



U.S. Small Business
Administration

Where We Are

President Biden signed the [American Rescue Plan Act](#) into law on March 11, 2021, providing additional relief for hard-hit small businesses while building a bridge toward economic recovery, and on March 30, 2021, he signed the PPP Extension Act of 2021 into law.

The SBA is committed to ensuring the programs are launched as quickly as possible to deliver critical economic aid to America's small businesses and other eligible entities.

Visit [SBA.gov/Relief](https://www.sba.gov/Relief) for the most up-to-date information.

SBA COVID-19 Economic Aid Funding Options

Loan Programs

Payment & Grant Programs



Paycheck
Protection
Program
(PPP)

**Funding
Exhausted
5/5/21**



Debt Relief on
SBA 7(a), 504
and
Microloans



Economic
Injury Disaster
Loan,
Targeted EIDL
Advance, and
Supplemental
Targeted EIDL
Advance



Shuttered
Venue
Operators
Grant (SVOG)
and
Restaurant
Revitalization
Grant

SBA-Backed Loan Debt Relief

Program for 7(a), 504 and Microloan Borrowers Only

- Debt relief payments on principal, interest, and associated fees
- Assistance varies based on loan type and approval date
 - [Section 1112 payments for 7\(a\) and 504 Loans](#)
 - [Section 1112 payments for Microloans](#)
- Borrowers do not need to apply for this debt relief; SBA provides it automatically.
- Contact your lender with debt relief questions



[**SBA.gov/Relief**](https://www.sba.gov/relief)

COVID-19 Economic Injury Disaster Loan (EIDL)

Up to 24-months of economic injury via a \$500,000 maximum loan

- **Use of proceeds:** working capital and normal operating expenses such as continuation of health care benefits, rent, utilities, fixed debt payments
- **Terms:** 3.75% for businesses (fixed), 2.75% for nonprofits (fixed), 30 years, no pre-payment penalty; loans over \$25,000 secured by UCC filing (\$100 deducted from loan proceeds)
- **Eligibility:** qualified small businesses, cooperatives and agricultural enterprises with 500 or fewer employees (or defined as small per [sba.gov/sizestandards](https://www.sba.gov/sizestandards)), and private non-profits

Apply by **Dec. 31, 2021** at <https://covid19relief.sba.gov>



Targeted EIDL Advance & Supplemental Targeted Advance

No action required until contacted by the SBA via direct email invite

- **Targeted EIDL Advance:** Balances out a previous EIDL Advance to the full \$10,000 if the business is: 1) in a low-income community; 2) suffered greater than 30% economic loss; and 3) has 300 or fewer employees
- **Supplemental Targeted Advance (opened April 22nd):** A new \$5 billion fund for \$5,000 payments to those with more than a 50% economic loss and 10 employees or fewer
- The **SBA will reach out to those who may qualify** via email with instructions to determine eligibility and submit documentation.



SBA.gov/targetedadvice

Shuttered Venue Operators Grant

Eligible Entities

- Live venue operators or promoters
- Theatrical producers
- Live performing arts organization and motion picture theater operators
- Museum operators, zoos and aquariums who meet specific criteria
- Talent representatives
- Up to five business entities owned by an eligible entity that also meet the eligibility requirements

Plus ...

- Must have been in operation as of Feb. 29, 2020

Application Period Now Open

- Get registered in [SAM.gov](https://sam.gov)
- Access FAQs, the preliminary checklist, eligibility requirements, video tutorials and the application on [SBA.gov/svogrant](https://sba.gov/svogrant)



sba.gov/svogrant

Restaurant Revitalization Fund (RRF)

A \$28.6 billion fund for direct payments to eligible entities

- Proceeds may cover business expenses, COVID-related construction costs, and business debt
- Must have 20 or fewer locations
- Maximum \$5 million/location and aggregate of \$10 million
- Must not have a pending SVOG application or have received an SVOG
- If eligible restaurant entity has received a PPP loan, the direct payment amount will be reduced by the PPP loan amount

Application Period Now Open to Priority Groups

- Access program information, FAQs, and the application at sba.gov/restaurants / sba.gov/restaurantes (Español)
- Call center hotline 1-844-279-8898 (multiple languages)

RRF Eligible Establishments

Open to businesses that are not permanently closed and include businesses where the public or patrons assemble for the primary purpose of being served food or drink:

- Restaurants, food stands, food trucks, food carts and caterers
- Bars, saloons, lounges, taverns, snack and nonalcoholic beverage bars (e.g., coffee shops, ice cream shops)
- Bakeries, brewpubs, tasting rooms, taprooms, breweries, microbreweries, wineries, distilleries and inns* (onsite sales of food and beverage to the public comprise at least 33% of gross receipts)
- Licensed facilities or premises of a beverage alcohol producer where the public may taste, sample, or purchase products
- Other similar places of business in which the public or patrons assemble for the primary purpose of being served food or drink

sba.gov/restaurants/
sba.gov/restaurantes/ (Español)

RRF Eligible Uses Of Funds

Business Expenses

- Business payroll costs (including sick leave)
- Business utility payments
- Business maintenance expenses
- Business supplies (including protective equipment and cleaning materials)
- Business food and beverage expenses (including raw materials)
- Covered supplier costs
- Business operating expenses (insurance, marketing, fees, licenses, legal, POS equipment, etc.)

Construction Expenses

- Construction of outdoor seating
- Expansion costs are **ineligible**

Business Debt

- Payments on any business mortgage obligation (both principal and interest)
 - This does not include any prepayment of principal or interest
- Business debt service (both principal and interest)
 - This does not include any prepayment of principal or interest

COVID-19 Fraud Alert

Be on the lookout for COVID-19 hoarding, price gouging, and business scams.

<https://www.justice.gov/disaster-fraud>

- **Report suspected COVID-19 fraud to the National Center for Disaster Fraud at 1-866-720-5721 or by email at:**
disaster@leo.gov.
- **Report suspected SBA loan fraud:**
<https://www.sba.gov/funding-programs/loans/covid-19-relief-options/report-id-theft-fraud>

COVID-19 SBA Resource Partner Contacts

Small Business Development Centers

- COVID-19 resources: <https://www.norcalsbdc.org/covid-19>
- Obtain assistance at: <https://nc.ecenterdirect.com/signup> or 1-833-ask-SBDC

Women's Business Centers

- **California Capital WBC** (Sacramento)
<https://cacapital.org/business-assistance/womens-business-center/>
- **Women's Business Center at JEDI** (Siskiyou, Shasta, Trinity Counties) <http://e-jedi.org/womensbusinesscenteratjedi/>

SBA Contacts

SBA Disaster EIDL Program Assistance

- www.sba.gov/disaster 1-800-659-2955 / 1-800-877-8339 (TTY)
- Loan status questions: FOCWCOMMCVID-19@sba.gov
- Loan servicing questions: elpasodlsc@sba.gov or 800.487.6019
- Requests for reconsideration if declined: pdcrecons@sba.gov
- Suspicious loans or advances: eidl.ach.inquiries@sba.gov or PDC.SuspEidl.Fraud@sba.gov

Sacramento District Office

- Sacramento_DO@sba.gov
- Subscribe to our e-newsletter for updates and visit our district calendar: <https://www.sba.gov/ca/sacramento>
- sba.gov/relief - all economic aid options