadline	Comments
			museums, libraries, and other organizations	the CAC will distribute its allocation to other organizations in the state. More information will be available in the coming weeks		
National Endowment for the Humanities	S. 3548/H.R. 748 (CARES Act)	40% (\$30 million) of \$75 million CARES Act allocation	State and jurisdictional humanities councils	The CARES Act includes \$75 million to state arts and humanities agencies to provide grants and support museums, libraries, and other organizations during the coronavirus crisis. Approximately 40 percent of the appropriation, or \$30 million, will go directly to the 56 state and jurisdictional humanities councils to support local cultural nonprofits and educational programming	TBD	Timing and process for distributing funds TBD.
National Endowment for the Humanities NEH CARES: Cultural Organizations Grant	S. 3548/H.R. 748 (CARES Act)	60% (\$45 million) of \$75 million CARES Act allocation Will fund 300-600 recipients	Museums, libraries and archives, historic sites, independent research institutions, professional organizations, colleges and universities, and other cultural organizations	<p>The National Endowment for the Humanities (NEH) has received supplemental funding to provide emergency relief to institutions and organizations working in the humanities that have been affected by the coronavirus. In keeping with Congress's intent in enacting the CARES Act, proposed short-term projects should emphasize retaining or hiring humanities staff.</p> <p>NEH invites applications from eligible organizations seeking support for at-risk humanities positions and projects that have been impacted by the coronavirus. Through this funding opportunity, NEH will award grants to museums, libraries and archives, historic sites, independent research institutions, professional organizations, colleges and universities, and other cultural organizations across the country to help these entities continue to advance their mission during the interruption of their operations due to the coronavirus pandemic.</p> <p>Small organizations with annual operating costs less than or equal to \$200,000 may request up to \$30,000.</p>	May 11, 2020	<p>Application must be submitted via grants.gov</p> <p>Direct link to NOFO: https://www.neh.gov/sites/default/files/inline-files/NEH%20CARES%20Cultural%20Organizations%20notice%20of%20funding%20opportunity%2020200511-AH-GA-HC-RJ-PB%20%281%29.pdf</p> <p>NEH COVID-19 FAQs: https://www.neh.gov/COVID19_FAQs</p>

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				<p>Mid-size organizations with annual operating costs greater than \$200,000 and less than or equal to \$3,000,000 may request up to 15 percent of their annual operating costs.</p> <p>Large organizations with annual operating costs greater than \$3,000,000 may request up to \$300,000.</p> <p>The period of performance may begin as early as June 15, 2020 and must end on or before December 31, 2020.</p>		
<p>Emergency Family And Medical Leave Expansion Act</p> <p>Families First Coronavirus Response Act</p>	<i>H.R. 6201</i>	No more than \$200 per day and \$10,000 in aggregate.	Private Employers	<p>Individual employees will receive Paid Family and Medical Leave to care for a child whose school or day care has closed due to quarantine or isolation orders.</p> <ul style="list-style-type: none"> Private sector employers with fewer than 500 workers and all government entities and must provide Small businesses with fewer than 50 employees may be exempt if unfeasible First 10 days are unpaid Up to 12 weeks of partially paid family leave 	N/A	Employers will receive tax credits to cover costs of required paid leave.
<p>Emergency Paid Sick Leave Act</p> <p>Families First Coronavirus Response Act</p>	<i>H.R. 6201</i>	Various	Private employers	<p>Individual employees will receive Paid Sick Leave if they are unable to work because of the COVID-19 pandemic:</p> <ul style="list-style-type: none"> Private sector employers with fewer than 500 workers and all government entities and must provide Small businesses with fewer than 50 employees may be exempt if unfeasible <p>Up to 2 weeks paid sick leave as follows:</p>	N/A	Employers will receive tax credits to cover costs of required paid leave.

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				<ul style="list-style-type: none"> No more than \$500 per day and \$5,100 in aggregate if unable to work because of: <ul style="list-style-type: none"> Quarantine or isolation orders Experiencing symptoms of COVID-19 No more than \$200 per day and \$2,000 in aggregate if unable to work because of: <ul style="list-style-type: none"> Caring for sick individuals Caring for children		
Tax Credits For Paid Sick And Paid Family And Medical Leave Families First Coronavirus Response Act	<i>H.R. 6201</i>	Up to 100% of costs.	Private employers	Employers will be eligible for refundable payroll tax credits for employers to cover costs of all required paid leave provided under the Families First Coronavirus Response Act. <ul style="list-style-type: none"> Includes amounts employers pay for a worker's health insurance plan Self-employed individuals will be eligible to cover their own costs	N/A	
Yelp Relief for restaurants and bars impacted by the Coronavirus	<i>N/A – Private Assistance</i>	\$25 million Assistance is in-kind	Private businesses who use Yelp advertising services	Yelp has announced \$25 million in relief, primarily focused on supporting independent local restaurant and nightlife businesses, in the form of waived advertising fees, and free advertising, products and services. These relief efforts are primarily only available to small, independently owned restaurant and nightlife businesses and franchisees in the U.S., Canada, the U.S. Virgin Islands, and Puerto Rico with fewer than five locations and that purchased their Yelp products directly through Yelp As part of this relief effort, eligible restaurants and nightlife will receive free access to Yelp page upgrades and three months of free access to Yelp Reservations and Waitlist. For restaurant clients that offer delivery and/or takeout, Yelp will also provide \$100 in free search advertising.	N/A	Eligible businesses will see a banner announcing the relief package when they log into their Yelp for Business account and can directly access this assistance through their account.

