



BAY AREA RESIDENTIAL DECARBONIZATION
HIGH ROAD TRAINING PARTNERSHIP:

CONTRACTOR SUPPORTS PLAN & RESOURCE GUIDE

Crafted by Rising Sun Center for Opportunity,
Construction Trades Workforce Initiative, Construction
Resource Center, and National Association of Minority
Contractors on behalf of the Bay Area Decarbonization
High Road Training Partnership

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BAY AREA RESIDENTIAL
DECARBONIZATION HIGH ROAD
TRAINING PARTNERSHIP:

PART 1: CONTRACTOR SUPPORTS PLAN



RISING SUN
CENTER FOR OPPORTUNITY

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Executive Summary

As publicly funded building decarbonization programs continue to scale, jurisdictions across the country are increasingly pairing climate investments with workforce and labor standards to improve job quality and equity. Yet, due to histories of exclusion and ongoing barriers our economic system presents to small, BIPOC, women, and disadvantaged contractors, these barriers limit their ability to participate. Therefore, a robust ecosystem of supportive services for contractors is essential.^[1] Such supports aid the equitable implementation of High Road^[2] labor standards in publicly funded decarbonization programs by ensuring contractors can successfully participate in these programs and become High Road employers. Providing contractor support to disadvantaged contractors is essential to equitable labor standard implementation, and there must be sufficient funding across the program and implementation ecosystem to provide these supports.

This Contractor Supports Plan and Resource Guide (The Guide) identifies and highlights existing organizations across the 9-County Bay Area of California and beyond that provide critical contractor supports. The goal of this Guide is to support Contractors that might be inadvertently excluded from participating in publicly funded decarbonization programs with High Road labor standards attached, such as small and disadvantaged contractor businesses. The Guide provides both existing support resources and recommendations for ensuring equitable participation in these programs. The Guide intends to equip Contractor Support Organizations and contractors with knowledge about the existing landscape as well as Policymakers, Program Administrators and Program Implementers with the information and recommendations to equitably embed contractor supports into the design of their publicly funded decarbonization programs.

This report was created as a result of a two-year, stakeholder-informed research process that engaged contractors, workforce partners, technical assistance providers, and program administrators across California - particularly through our Bay Area Residential Decarbonization High Road Training Partnership and our California Jobs First Catalyst Grant. Through interviews, facilitated discussions, collaborative working sessions, and a review of existing contractor support and workforce-aligned decarbonization models, the Rising Sun Policy Team identified an extensive existing

[1] We will be abbreviating this statement to be “disadvantaged contractors”, which refers directly to the definition provided by the state of California for Disadvantaged Business Enterprises. These businesses include BIPOC, women, veteran-owned businesses, etc. consistent with our Bay Area Residential Decarbonization High Road Training Partnership’s Priority Populations list on page 15.

[2] According to California State Labor Code, “High Road” means a set of economic and workforce development strategies to achieve economic growth, economic equity, shared prosperity and a clean environment.

contractor support network in the 9-County Bay Area of California, as well as key barriers which limit equitable contractor participation in publicly funded residential building decarbonization programs. These insights were synthesized and refined with stakeholder input to develop practical, equity-centered strategies that support historically underrepresented contractors while advancing High Road workforce principles, job quality, and long-term industry capacity.

The following findings emerged throughout our research and interview processes:

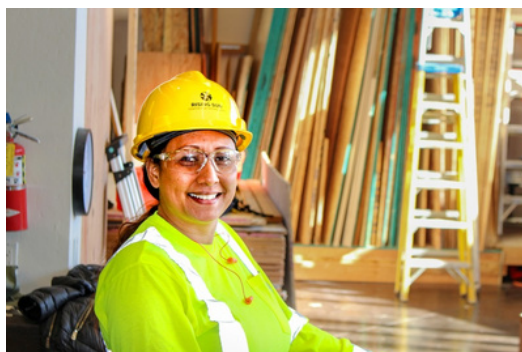
- Contractors and contractor support organizations have expressed primary support needs in four key categories: Cash-Flow Financing, Business Management Support, Continued Technical Education, and Access to Benefits and Insurance.
- An extensive contractor support landscape exists in the state of California and beyond. Program Administrators and Program Implementers should leverage the work of existing organizations that provide essential contractor support, actively referring contractors, and also providing additional resources to sponsor these existing supports and fill identified gaps in the support ecosystem.
- When designing publicly funded decarbonization programs, Policymakers, Program Administrators, and Program Implementers can and should implement a wide variety of strategies to ensure equitable participation from disadvantaged contractors while implementing High Road labor standards.

