

BOARD of SUPERVISORS



City Hall
1 Dr. Carlton B. Goodlett Place, Room 244
San Francisco, CA 94102-4689
Tel. No. 554-5184
Fax No. 554-5163
TDD/TTY No. 554-5227

May 22, 2020

Victor Vazquez
Bank of San Francisco
575 Market Street, Suite 900
San Francisco, CA 94105

Re: Board of Supervisors Resolution No. 118-20

Dear Mr. Vazquez:

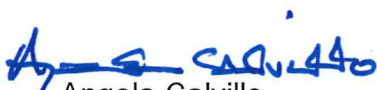
On March 17, 2020, the Board of Supervisors of the City and County of San Francisco adopted Resolution No. 118-20 (Encouraging Commercial, Residential Lenders, and Public Utilities to Have a 60-Day Moratorium on Default Payments for Customers Including Small Businesses), which was enacted on March 27, 2020.

The Board of Supervisors directs the Clerk of the Board to forward the following document to your attention, and requests that your office take all action necessary to achieve the objectives of the Resolution:

- One certified copy of Resolution No. 118-20 (File No. 200273)

If you have any questions or require additional information, please contact the Office of the Clerk of the Board at (415) 554-5184, or by e-mail: board.of.supervisors@sfgov.org.

Sincerely,


Angela Calvillo
Clerk of the Board

- c. Members of the Board of Supervisors
Sophia Kittler, Mayor's Liaison to the Board of Supervisors
Eddie McCaffrey, Mayor's Manager of State and Federal Legislative Affairs
Andres Power, Mayor's Policy Director
Rebecca Peacock, Mayor's Office

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May 22, 2020

Bank of America Financial Center
1525 Market Street
San Francisco, CA 94103

Re: Board of Supervisors Resolution No. 118-20

Dear Madam/Sir:

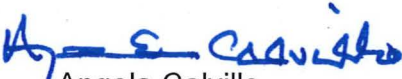
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May 22, 2020

Bank of America
1 Powell Street
San Francisco, CA 94103

Re: Board of Supervisors Resolution No. 118-20

Dear Madam/Sir:


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TDD/TTY No. 554-5227

May 22, 2020

Chase Bank
555 9th Street
Retail Center
San Francisco, CA 94103

Re: Board of Supervisors Resolution No. 118-20

Dear Madam/Sir:


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May 22, 2020

Federal Reserve Bank of San Francisco
101 Market Street
San Francisco, CA 94105

Re: Board of Supervisors Resolution No. 118-20

Dear Madam/Sir:


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May 22, 2020

Katie Howard
First Republic Bank
1355 Market Street, Suite 140
San Francisco, CA 94103

Re: Board of Supervisors Resolution No. 118-20

Dear Ms. Howard:


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May 22, 2020

Golden 1 Credit Union
P.O. Box 15966
Sacramento, CA 95852

Re: Board of Supervisors Resolution No. 118-20

Dear Madam/Sir:

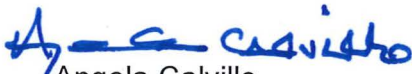
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May 22, 2020

Mission National Bank
3060 16th Street
San Francisco, CA 94103

Re: Board of Supervisors Resolution No. 118-20

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May 22, 2020

Patelco Credit Union
P.O. Box 2227
Merced, CA 95344

Re: Board of Supervisors Resolution No. 118-20

Dear Madam/Sir:

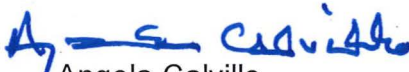
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May 22, 2020

Paul Giusti
Government Affairs and Community Relations Manager
Recology
900 Seventh Street
San Francisco, CA 94107

Re: Board of Supervisors Resolution No. 118-20

Dear Mr. Giusti:


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May 22, 2020

San Francisco Federal Credit Union
770 Golden Gate Avenue
San Francisco, CA 94102

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May 22, 2020

UBS Financial Services Inc.
Client Relations
P.O. Box 766
Union City, NJ 07087

Re: Board of Supervisors Resolution No. 118-20

Dear Madam/Sir:

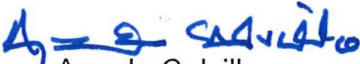
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Union Bank
640 Townsend Street
San Francisco, CA 94103

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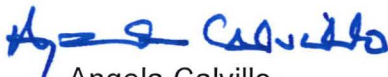
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May 22, 2020

Wells Fargo Bank
655 8th Street
San Francisco, CA 94103

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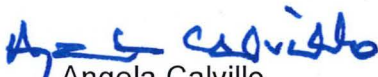
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City and County of San Francisco

City Hall
1 Dr. Carlton B. Goodlett Place
San Francisco, CA 94102-4689

Certified Copy

Resolution

200273

[Encouraging Commercial, Residential Lenders, and Public Utilities to Have a 60-Day Moratorium on Default Payments for Customers Including Small Businesses]

Sponsors: Safai; Ronen, Fewer, Yee, Mar, Haney, Walton, Mandelman, Preston, Peskin and Stefani

Resolution encouraging banks, financial institutions, and public utilities to have a 60-day moratorium on default for customers, including small businesses, that are negatively impacted by financial hardship due to the impacts of COVID-19.