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Kabbage COVID-19 Small Business Gift Certificate Support	N/A – Private Assistance	N/A, Assistance is in-kind	Private small businesses	Kabbage is spearheading an initiative that allows small businesses to offer online gift certificates and connects them with consumers across the country. Through Kabbage Payments™, any business can sign up to sell gift certificates online, and anyone can purchase them to support participating small businesses.	N/A	
Facebook Small Business Grants Program	N/A – Private Assistance	\$100 million across 30 countries	Private small businesses	Facebook is offering \$100M in cash grants and ad credits for up to 30,000 eligible small businesses in over 30 countries where it operate. Eligible uses of funds will include <ul style="list-style-type: none"> • Assisting with rent costs • Keeping workers paid • Connecting with more customers • Covering operational costs Facebook will begin taking applications in the coming weeks and will soon share more specific application information.	TBD	Interim application guidance: https://www.facebook.com/business/boost/grants/application-guide
The James Beard Foundation (JBF) Food and Beverage Industry Relief Fund	N/A – Private Assistance	Total funding TBD Flat award amounts of \$15,000 for selected recipients	Food and beverage businesses	The James Beard Foundation's is a 501(c)(3) nonprofit organization whose mission is to celebrate, nurture, and honor chefs and other leaders making America's food culture more delicious, diverse, and sustainable for everyone. JBF has launched a fund that will be gathering support from corporate, foundation, and individual donors to provide micro-grants to independent food and beverage businesses in need.	Round 1 – April 3, 2020 Additional rounds TBD	Eligibility criteria, application process, and materials are currently under development. JBF will provide more information as it becomes available.
Restaurant Workers' Community Foundation	N/A – Private Assistance	TBD, the Association is still fundraising	Individual restaurant workers, nonprofits,	The RCWF Board of Directors has approved directing funds raised during this crisis to be allocated in the following ways:	TBD	Specifics about eligibility and application process still to come

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COVID19 Crisis Relief Fund			small business restaurants	<ul style="list-style-type: none"> • 50% for direct relief to individual restaurant workers • 25% for non-profit organizations serving restaurant workers in crisis • 25% for zero-interest loans for restaurants to get back up and running 		
South San Francisco Foundation (SFF) SFF COVID-19 Emergency Response Fund	<i>N/A – Private Assistance</i>	Grants of \$3,000 to \$25,000	Nonprofits, priority for organizations in the 5-county Bay Area	<p>Through the SFF COVID-19 Emergency Response Fund, SFF will make a limited number of one-time grants (\$3,000 – \$25,000) to nonprofits addressing the following four issue areas, described in greater detail below: racial bias, worker protection, homelessness and renter protection/housing security, and food security. If approved, grants will be processed within 10-15 days of application receipt.</p> <p>SFF will prioritize nonprofit and fiscally sponsored organizations in the five-county Bay Area (Alameda, Contra Costa, Marin, San Francisco, and San Mateo)</p>	TBD	SFF expects to have multiple waves of funding over the next several months to meet these needs
No Kid Hungry Coronavirus Grants	<i>N/A – Private Assistance</i>	N/A	School districts and nonprofit organizations	No Kid Hungry is offering emergency grants to support local school districts and nonprofit organizations in their efforts to ensure kids get the nutritious food they need.	Ongoing	Direct link to submit initial request: https://www.nokidhungry.org/coronavirus-grant-request
U.S. Chamber of Commerce Foundation Save Small Business Fund	<i>N/A – Private Assistance</i>	Fixed award of \$5,000	Small businesses employing between 3 and 20 people, located in economically vulnerable communities (as determined by zip code according to the Distressed	Funded by corporate and philanthropic partners, the Save Small Business Fund is a collective effort to provide \$5,000 grants to as many small employers as possible.	Application opened 4/20/2020	

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			Communities Index)			

Administrator & Grant Name	Authorizing Legislation	Funding Info	Eligible/Target Recipients	Funding Description	Application Deadline	Comments
ASSISTANCE FOR PRIVATE INDIVIDUALS						
Internal Revenue Service (IRS) Economic Impact Payments	S. 3548/H.R. 748 (CARES Act)	\$1,200 for individuals or \$2,400 for married couples and up to \$500 for each qualifying child	Americans with a social security number	<p>Tax filers with adjusted gross income up to \$75,000 for individuals and up to \$150,000 for married couples filing joint returns will receive the full payment. For filers with income above those amounts, the payment amount is reduced by \$5 for each \$100 above the \$75,000/\$150,000 thresholds. Single filers with income exceeding \$99,000 and \$198,000 for joint filers with no children are not eligible. Social Security recipients and railroad retirees who are otherwise not required to file a tax return are also eligible and will not be required to file a return.</p> <p>Eligible taxpayers who filed tax returns for either 2019 or 2018 will automatically receive an economic impact payment of up to \$1,200 for individuals or \$2,400 for married couples and up to \$500 for each qualifying child.</p>	N/A	<p>Payments will be distributed automatically. No action required for most people. Taxpayers who typically do not file returns will need to submit a simple tax return to receive the economic impact payment.</p> <p>Many individuals have started receiving their direct deposit stimulus checks as of 4/15/2020.</p> <p>There will be a delay in printed checks.</p>
California Administrator: Employment Development Department (EDD) Pandemic Additional Compensation (PAC)	S. 3548/H.R. 748 (CARES Act)	N/A	Individuals experiencing temporary unemployment that are eligible for state UI benefits	<p>Starting Sunday, for the week ending April 11, 2020, the EDD will begin paying an additional \$600 on top of current weekly benefit amount for current UI recipients, using supplemental federal government as part of the federal CARES Act.</p> <p>For someone receiving the most recent average Unemployment Insurance payment of \$340 a week, a usual biweekly payment would equal \$680. With the extra payment, that biweekly payment would increase to \$1,880.</p> <p>The first week the additional payments can be made is for the week ending April 4, not before. Separate retroactive payments will be automatically issued soon to those who had an active claim that week.</p>	Extra payments can continue to those who remain impacted and otherwise eligible for benefits through the week ending July 31, 2020.	Claimants do not need to do anything to receive this extra funding. The EDD will automatically add the full \$600 to each week of current benefits that are paid every two weeks