Based on the results of our research, we recommend the following for Policymakers, Program Implementers, and Program Administrators to consider when designing publicly funded decarbonization programs:

1. Policymakers, Program Implementers, and Administrators should refer contractors to existing contractor support organizations, and ensure that adequate funds are set aside in decarbonization program budgets to embed contractor supports into the design of a program. Set aside a minimum percentage of those funds to provide direct support to disadvantaged contractors in particular. To ensure eligibility to access these supports, Policymakers, Program Implementers and/or Administrators should conduct an equity analysis to ensure that funding is available to support small, local, BIPOC, women, and/or veteran owned businesses.
2. Ideally, Policymakers will create and facilitate a regional contractor support concierge center or technical assistance hub that aids both contractors and Program Implementers/Administrators in identifying and connecting contractors with available, tailored supports in their areas.

3. Creative cash-flow financing solutions should be provided to contractors by Program Implementers/Administrators that need additional support to reach High Road labor standards including: providing connections to CDFI's, local credit unions, and green banks; timely payments for completed work; and the direct purchase of decarbonization equipment to lessen the cost burden on smaller, disadvantaged contractors.
4. Program Implementers/Administrators should treat business management support, including assistance with program bids and applications, permitting, invoicing, licensing, program reporting, and financial literacy training, as integral program infrastructure by providing appropriate funding and connections to support services.
5. Policymakers, Program Implementers and Administrators should dedicate funding within program budgets to support disadvantaged contractors to pursue continued technical electrification and energy efficiency training through flexible, modular options, and offer certification fee subsidies and paid professional development time for workers. Support should be conditional on commitment to and implementation of High Road practices.
6. Program Implementers/Administrators should provide disadvantaged contractors with technical assistance on High Road benefits packages, either directly or through referrals to contractor support organizations, vetted local insurance providers, and financial planning services.

As a result of this resource, we hope that agencies and program administrators are encouraged to adapt contractor support strategies based on local market conditions, and program goals. Contractors are encouraged to utilize this resource to explore existing contractor support organizations in the 9-County Bay Area of California and beyond, and connect with them if they need small business support. As such, our recommendations aim to create and foster a publicly funded residential decarbonization environment that not only promotes High Road labor standards to improve job quality and economic mobility, but expand inclusive opportunity for small, BIPOC, women-led, and disadvantaged contractors through the inclusion of contractor supports into the design of a program.



Background

The Bay Area Residential Decarbonization High Road Training Partnership: Contractor Supports Plan and Resource (The Guide) was created in partnership with more than 20 entities consisting of union and non-union contractor representation, local government representatives, decarbonization experts, contractor support organizations, and local advocacy groups. Together, we have compiled a comprehensive resource that highlights organizations that provide essential services to enable disadvantaged contractors to participate in publicly funded decarbonization programs. This Guide also identifies current gaps in the availability of essential supports to enable disadvantaged contractors to successfully compete for work in publicly funded High Road decarbonization programs, create high quality jobs, and profitably grow their business. These gaps are highlighted as key recommendations for policymakers, program implementers, and administrators to consider when designing publicly funded decarbonization programs.