3/17/2020 Board of Supervisors - ADOPTED

Ayes: 11 - Fewer, Haney, Mandelman, Mar, Peskin, Preston, Ronen, Safai, Stefani, Walton and Yee

3/27/2020 Mayor - RETURNED UNSIGNED

STATE OF CALIFORNIA
CITY AND COUNTY OF SAN FRANCISCO

CLERK'S CERTIFICATE

I do hereby certify that the foregoing Resolution is a full, true, and correct copy of the original thereof on file in this office.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the official seal of the City and County of San Francisco.

May 22, 2020

Date

Angela Calvillo

Clerk of the Board

1 [Encouraging Commercial, Residential Lenders, and Public Utilities to Have a 60-Day
2 Moratorium on Default Payments for Customers Including Small Businesses]

3 **Resolution encouraging banks, financial institutions, and public utilities to have a 60-**
4 **day moratorium on default for customers, including small businesses, that are**
5 **negatively impacted by financial hardship due to the impacts of COVID-19.**
6

7 WHEREAS, On January 30th the World Health Organization declared the outbreak of
8 COVID-19 “a public health emergency of international concern”; and

9 WHEREAS, On January 31st, the United States Health and Human Services Secretary
10 Alex M. Azar II declared a public health emergency (PHE) for the United States to aid the
11 nation’s healthcare community in responding to COVID-19; and

12 WHEREAS, On February 25th Mayor London Breed made an emergency declaration
13 to strengthen the City’s preparedness to respond to COVID-19 to ensure San Francisco was
14 ready as much as possible for the spread of the new virus; and

15 WHEREAS, On March 6th the San Francisco Department of Public Health announced
16 aggressive recommendations to proactively prevent the spread of COVID-19 in San
17 Francisco, including but not limited to, limiting outings if you have over 60 years old, urge
18 employees to stay home if they are sick, minimize the number of employees working within
19 arm’s length of one another, encourage use of tele-commuting, and avoid large gatherings to
20 prevent the spread of COVID-19; and

21 WHEREAS, On March 9th the confirmed cases of COVID-19 have surpassed 110,000
22 worldwide with more than 3,996 reported deaths and 423 cases in the U.S. resulting in 19
23 deaths; and

24 WHEREAS, As a result of the rate of spread and recommendations to mitigate the
25 impact of COVID-19, many businesses have experienced severe economic impacts due to

1 loss of business and decreased revenue which has resulted in many employers reducing
2 hours and canceling shifts for many employees; and

3 WHEREAS, State and federal governments around the world have issued travel
4 restrictions, canceled public events and instructions to severely limit social and economic
5 activity which has caused the patronage to San Francisco's small businesses to decrease;
6 and

7 WHEREAS, Small businesses are an essential engine of the San Francisco economy
8 with over 57,000 small businesses employing nearly 350,000 employees and accounting for
9 hundreds of millions of dollars in tax revenue; and

10 WHEREAS, Many small businesses in San Francisco, like local restaurants and
11 retailers, operate leanly with just enough employees on staff to keep their doors open; and

12 WHEREAS, San Francisco economy reels from staff reductions, diminished hours,
13 canceled flights, hotel rooms and a sudden and severe loss of income as a result of the global
14 COVID-19 epidemic; and

15 WHEREAS, The loss of income can inhibit San Francisco residents from fulfilling their
16 financial obligations for their commercial, residential loans and public utility payments,
17 including gas, electric, water and garbage; now, therefore, be it

18 RESOLVED, The Board of Supervisors strongly encourages banks and other financial
19 institutions to take immediate action to develop an emergency assistance plan, similar to
20 supports offered to customers impacted by natural disasters, to halt lenders going into default
21 for 60 days to prevent the foreclosure and repossession of properties and to suspend fees
22 and penalties for late payment; and, be it

23 FURTHER RESOLVED, That the Board of Supervisors encourages a 60-day
24 moratorium on default for customers dealing with financial hardship due to COVID-19 for
25 public utilities, including gas, electric, water and garbage; and, be it

1 FURTHER RESOLVED, That the Board of Supervisors directs the Clerk of the Board
2 to transmit a copy of this Resolution to all banks, financial institutions and public utilities
3 operating in the City and County of San Francisco.
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City and County of San Francisco

Tails
Resolution

City Hall
1 Dr. Carlton B. Goodlett Place
San Francisco, CA 94102-4689

File Number: 200273

Date Passed: March 17, 2020


Resolution encouraging banks, financial institutions, and public utilities to have a 60-day moratorium on default for customers, including small businesses, that are negatively impacted by financial hardship due to the impacts of COVID-19.

March 17, 2020 Board of Supervisors - ADOPTED

Ayes: 11 - Fewer, Haney, Mandelman, Mar, Peskin, Preston, Ronen, Safai, Stefani, Walton and Yee

File No. 200273

I hereby certify that the foregoing Resolution was ADOPTED on 3/17/2020 by the Board of Supervisors of the City and County of San Francisco.


Angela Calvillo
Clerk of the Board


UNSIGNED

London N. Breed
Mayor

3/27/2020

Date Approved

I hereby certify that the foregoing resolution, not being signed by the Mayor within the time limit as set forth in Section 3.103 of the Charter, or time waived pursuant to Board Rule 2.14.2, became effective without her approval in accordance with the provision of said Section 3.103 of the Charter or Board Rule 2.14.2.


Angela Calvillo
Clerk of the Board

3/27/2020

Date