Administrator & Grant Name	Authorizing Legislation	Funding Info	Eligible/Target Recipients	Funding Description	Application Deadline	Comments
<p>California Administrator: Employment Development Department (EDD)</p> <p>Pandemic Unemployment Assistance</p>	S. 3548/H.R. 748 (CARES Act)	N/A	<p>Individuals experiencing temporary unemployment that are not usually eligible for state UI benefits (business owners, self-employed individuals, business contractors, etc.)</p>	<p>As part of the federal CARES Act, the new Pandemic Unemployment Assistance (PUA) program helps unemployed Californians who are business owners, self-employed, independent contractors, have limited work history, and others not usually eligible for regular state UI benefits who are out of business or services are significantly reduced as a direct result of the pandemic. The provisions of the program once operational include:</p> <ul style="list-style-type: none"> Up to 39 weeks of benefits starting with weeks of unemployment beginning February 2, 2020, through the week ending December 31, 2020, depending on when you became directly impacted by the pandemic. An additional \$600 to each PUA weekly benefit amount you may be eligible to receive, as part of the separate CARES Act Pandemic Additional Compensation program. Only the weeks of a claim between March 29 and July 31 are eligible for the extra \$600 payments. <p>The PUA benefits are payable if you don't qualify for regular UI benefits in California or another state and also do not qualify for State Disability Insurance or Paid Family Leave benefits. This includes:</p> <ul style="list-style-type: none"> Business owners Self-employed individuals Independent contractors Individuals who may have qualified for regular UI benefits but have collected all benefits for which they are eligible. <p>You must also meet one of the following criteria:</p>	Applications accepted starting April 28, 2020	<p>For now, individuals should follow the current instructions to apply for UI benefits.</p> <p>Instructions for setting up UI account to apply for benefits: https://www.edd.ca.gov/pdf_pub_ctr/de2338h.pdf</p> <p>As of 4/12/2020, California workers who are receiving unemployment benefits are begin receiving the extra \$600 on top of their weekly amount, as authorized by the CARES Act</p>

Administrator & Grant Name	Authorizing Legislation	Funding Info	Eligible/Target Recipients	Funding Description	Application Deadline	Comments
				<ul style="list-style-type: none"> • You have been diagnosed with COVID-19 or are experiencing symptoms of COVID-19 and are seeking a medical diagnosis. • You are unable to work because a health care provider advised you to self-quarantine due to concerns related to COVID-19. • A member of your household has been diagnosed with COVID-19. • You are providing care for a family member or a member of your household who has been diagnosed with COVID-19. • A child or other person in the household for whom you have primary caregiving responsibility is unable to attend school or another facility that is closed as a direct result of the COVID-19 and the school or facility care is required for you to work. • You became the breadwinner or major support for a household because the head of the household has died as a direct result of COVID-19. • You have to quit your job as a direct result of COVID-19. • Your place of employment is closed as a direct result of COVID-19. • You were scheduled to start a job that is now unavailable as a direct result of the COVID-19 public health emergency. • You are unable to reach the place of employment as a direct result of the COVID-19 public health emergency. <p>If you work as an independent contractor with reportable income, you may also qualify for PUA benefits if you are unemployed, partially employed, or unable or unavailable to work because the COVID-19 public health emergency has severely limited your ability to continue performing your customary work</p>		

Administrator & Grant Name	Authorizing Legislation	Funding Info	Eligible/Target Recipients	Funding Description	Application Deadline	Comments
				<p>activities, and has thereby forced you to stop working.</p> <p>The EDD is sorting through details from the U.S Department of Labor as to how they want this complex program to work in issuing payments that the federal government will be funding. The EDD PUA page will be updated with instructions for filing a claim for PUA benefits when details become available.</p>		
<p>Internal Revenue Service (IRS) and Secretary of the Treasury</p> <p>Special rules for use of retirement funds</p>	<i>S. 3548/H.R. 748 (CARES Act)</i>	N/A	Individuals with eligible retirement accounts	<p>Consistent with previous disaster-related relief, the CARES Act includes a provision that waives the 10-percent early withdrawal penalty for distributions up to \$100,000 from qualified retirement accounts for coronavirus-related purposes made on or after January 1, 2020.</p> <p>The special withdrawal rules apply to eligible retirement plans, which include individual retirement accounts and annuities (IRAs), qualified pension, profit-sharing, or stock bonus plans (including 401(k) plans), qualified 403(a) annuity plans, 403(b) annuity contracts and custodial accounts, and governmental section 457 deferred compensation plans.</p> <p>Individuals will still have to pay federal income taxes on withdrawals, but can elect to pay the federal income tax on the distribution over 3 years or repay the distribution within a 3-year period to an eligible retirement plan.</p> <p>To qualify, the affected participant or account owner (including a spouse or dependent) must either be diagnosed with COVID-19 or experiencing adverse financial consequences as a result of events including, but not limited to, quarantine, furlough, lay-offs, reduced work hours, no available childcare, business closing or reduced business hours (self-employed), or</p>	N/A	The IRS and Treasury Secretary have not yet issued final guidance for implementation of provisions, but measures are effective retroactive to the beginning of this year.

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				other factors determined by the Secretary of the Treasury.		
SNAP Program	<i>S. 3548/H.R. 748 (CARES Act)</i>	\$15.5 billion	Low-income individuals and families eligible for SNAP	The CARES Act includes \$15.5 billion in additional funding for SNAP, to be distributed through existing channels.	TBD	
U.S. Department of Housing and Urban Development Section 8	<i>S. 3548/H.R. 748 (CARES Act)</i>	\$3 billion	Public housing agencies and Section 8-eligible households	The CARES Act includes \$1.935 billion to allow public housing agencies to keep over 3.2 million Section 8 voucher and public housing households stably housed. It also includes \$1 billion to allow the continuation of housing assistance contracts with private landlords for over 1.2 million Project-Based Section 8 households.	TBD	
U.S. Department of Housing and Urban Development	<i>S. 3548/H.R. 748 (CARES Act)</i>	\$590 million	Veterans	The CARES Act includes \$590 million for VA to devote to supporting veterans at an increased risk of contracting coronavirus. It includes funding for the Health Care for Homeless Veterans program, the Supportive Services for Veterans Families program, and the Grant and Per Diem program. This funding will help veterans get treatment and provide support for those who are homeless or at risk of eviction.	TBD	Details for accessing funds TBD
<u>One Fair Wage Emergency Fund</u>	<i>N/A – Private assistance</i>	N/A, organization is actively fundraising	Tipped workers and other service workers (restaurant worker, delivery driver, or Uber/Lyft driver)	The One Fair Wage Emergency fund is providing cash assistance to restaurant workers, car service drivers, delivery workers, personal service workers who are facing unprecedented economic hardship from the coronavirus crisis.	Ongoing	Direct link to intake fund: <u>https://ofwemergencyfund.org/help</u>
Penny Appeal USA <u>COVID-19 Financial Hardship Grant</u>	<i>N/A – Private Assistance</i>	No award limits specified	Individuals	Penny Appeal USA is an independent non-governmental 501 (c) (3) organization working to create the best societies we can and to break the cycles of need and poverty for good.	Ongoing, first-come, first-served basis	Application form filled out online, funding is for individuals/families.