This Guide is a companion to the Partnership’s **Job Quality and Labor Standards Toolkit** (The Toolkit), which contains recommended High Road labor standards designed and agreed upon by the Bay Area Residential Decarbonization High Road Training Partnership in 2024. At a minimum, our Partnership recommends embedding prevailing wages, healthcare benefits, and regional hire standards to raise the job quality floor for publicly funded residential decarbonization projects. In addition, our Partnership recommends required or incentivized labor standards in each of the following categories:

- Fair Wages and Benefits, including paid time off, and retirement
- Targeted Hire
- Compliance and Accountability
- Training, Certification, and Career Advancement

See the specific recommended labor standards [here](#).

Building contractor supports into decarbonization program design and providing the resources necessary to meet baseline and incentivized labor standards is critical to expanding disadvantaged contractors’ capacity to deliver High Road work and grow quality job opportunities. As a Partnership, we recommend embedding contractor support directly into program structures, ideally facilitated by program implementers who can provide services directly and/or connect contractors to the regional suite of supports identified in this Guide.

Throughout this Guide, audiences will be able to review expressed contractor needs, browse the supportive services available for contractors, and identify the gaps they can help to fill in the support ecosystem. The supports included in this Guide are focused on the 9-County Bay Area, but also include resources that are applicable at the state and national level. Audiences will also be able to review existing decarbonization programs in California that provide contractor supports as models for equitable program design and implementation.

Methodologies

The Contractor Supports Resource Guide and Plan was developed by the Rising Sun Policy team using an applied, stakeholder-informed approach to identify contractor needs and practical strategies for expanding equitable contractor participation in building decarbonization programs. This Guide was developed over the course of 2 years between 2024 and 2026 through input from union and non-union contractors and workforce partners, BIPOC and women-owned businesses, workforce development organizations, technical assistance providers, and program administrators. Engagement included facilitated discussions, interviews, and collaborative working sessions focused on identifying barriers to participation in publicly funded residential building decarbonization programs and effective support strategies.

The project team reviewed contractor support models, workforce-aligned decarbonization programs, and technical assistance frameworks across California. This review identified emerging best practices, organizations that offer contractor supports for disadvantaged contractors, and gaps in the support landscape.

Stakeholder and research findings were synthesized by the team to identify key contractor participation barriers and how policymakers, program implementers, and administrators can reduce barriers and fill in gaps. Organizations were identified to offer key contractor supports to disadvantaged contractors to participate in publicly funded decarbonization programs. The team refined draft strategies and recommendations through partner and practitioner review to ensure operational feasibility and responsiveness to contractor needs. The methodology prioritizes equity and High Road workforce principles by centering the voices and needs of historically underrepresented contractors and contractor support organizations, emphasizing job quality and long-term industry capacity building.



Case Studies of Decarbonization Programs with Embedded Contactor Supports

City of Berkeley's Just Transition Pilot Program

The City of Berkeley's Just Transition Pilot Program (JT Program) received funding of \$1,500,000 for two years (2023-2025), approved by City Council, to reduce greenhouse gas emissions and the impact of climate change on low-to-moderate income residents by providing the direct installation of building electrification, energy efficiency, and weatherization measures in existing affordable housing buildings and for income-qualified households. The JT Program seeks to accomplish the following:

- Expand High Road workforce opportunities in the low-rise residential building sector by aggregating projects
- Advance economic opportunities for residential building electrification contractors and workers by creating High Road project opportunities with job quality standards, trainings, and inclusive recruitment pathways
- Support improvement of low-to-moderate^[3] income Berkeley residents' health home comfort and energy affordability
- Reduce in-home and community-wide greenhouse gas emissions by converting residential building gas systems to clean electricity

[3] Low-to-moderate income is defined here as households at or below 120% AMI, with a preference of below 80%.