Administrator & Grant Name	Authorizing Legislation	Funding Info	Eligible/Target Recipients	Funding Description	Application Deadline	Comments
				<p>Penny Appeal USA invites those economically affected by COVID-19 to apply for a COVID19 Financial Hardship Grant. Successful applicants will be awarded a grant for use towards food, bills and any uncovered living expenses as a result of quarantine and/or work and school closures.</p> <p>Preference will be given to applicants based on the criteria outlined below:</p> <ul style="list-style-type: none"> • Family Income • Family Size • Nature of family (preference toward single-headed households) • Estimated expenses vs income 		
United Way of the Inland Valleys Inland SoCal COVID-19 Fund	N/A – Private Assistance	No award limits specified	Individuals	<p>The Inland SoCal COVID-19 Fund is a collaborative fund between United Way of the Inland Valleys and Inland Empire United Way. Funds raised will support technology and infrastructure support for 211 Riverside and 211 San Bernardino as well as direct relief efforts for individuals in Riverside and San Bernardino Counties impacted by COVID-19.</p> <p>Direct assistance funds will be available depending on the funding received. To be considered for funding support, applicants must fill out an online form.</p>	Rolling	Funding is only available for Riverside and San Bernardino County residents. Funds are allocated based on multiple factors, including zip code of applicant.
California Community Foundation (CCF) COVID-19 LA County Response Fund	N/A – Private Assistance	Various (Most awards are microgrants under \$5,000)	Individuals and community organizations	<p>Funding to LA County individuals and community organizations.</p> <p>Funding Priorities:</p> <ul style="list-style-type: none"> • Mitigating Impacts of School Closures • Homeless Residents • Health Clinics • Individuals & Families Hardship Assistance 	Rolling Deadline	<p>Open only to the LA County.</p> <p>COVID-19 targeted expansion to existing Pass it Along Fund.</p>

Administrator & Grant Name	Authorizing Legislation	Funding Info	Eligible/Target Recipients	Funding Description	Application Deadline	Comments
Orange County United Way Pandemic Relief Fund	<i>N/A – Private Assistance</i>	No award limits specified	Individuals	The Orange County United Way Pandemic Relief Fund will: 1. Prevent growth in homelessness due to the economic impacts of COVID-19 to low-income individuals and families through emergency support such as rental, food, utility, and other emergency assistance. 2. Support the public health response to protect our homeless neighbors; and support organizations who are on the frontlines through materials and supplies to prevent the spread of disease, as well as increasing the overall capacity of the shelter system to be able to address the crisis and meet emergency health standards. 3. Provide support to low-income students and their families who require assistance with staying connected to their academic learning and other emergency services. 4. Provide additional support to our non-profit partners, such as the local food banks and other vital community services, so they can continue doing their critical human services work in this time of need.	Rolling	Individuals in need of assistance must reach out directly to OC United Way
Bitwise Industries <u>COVID-19 Response Take Care Fund</u>	<i>N/A – Private Assistance</i>	Various (Microgrants of under \$500)	Individuals, priority for the elderly and sick individuals	Grocery and supply box deliveries to individuals in Fresno, Tulare, and Madera counties. Prioritizes elderly and sick individuals.	Rolling Deadline	Open only to Fresno, Tulare, and Madera counties. .

Administrator & Grant Name	Authorizing Legislation	Funding Info	Eligible/Target Recipients	Funding Description	Application Deadline	Comments
ASSISTANCE FOR HIGHER EDUCATION						
U.S. Department of Education Higher Education Emergency Relief Fund	S. 3548/H.R. 748 (CARES Act)	\$30.75 billion total nationwide \$14.25 billion nationwide for institutions of higher education	Institutions of higher education	<p>The CARES Act includes \$30.75 billion for an Education Stabilization Fund for states, school districts and institutions of higher education for costs related to coronavirus. \$14.25 billion will be available for higher education emergency relief for institutions of higher education to prevent, prepare for, and respond to coronavirus.</p> <p>Funds may be used to defray expenses for institutions of higher education, such as lost revenue, technology costs associated with a transition to distance education, and grants to students for food, housing, course materials, technology, health care, and childcare.</p> <p>Student borrowers would get a six-month reprieve from loan payments but not debt cancellation.</p> <p>Also allows institutions to award additional Supplemental Educational Opportunity Grants (SEOG) for emergency aid.</p> <p>Allows institutions to issue work-study payments to students who are unable to work due to work-place closures as a lump sum or in payments similar to paychecks.</p> <p>The dollars allocated to the Higher Education Emergency Relief Fund are distributed as follows:</p> <p>90% will be disbursed directly to Institutions of Higher Education using the existing Title IV distribution system in order for Institutions of Higher Education to prevent, prepare for, and respond to coronavirus, apportioned according</p>	Rolling via grants.gov	<p>Formula allocations for universities: https://www2.ed.gov/about/offices/list/ope/allocations/orsection18004a1ofcaresact.pdf</p> <p>Link to grants.gov application for universities: https://www.grants.gov/web/grants/search-grants.html</p>

Administrator & Grant Name	Authorizing Legislation	Funding Info	Eligible/Target Recipients	Funding Description	Application Deadline	Comments
				to the relative share of Pell Grant recipients. 5% will be reserved for HBCUs, and the remaining 5% s reserved for grants to smaller Institutions of Higher Education that have the “greatest unmet needs related to coronavirus.”		
U.S. Department of Education Pell Grants Updates	S. 3548/H.R 748 (CARES Act)	N/A	Students who are Pell Grant recipients	<p>For students who dropped out of school as a result of COVID -19, the student is not required to return Pell grants or federal student loans to the Secretary. Additionally, the student's grades will not affect a student's federal academic requirements to continue to receive Pell Grants or student loans</p> <p>The CARES Act also waives the requirement that institutions calculate the amount of grant or loan assistance that the institution must return to the Secretary in the case of students who dropped out of school as a result of COVID-19.</p>	N/A	No specific action needed on the part of the student
Mission Asset Fund California College Student Emergency Support Fund	N/A	N/A	Students	<p>To support California college students through these unprecedented times, MAF has established the CA College Student Support Fund. Eligible students will receive a \$500 grant to help manage their financial needs – whether that's class materials, rent, or personal expenses.</p> <p>To be eligible for the California College Student Emergency Support Fund, students must:</p> <ul style="list-style-type: none"> •Be currently enrolled full-time (12+ units) as an undergraduate at a California Community College, California State University, or University of California campus •Have earned at least 24 semester units or 36 quarter units (i.e., one academic year of coursework) •Be low-income, with a maximum Estimated Family Contribution (EFC) of \$5,576 (equivalent to eligibility for Pell Grant) or eligible for a California College Promise Grant 	N/A	

Administrator & Grant Name	Authorizing Legislation	Funding Info	Eligible/Target Recipients	Funding Description	Application Deadline	Comments
				Fee Waiver (formerly known as the BOG fee waiver)		
University of California Adjusted Admissions Requirements	N/A	N/A	Students looking to enroll in the UC system for Fall 2020	In response to COVID-19's impact on secondary education, the UC Board of Regents approved a series of critical, short-term measures: <ul style="list-style-type: none"> • Suspending the letter grade requirement for A-G courses completed in winter/spring/summer 2020 for all students, including UC's most recently admitted freshmen. • Suspending the standardized test requirement for students applying for fall 2021 freshman admission. • Providing that there will be no rescission of student admissions offers that result from students or schools missing official final transcript deadlines, and student retention of admission status through the first day of class until official documents are received by campuses. • For transfer students, temporarily suspending the cap on the number of transferable units with "pass/no pass" grading applied toward the minimum 60 semester/90 quarter units required for junior standing. 	N/A	No specific action needed on the part of students Final transcripts still by July 1 where possible. If schools are unable or unsure about their ability to issue transcripts by this date, they may notify UC at AskUC@ucop.edu and include a date when transcripts are expected to be available.

Administrator & Grant Name	Authorizing Legislation	Funding Info	Eligible/Target Recipients	Funding Description	Application Deadline	Comments
ASSISTANCE FOR VETERANS						
U.S. Department of Housing and Urban Development Various Programs	<i>S. 3548/H.R. 748 (CARES Act)</i>	\$590 million	Veterans experiencing homelessness, veteran families	The CARES Act includes \$590 million for VA to devote to supporting veterans at an increased risk of contracting coronavirus. It includes funding for the Health Care for Homeless Veterans program, the Supportive Services for Veterans Families program, and the Grant and Per Diem program. This funding will help veterans get treatment and provide support for those who are homeless or at risk of eviction.	TBD	Details for accessing funds TBD
U.S. Department of Labor Training and Support Services Programs	<i>S. 3548/H.R. 748 (CARES Act)</i>	\$360 million	Veterans experiencing homelessness	The CARES Act includes \$360 million for the Department of Labor for programs that provide training and supportive services for dislocated workers, seniors, migrant farmworkers, and homeless veterans. This also includes funding for DOL agencies to ensure implement new Paid Leave and UI benefits.	TBD	Details for accessing funds TBD
Economic Impact Payments	<i>S. 3548/H.R. 748 (CARES Act)</i>		Americans with a social security number, including veterans	As a result of the CARES Act being passed and signed into law, each American with a social security number will be receiving a \$1,200 economic impact payment (\$2,400 for married couples) to help relieve some of the financial impacts of the COVID-19 pandemic. Tax returns filed in 2019 or 2018 will be used to identify who is eligible for this payment. The value of these payments phases out for taxpayers with incomes above \$75,000 (\$150,000 for a married couple).	N/A	Veterans that do not typically file taxes can input their payment information at this link to ensure receipt of their stimulus payment: https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here



CITY OF CUPERTINO

Legislation Text

File #: 20-7309, **Version:** 1

Subject: Emergency Assistance Funds for Tenants at Risk of Eviction due to Impacts of the Novel Coronavirus (COVID-19) *continued*

1. Adopt Resolution No. 20-040 Contributing \$50,000 in Emergency Assistance Funds to West Valley Community Services and \$100,000 in Emergency Assistance Loan Funds to Meriwest Credit Union for Tenants at Risk of Eviction Due to Impacts of the Novel Coronavirus (COVID-19)
2. Approve a \$50,000 contribution [Below Market Rate (BMR) Affordable Housing Funds (AHF) or General Fund Human Services Grant (HSG) funds] to West Valley Community Services (WVCS) for emergency assistance funds to assist tenants at risk of eviction due to impacts of COVID-19
3. Authorize the City Manager to negotiate and execute an agreement with WVCS.
4. Approve a \$100,000 contribution [Below Market Rate (BMR) Affordable Housing Funds (AHF) or General Fund Human Services Grant (HSG) funds] to Meriwest Credit Union for the Renter's Assistance Low Interest Loan Program to assist tenants at risk of eviction due to impacts of COVID-19
5. Authorize the City Manager to negotiate and execute a \$100,000 contract with Meriwest Credit Union
6. Receive presentation from Earnin



HOUSING DIVISION

CITY HALL
10300 TORRE AVENUE • CUPERTINO, CA 95014-3255
TELEPHONE: (408) 777-3308 • CUPERTINO.ORG

CITY COUNCIL STAFF REPORT

Meeting: April 28, 2020

Subject

Emergency Assistance Funds for Tenants at Risk of Eviction due to Impacts of the Novel Coronavirus (COVID-19) *continued*