The Just Transition program requires that these upgrades be completed by pre-qualified contractors who meet High Road labor standards to ensure that residential decarbonization work also provides economic benefits to the workers performing the retrofits. Rebuilding Together East Bay Network (RTEBN) was selected as the prime by the City of Berkeley to implement the Just Transition Pilot and verify interested contractors' compliance with the key qualifications and labor standards listed in Section 2A and 2B in the [Just Transition Contractor RFQ](#). Some of the required labor standards that can be found in section 2B include requirements for:

- Prevailing Wages
- Capacity Building
- Employee Medical Benefit Coverage
- Retirement Benefits, and
- Focused Hiring

As a part of the Just Transition's Contractor RFQ release, there was a [Pre-RFQ release](#) that predated the official RFQ release by a few months. RTEBN led a contractor outreach and development initiative designed to create equitable opportunities for small businesses interested in bidding on these energy efficiency and electrification projects. Contractors participating in this initiative had pre-RFQ access to resources, technical assistance, and networking opportunities to support their success in bidding on the project and meeting the required labor standards. Contractors who were interested in receiving technical assistance had approximately 30-45 days from acceptance into the technical assistance program to prepare to meet the required labor standards. To identify whether or not interested contractors needed on-ramp technical assistance opportunities to meet the labor standards outlined by the Just Transition, RTEBN provided a self-assessment survey link in the Pre-RFQ for contractors to self-report their RFQ Readiness Level. There were two 'paths' to meet the criteria: a union tract and a non-union tract to meeting the job quality standards.

In the [Pre-RFQ Attachment A](#), RTEBN illustrates an overview of the Contractor RFQ Readiness Support Program and their Contractor Support & Selection Process. Through the completion of the survey, Contractors were able to see what category of Contractor they landed in: Start Up-Ready, Experience-Ready, or Shovel-Ready Contractor. The assistance that Start-Up Ready and Experience-Ready Contractors received varied by need and can be found in [Table A2: Program Expectations in Attachment A](#). Shovel-Ready Contractors did not require Readiness Support.

As a result of the contractor development initiative, 6 contractors received technical assistance from the Just Transition team, 4 of whom submitted proposals. 8 total proposals were received, which means half came from identified smaller contracting businesses that needed additional technical assistance to apply for this publicly funded decarbonization opportunity. 3 out of the 5 contractors enrolled in the Just Transition program currently are minority-owned / women-owned contracting businesses.



City of San Francisco's Climate Equity Hub: No-Cost Water Heater Replacement Program

The City of San Francisco's [Climate Equity Hub](#) is a program of the San Francisco Environment Department, in collaboration with community partners. The Hub aims to facilitate building electrification in San Francisco's equity communities while creating quality jobs through minimum High Road labor standards. The Climate Equity Hub's main goals are to:

- Educate and engage underserved communities on the benefits of electrification
- Provide residents with financial and technical support to electrify
- Support the equitable growth and economic vitality of the electrification industry and workforce.

One of the programs that aims to meet all 3 of these goals is the Climate Equity Hub's Heat Pump Water Heater (HPWH) Direct Install Program, which allows income-qualified residents to replace their old, gas-powered water heaters with a new electric heat pump water heater at no charge. SF Environment first put out an open call for one or more qualified firms to act as Electrification Advisors for the Program. The Advisors' primary role is to guide eligible SF residents through the program and connect them with Installers with sufficient knowledge and experience to competently install HPWH's. Additional requirements include:

- Providing deliverables in a user-friendly format
- Retaining a pool of Installers within three months of program launch
- Ensuring at least half of assigned projects go to Minority, Women, Diverse Business Enterprise (MWDBE) Installers from San Francisco
- Sharing project scopes and data with SFE upon project completion

To review all requirements Electrification Advisors were in charge of meeting, check the Electrification Advisor Open Call.

The Climate Equity Hub provides support to MWDBE contractors to participate in the green transition through hands-on training, assistance, and mentorship. This Contractor Engagement portion of the program aims to educate SF water heater installers on upcoming zero emissions regulations and existing incentives, share the benefits of electrification equipment, and provide manufacturer and field installation training.

The Climate Equity Hub has also organized quarterly workshops in collaboration with HPWH manufacturers that are open to all Bay Area contractors. The workshops equip contractors with the knowledge and skills necessary to re-orient their businesses away from natural gas appliances and promote electrification to their customers. Workshops were developed with the input of contractors and local partners with equity and accessibility in mind. They are offered locally, in-language, and in-person after work hours.