Recommended Action

1. Adopt draft resolution
2. Approve a \$50,000 contribution [Below Market Rate (BMR) Affordable Housing Funds (AHF) or General Fund Human Services Grant (HSG) funds] to West Valley Community Services (WVCS) for emergency assistance funds to assist tenants at risk of eviction due to impacts of COVID-19
3. Authorize the City Manager to negotiate and execute an agreement with WVCS.
4. Approve a \$100,000 contribution [Below Market Rate (BMR) Affordable Housing Funds (AHF) or General Fund Human Services Grant (HSG) funds] to Meriwest Credit Union for the Renter's Assistance Low Interest Loan Program to assist tenants at risk of eviction due to impacts of COVID-19
5. Authorize the City Manager to negotiate and execute a \$100,000 contract with Meriwest Credit Union
6. Receive presentation from Earnin

Discussion

On March 24, 2020, City Council held a public hearing to discuss emergency assistance funds for tenants at risk of eviction due to impacts of COVID-19. Council directed staff to reach out to other West Valley cities and local businesses, identify the immediate needs of WVCS, and explore options for a loan program for tenants impacted by COVID-19.

Update

Coordination with Other West Valley Cities and Local Businesses

As noted on March 24th, cities in the West Valley region have expressed an interest in working together for a long-term funding strategy for WVCS. The City Manager is working on this collaboration and will provide Council with updates as things progress.

The City has reached out to its large commercial property owners, letting them know that the City is working on various ways to continue supporting WVCS, including additional funding. In cooperation with City efforts, Apple has committed a \$100,000 donation to WVCS. These funds are unrestricted and will assist WVCS in meeting the increased demand for services in the community.

Identify the Immediate Needs of WVCS

Staff contacted WVCS to discuss the original request of \$50,000-75,000 for rent and mortgage assistance to Cupertino residents impacted by COVID-19. At this time, WVCS strives to assist individuals in reducing their debt load and they are not equipped to administer a loan program. WVCS has been able to source food from new channels and is not concerned about their ability to buy food. WVCS expressed that they do not wish to pursue a donation for the food pantry, and that rental assistance is more critical at this time.

Staff is recommending that the City contribute \$50,000 to WVCS to assist households in the West Valley region impacted by COVID-19. WVCS has proposed a 10% administration fee and will implement a maximum cap of \$3,000 in grant funds per household.

Explore Options for A Loan Program for Tenants Impacted by COVID-19

Meriwest Credit Union

The City reached out to Meriwest Credit Union to discuss potential ways to provide low interest loans to help Cupertino residents with rental assistance during the COVID-19 Shelter in Place Order. Based off of a \$100,000 contribution from the City, Meriwest has drafted a low interest loan program proposal for City of Cupertino income qualified residents to provide rental assistance payments to help keep them housed during these very uncertain times, see attachment B. Highlights include the following:

- Available to Cupertino residents only
- Max Loan Amount: Lesser of two months rental payment or \$3,000
- Terms: 1% APR and first payment due in 180 days
- Borrower's Household Income must be less than or equal to 100% of Area

Median Income as shown below:

	1	2	3	4	5
30%-ELI	30750	35150	39550	43900	47450
50%-VLI	51250	58550	65850	73150	79050

80%-LI	72750	83150	93550	103900	112250
100%-MI	92000	105100	118250	131400	141900
120%-Mod	110400	126150	141950	157700	170300

In addition, the City is responsible for 100% of all outstanding loan balance and accrued interest in the event of a default. Meriwest will charge the City a one-time \$50 loan servicing fee for each new loan funded. Post chargeoff, 100% of any recovery payments will be returned to the City on a monthly basis.

Funding Sources

Council directed staff to review the use of BMR AHF for emergency assistance funds. It has been determined that this would be an eligible use of BMR AHF because fees are based on the need for affordable housing created by new jobs in the community. The current need is created by businesses creating jobs and then laying off people which creates a sufficient nexus between the use of the funds for emergency rental assistance to try to keep employees in the community and the reason the funds were collected to allow them to be used for this purpose. In addition, this is an eligible use of the General Fund HSG. Staff is recommending the use of BMR AHF or General Fund HSG funds.

Additional Funding Sources to Assist Tenants Impacted by Covid-19

CARES Act Allocation

On April 1, 2020, the City received notification from the U.S. Department of Housing and Urban Development (HUD) that we will receive \$229,017 in Coronavirus Aid, Relief, and Economic Security (CARES Act) supplemental funding for FY 20-21. "The authority to provide housing assistance payments for rent, mortgage, utilities for up to 24 months." is listed as an eligible use and staff is actively working with the Santa Clara County CDBG Consortium to identify regulations and timelines for this funding source. Staff will provide Council with updates as things progress.

Earnin

Earnin is an online financial platform that empowers workers by giving them the tools to take control of their finances. Earnin is a direct-to-consumer model that provides access to earnings with no fees such as overdraft and late fees. Earnin advances money that employees have already earned and the money is returned on payday. A representative from Earnin will provide an overview of the program at the City Council meeting.

Staff will continue to work closely with community partners, including potential funders, to explore additional efforts to support members of our community, as well as continuing to seek emergency funds from county, state, and federal sources.

Sustainability Impact

There are no sustainability impacts.

Fiscal Impact

Sufficient funding will be available and budgeted for the emergency assistance funds. BMR AHF programs and projects are funded by housing mitigation fees collected from residential and non-residential development projects. HSG programs are funded through the General Fund.