The Climate Equity Hub contractor support program is a 4-step pathway for disadvantaged contractors, with the end goal being the independent management of electrification projects and ability to also participate in other decarbonization/electrification programs. The first step is Contractor recruitment and orientation. SFE has worked closely with Emerald Cities Collaborative (ECC) to recruit graduates from their E-Contractor Academy.

The 2nd step in the pathway is attending manufacturer-led trainings on HPWHs and completing the certification process to become a TECH Clean CA contractor, with support from SFE staff. The third step for contractors is to shadow at least one installation of a HPWH with a veteran contractor who is experienced with heat pump installations and already completing installations as part of the direct install program. Mentors provide feedback, tips, and advice for these new electrification contractors before they lead installations on their own. Finally, these contractors will be assigned 3-10 projects to build their technical experience in the field. The end goal is that they will take this new knowledge and training with them to future decarbonization/electrification projects and programs.

As a result of the contractor supports embedded into the No-Cost HPWH Replacement Program, over 50 units have been installed in qualified San Francisco homes. Over 90% of those installations were completed by qualified MWDBE contractors, 5 MWDBE contractors have received extensive training and support from the program and have or are ready to complete their own installations, and 50-100 additional installs are planned for 2026.

Emerald Cities Collaborative: E-Contractor Academy

ECC works with community organizations, labor, government, the private sector, and directly with small, hyperlocal BIPOC/minority, women, veteran-owned and/or disadvantaged (MWVDBE) contracting firms to ensure such contractors from underutilized and historically excluded groups are well-positioned for competitive construction bidding and, along with low-income communities of color, benefit from major investments in clean energy.

The E-Contractor Academy is a no-cost program designed to build the technical, operational, and financial capacity of small, MWVDBE construction contractors to successfully do business in climate critical fields such as building electrification and performance, solar and storage, energy efficiency and other building decarbonization trades. The program develops skills through a multi-pronged approach: professional development - to hone technical skills, develop management acumen; access upstream and downstream High Road employment pipelines; receive continuous and reliable support on self-identified needs.

Contractors learn about the regulatory and technical demands of building decarb work, including extensive training on heat pumps, power efficient design, and electrification building science and installation best practices from industry experts; how to bid for and manage these projects; access to capital; how to leverage, apply and enroll in rebate and incentive programs; how to engage and leverage labor and community workforce standards, and receive project-specific training that can apply to larger projects.

Contractors also receive comprehensive, ongoing business support and technical assistance throughout and beyond their participation in the E-Contractor Academy with assistance on topics such as: procurement and connection to project opportunities, additional training and mentoring in the clean energy and public sectors, monitoring and compliance, certification, marketing, and optimizing back-office and construction management procedures including estimating and accounting.



Key Recommendations for Policymakers, Program Implementers and Administrators

Some of the recommendations for Policymakers, Program Administrators, and Program Implementers will require additional financial resources. However, there are many existing organizations that offer support to contractors. **Our primary, no-cost recommendation** is to utilize this Guide by referring contractors to existing resources for support in creating and sustaining high quality jobs.

Key Recommendations for Policymakers

1. Collaboration and Systems Change

- Support the development of contractor support hubs or regional technical assistance centers that coordinate services and direct contractors to a tailored suite of providers.
 - *To ensure that contractors are ready to participate in the electrification transition and publicly funded decarbonization programs, sponsor a contractor concierge service to coordinate support regionally.*
- Advocate for aligned and streamlined administrative processes across programs to lighten the administrative time and cost burden of stacking funds on participating contractors and customers

2. Budgeting and Funding Allocation

- Ensure adequate funds are set aside in decarbonization program budgets to embed contractor supports into the design of a program.
 - *Establish a minimum percentage of funds to be set aside to directly support disadvantaged contractors*
- Provide multi-year funding to ensure consistent, predictable program funds for Program Administrators to plan around, and in turn, this ensures consistent, high quality, decarbonization work and support for contractors and implementers.