Prepared by: Kerri Heusler, Housing Manager

Approved by: Dianne Thompson, Assistant City Manager

Attachments:

A - Draft Resolution

B - Renter's Assistance Low Interest Loan Program Proposal from Meriwest Credit Union

RESOLUTION NO. _____

A RESOLUTION OF THE CITY OF CUPERTINO CONTRIBUTING \$50,000 IN EMERGENCY ASSISTANCE FUNDS TO WEST VALLEY COMMUNITY SERVICES AND \$100,000 IN EMERGENCY ASSISTANCE LOAN FUNDS TO MERIWEST CREDIT UNION FOR TENANTS AT RISK OF EVICTION DUE TO IMPACTS OF THE NOVEL CORONAVIRUS (COVID-19)

WHEREAS, on February 3, 2020 and pursuant to Section 101080 of the California Health and Safety Code, the Santa Clara County Health Officer (the "Health Officer") declared a local health emergency throughout Santa Clara County (the "County") related to the novel coronavirus; and

WHEREAS, on February 3, 2020, and pursuant to Section 8630 of the California Government Code, the Santa Clara County Director of Emergency Services proclaimed a local emergency throughout the County related to COVID-19; and

WHEREAS, on March 4, 2020, California Governor Gavin Newsom declared a State of Emergency to make additional resources available, formalize emergency actions already underway across multiple state agencies and departments, and help the State prepare for a broader spread of COVID-19; and

WHEREAS, on March 4, 2020, the County issued updated guidance for workplaces and businesses, stating that employers should take steps to make it more feasible for their employees to work in ways that minimize close contact with large numbers of people, including: 1) suspend nonessential employee travel; and 2) minimize the number of employees working within arm's length of one another, including minimizing or canceling large in-person meetings and conferences. The County also recommended that persons at higher risk of severe illness should stay home and away from crowded social gatherings of people as much as possible such as parades, conferences, sporting events, and concerts where large numbers of people are within arm's length of one another; and

WHEREAS, on March 11, 2020, the City Manager of the City of Cupertino ("City") declared a local emergency throughout the City related to COVID-19; and

WHEREAS, on March 17, 2020, the Council ratified and continued the City Manager's declaration of a local emergency; and

WHEREAS, on March 13, 2020, the County issued a new Order mandating a countywide moratorium on gatherings of more than 100 persons and a conditional countywide moratorium on gatherings of between 35-100 persons. California Governor Gavin Newsom also called for bar, wineries, and brewery pubs to close.

These restrictions impact how businesses operate that rely on customer patronage and will result in loss of revenue for those that cannot continue to operate their businesses during this time or must operate under severe restrictions; and

WHEREAS, also on March 16, 2020 the County, along with five other Bay Area counties, issued a sweeping Shelter in Place Order; and

WHEREAS, the County Superintendent of Schools and all district superintendents in the County decided to close schools to students for three weeks beginning Monday, March 16, 2020. These school closures will cause children to have to remain at home, leading to many parents adjusting their work schedules to take time off work, whether paid or unpaid. Hourly wage earners are unlikely to be paid for time off. The inability to work due to school closures will economically strain those families who cannot afford to take off time from work to stay at home; and

WHEREAS, on March 19, 2020, Governor Newsom ordered all individuals living in the State of California to stay home or at their place of residence, with limited exceptions, to stop the spread of COVID-19; and

WHEREAS, as a result of the State of Emergency and the subsequent prohibitions on large gatherings, and shelter in place orders, many City residential tenants have experienced sudden and substantial income loss due to business and school closures, layoffs or reductions in work hours and extraordinary out-of-pocket medical expenses, making it challenging for them to pay rent on time and thus, more likely to face the prospect of eviction; and

WHEREAS, displacement through eviction destabilizes the living situation of tenants and impacts the health of Cupertino's residents by uprooting children from schools, and disrupting the social ties and networks that are integral to citizens' welfare and the stability of communities within the City; and

WHEREAS, displacement through eviction creates undue hardship for tenants through additional relocation costs, stress, and anxiety, and the threat of homelessness due to the lack of alternative housing; and

WHEREAS, during the COVID-19 pandemic outbreak, affected tenants who have lost income due to impact on the economy or their employment are at risk of homelessness if they are evicted for non-payment as they will have little or no income and thus be unable to secure other housing if evicted; and

WHEREAS, housing instability threatens the public peace, health and safety as eviction from one's home can lead to homelessness; loss of community; stress and anxiety caused by the experience of displacement; interruption of the education of any children in the home; increased incidence of families moving into overcrowded

conditions creating greater risk for the spread of COVID-19; and

WHEREAS, given the severe consequences to public health and safety throughout the City that would result from evictions of residential tenants during the City-wide local health emergency, the City finds and determines that Emergency Assistance Funds are necessary to assist tenants at risk of eviction due to COVID-19; and

WHEREAS, West Valley Community Services (WVCS), a Bay Area nonprofit dedicated to housing and food services for Cupertino and surrounding communities, reports that the recent outbreak of COVID-19, and the subsequent impacts on employment in service-sector jobs, are having a dire impact on these communities' most vulnerable residents; requests for rental assistance have significantly increased, as both current and new clients are laid off or furloughed without pay; these families are at risk of becoming homeless, as they are unable to pay their rent at the end of the month; and a moratorium on evictions would help keep residents housed; and

WHEREAS, Meriwest Credit Union has partnered with the City of Cupertino to to provide low interest loans to help Cupertino residents with rental assistance during the COVID-19 Shelter in Place Order. Based off of a \$100,000 contribution from the City, Meriwest has drafted a low interest loan program proposal for City of Cupertino income qualified residents to provide rental assistance payments to help keep them housed during these very uncertain times; and

NOW THEREFORE BE IT RESOLVED that the City Council finds that the adoption and implementation of this Ordinance is not a project under the requirements of the California Environmental Quality Act, together with related State CEQA Guidelines (collectively, "CEQA") because it has no potential for resulting in physical change in the environment. In the event that this Ordinance is found to be a project under CEQA, it is subject to the CEQA exemption contained in CEQA Guidelines section 15061(b)(3) because it can be seen with certainty to have no possibility that the action approved may have a significant effect on the environment. CEQA applies only to actions which have the potential for causing a significant effect on the environment. Where it can be seen with certainty that there is no possibility that the activity in question may have a significant effect on the environment, the activity is not subject to CEQA. In this circumstance, the proposed action to enact tenant protections would have no or only a de minimis effect on the environment because it helps preserve the status quo and reduce displacement. The foregoing determination is made by the City Council in its independent judgment; and

BE IT FURTHER RESOLVED that the City Council of the City of Cupertino hereby recommends approval of the Emergency Assistance Funds; and

BE IT FURTHER RESOLVED that the City Council of the City of Cupertino authorizes a \$50,000 contribution in emergency assistance funds [Below Market Rate (BMR) Affordable Housing Funds (AHF) or General Fund Human Services Grant (HSG) funds] to WVCS for tenants at risk of eviction due to impacts of the novel coronavirus; and

BE IT FURTHER RESOLVED that the City Council of the City of Cupertino authorizes the City Manager to negotiate and execute an agreement with WVCS.

BE IT FURTHER RESOLVED that the City Council of the City of Cupertino authorizes a \$100,000 contribution in emergency assistance loan funds [Below Market Rate (BMR) Affordable Housing Funds (AHF) or General Fund Human Services Grant (HSG) funds] to Meriwest Credit Union for the Renter's Assistance Low Interest Loan Program to assist tenants at risk of eviction due to impacts of the novel coronavirus; and

BE IT FURTHER RESOLVED that the City Council of the City of Cupertino authorizes the City Manager to negotiate and execute an agreement with Meriwest Credit Union.

PASSED AND ADOPTED at a regular meeting of the City Council of the City of Cupertino this 28th day of April, 2020 by the following vote:

Members of the City Council

AYES:

NOES:

ABSENT:

ABSTAIN:

SIGNED: _____ _____ Steven Scharf, Mayor City of Cupertino	_____ Date
ATTEST: _____ Kirsten Squarcia, City Clerk	_____ Date

APPROVED AS TO FORM:	
_____	_____
Heather Minner, City Attorney	Date



Date: 4/17/2020

To: Deborah Feng, City Manager City of Cupertino

From: Jeff Barnes, Chief Lending Officer, Meriwest Credit Union

Subject: Renter's Assistance Low Interest Loan Program Proposal from Meriwest Credit Union

Thank you for the opportunity to discuss potential ways to provide low interest loans to help Cupertino residents with rental assistance during the COVID-19 Shelter in Place Order. Meriwest has drafted a low interest loan program proposal for City of Cupertino income qualified residents to provide rental assistance payments to help keep them housed during these very uncertain times. While the proposal is based on more liberal but traditional underwriting guidelines, we remain open to exploring the proposal with you and your team in more detail and share in the mutual goal of providing economic support to the residents our of community.

Please review the attached file and reach out if you have any questions or would like to explore a different approach. Thank you again for your kind consideration of this proposal and we look forward to our continued support and partnership.

Sincerely,

Jeff Barnes

SVP, Chief Lending Officer

Cc: Julie Kirsch, CEO Meriwest Credit Union

Low Interest Rental Assistance Loan Program Proposed Program Framework

- Borrower must be resident of City of Cupertino-show proof of residency (utility bill, insurance bill, cable or internet, cell phone bill dated within last 45 days)
- Borrower may not have an active mortgage on their credit report.
- Borrower's Household Income must be less than or equal to 100% of Area Median Income as shown below:

	1	2	3	4	5
30%-ELI	30750	35150	39550	43900	47450
50%-VLI	51250	58550	65850	73150	79050
80%-LI	72750	83150	93550	103900	112250
100%-MI	92000	105100	118250	131400	141900
120%-Mod	110400	126150	141950	157700	170300

- Household income shall include the actual income received from Wages, Tips, Unemployment Income, Salary, Social Security, SDI, Alimony, Child Support and Income from Investments. Income shall not include imputed income from retirement accounts or other investments in which earnings are automatically reinvested. Proof of Income will be required. The Debt to Income (DTI) including the new loan shall not be greater than 60%. Debts shall include all obligations listed on credit bureau report plus monthly rental payment. Utilities not included in monthly rental payment will not be included in DTI.
- FICO v8 credit score must be 620 or greater for primary borrower
- Purpose of the Loan shall be towards Housing Payment.
- Signed Certification of Household Size shall be required from borrower(s)
- Loans shall be considered unsecured for credit bureau reporting purposes.
- Proceeds shall be made payable to borrower(s).
- Borrower must have a valid SSN, loans to borrowers using Taxpayer Identification Number (ITIN) are prohibited
- Borrower must pay a one-time \$5 membership fee

Terms of Loan:

- Max Loan Amount: Lesser of two months rental payment or \$3,000
- Max Term: Up to 24 months
- First Payment Date =up to 180 days from date of funding
- Borrower Payment History will be reported to credit bureaus
- Borrower paid APR shall be 1%
- Borrower's shall become members of the Meriwest-but not required to open additional accounts
- Standard late fees will be charged.

City of Cupertino Pledge

- City of Cupertino shall deposit \$100K from non-restricted funds into a share account-hold placed on account.
- City of Cupertino shall guarantee 100% of outstanding loan balance and accrued interest if payment default occurs. Any outstanding late fees will be reversed prior to chargeoff.
- A one-time \$50 loan life of loan servicing fee shall be invoiced for each new loan funded in the program.
- City of Cupertino will make MCU whole on any chargeoff debt. Unpaid balance to be recovered from City of Cupertino shall be equal to 100% of Unpaid Principal Balance, plus all accrued interest through date of chargeoff.
- Post chargeoff, 100% of any recovery payments will be returned to City of Cupertino on a monthly basis.

MCU Collection/Reporting Obligations

- MCU will process, underwrite, approve, prepare and collect signed loan documents, disburse, and service loans. Borrowers will receive monthly statements showing payment due dates, amounts, loan balance, etc.
- MCU shall perform normal collection procedures on personal loans, including statements, courtesy calls for missed or late payments, and bankruptcy processing as needed.
- After 60 days of Delinquency, loans will be recommended for charge off and included in monthly invoice sent to City of Cupertino.
- Each month, Meriwest will send to City a standard report listing of all loans made, loan status, unpaid principal balance, monthly payment and next scheduled payment date. City and MCU to agree on reporting template.