3. Policy and Program Design

- Integrate equity and contractor support outcomes into local or state legislation and program design (e.g. the program should set a target and measure participation of contractors that identify as a disadvantaged business enterprise and are High Road).^[4]
 - *Participation is constrained by “readiness” factors such as liquidity, administrative capacity, and workforce hiring ability. To ensure contractor participation once equity goals are defined, policymakers should pair equity targets with a structured Contractor Readiness and Market Stability Assessment.*
- Ensure metrics and accountability measures are tracked related to contractor participation, workforce diversity, onboarding-to-dropout rates, time-to-payment, administrative hours per project, and cash-flow strain signals.
- Require and facilitate Program Administrator and Implementer coordination across programs to support contractors with braiding funds with greater administrative ease.
 - *Braided funding can introduce cumulative administrative burden (administrative stacking). To mitigate the administrative burden involved with braiding funds, evaluate the total administrative load across funding streams to ensure it remains within contractor capacity.*

4. Contractor Readiness Assessment as a Prerequisite to Program Finalization

- Prior to finalizing program requirements or enforcement timelines, program administrators and implementers should conduct a structured contractor readiness assessment to ensure that policy objectives are aligned with contractor capacity and real-world implementation conditions. This assessment should evaluate:
 - *Liquidity Alignment (payment timing, working capital exposure, workforce absorption capacity)*
 - *Administrative Load Tolerance*
 - *Procurement Accessibility*
 - *Timeline-to-Readiness Alignment*

[4] Per the Bay Area High Road Training Partnership’s High Road Labor Standards, it is recommended that programs should measure and evaluate if no less than 20% of revenue in a publicly funded decarbonization program is earned by contracting businesses and sub-contractors that are owned by socially and economically disadvantaged individuals ([HRTTP Recommended Residential Building Decarbonization Labor Standards pg. 6](#)).

- If readiness gaps are identified, compensatory mechanisms - such as mobilization advances, accelerated payment cycles, administrative simplification, phased compliance, or procurement adjustments - should be implemented prior to enforcement. This approach ensures that contractor participation expectations are aligned with market capacity and helps protect program outcomes.

5. Oversight and Accountability

- Require annual or quarterly reports from Program Administrators/Implementers on contractor participation and contractor support outcomes
 - *e.g. from Q1 to Q4, was there an increase in disadvantaged contractor participation in the program?*
 - *To protect real-time participation stability, pair reporting with adaptive management triggers for mid-cycle adjustments*
- Consider requiring advisory boards or working groups that involve past, present, and interested contractors, local workforce groups, contractor support CBO's, etc. to provide feedback on barriers to participation, contractor support needs, and successes.
 - *Advisory input is often collected but not operationalized. Define pathways for translating feedback into program adjustments with timelines and authority.*



Key Recommendations for Program Administrators and Implementers

Overarching Recommendation

Fund and Facilitate Connections to Organizations and Entities that Provide Existing Contractor Supports

- Invest in and partner with entities, such as Small Business Development Centers and community-based organizations, that provide tailored assistance for small, BIPOC, women, and disadvantaged contractors to help with barriers such as licensing, permitting, insurance, compliance, citation remediation, business planning, accounting, payroll, Human Resources (HR) services, capital access, scaling operations, and crafting bid/Request for Proposal (RFP) responses. Provide a list of contractor support service organizations to contractors. (See the “[Contractor Supports Resource Guide](#)” section for ideas.)
 - *Create and require surveys for contractors who are applying to a publicly-funded decarbonization program that indicate their interest in subsidized support to determine their need and eligibility to access contractor support services. Offer a list of vetted programs. See the City of Berkeley’s Just Transition Pilot Case Study above for more information.*



Key Recommendations: Access to Cash-Flow Financing



We have found that receiving assistance with Cash Flow not only assisted with our long-term goals and forecasting, but was really vital in bridging short-term cash flow gaps. The method that has worked best for us has been negotiating payment terms. It's been extremely beneficial to us."

Nicole Burgess, Chief Operating Officer, Harris Hoisting Level Up

Contractors in the decarbonization field commonly report that access to low-cost, equitable cash-flow financing, lines of credit, and/or favorable payment terms are essential to sustain their businesses and maintain High Road wages and benefits. One contractor put it directly: receiving cash-flow assistance was "vital in bridging short-term cash flow gaps" while also supporting "long-term goals and forecasting" - and the strategy that worked best was negotiating payment terms. Many small, BIPOC, women, and other disadvantaged contractors face systemic barriers to traditional financing. Linking these contractors to accessible forms of cash-flow financing and ensuring public programs adopt contractor-friendly payment structures such as partial upfront payments, payment within 30 days, or direct equipment purchasing, can help relieve financial strain and enable greater participation. Strengthening access to financing and addressing cash-flow constraints allows these businesses to compete for and complete publicly funded decarbonization projects, build internal capacity, create more High Road jobs, and contribute to an equitable clean energy transition.

Policymakers, program administrators, and implementers play a critical role in ensuring that publicly funded decarbonization programs are designed and resourced in ways that allow small, BIPOC, women, and other disadvantaged contractors to successfully participate and thrive.

The following recommendations outline how leaders can utilize existing resources in this section and fill the remaining gaps to strengthen equitable access to cash-flow financing:

1. Integrate Funding Mechanisms that Support Small and Disadvantaged Contractors to Create High Road Jobs

- Design and create decarbonization programs to allow sufficient funding for contractors to pay prevailing wages and benefits, procure necessary insurance packages, and grow their businesses sustainably by increasing funding per project by 3-9%.^[5]
- Program Administrators should aim to provide up-front payments (a percentage of the total contract before work begins) and timely progress payments to participating contractors to support consistent contractor cash flow. Ensure that final payments are made within 30 days of project completion to lighten the cash flow burden on small, BIPOC, women, and disadvantaged contracting businesses.
 - **Association for Energy Affordability - Bay Area Healthy Homes Initiative (BAHHI) Program Example:** Through this program, contractors were paid as measures were completed within the comprehensive scope of work (insulation, heat pump water heater, electrical, etc.).
 - **The City of Berkeley's Just Transition Pilot Program Example:** This program is funded by reimbursement for administration and funded in advance for the implementation. Payments are made in phases based on the completion of the work. Contractors receive \$1,000 upon signing the aggregated scope, and then receive percentage-based payments as the scope is executed. They receive the last 10% when the permits are closed. This process ensures work is completed in a timely manner but that contractors are substantially paid throughout the program timeline.
 - **BayREN Bay Area Multifamily Building Enhancements (BAMBE) Program Example:** BAMBE offers up-front rebate payments (called progress payments) that provide optional financial support totaling no more than 25% of total rebate amount if the property owner requests the financial assistance. 25% of the incentive would be released at the Pre-Installation Stage, and the remaining 75% would be released after the Post-Installation Site Visit is completed and the Rebate Claim is approved.

[5] "Economic Impacts of a Wage and Benefit Standard" research was completed by Movement Economics and Ponder Analytics on behalf of the Bay Area Residential Decarbonization High Road Training Partnership that showed that a wage and benefits standard would only increase residential decarbonization project costs by between 3-9%. This percentage range is after accounting for productivity gains as the result of increased compensation and the proportion of operating costs that go to labor expenses, and the proportion of increased costs that we expect would be passed on to consumers. The Partnership recommends that additional project costs be paid for by additional public subsidies.

2. Reduce Immediate Financial Burdens on Contractors

- In rebate and incentive programs, ensure that contractors receive the rebate as soon as possible so that they do not need to find bridge financing to fill cash flow gaps until the rebate is paid out.
- Consider directly paying for key decarbonization equipment, such as heat pump water heaters, induction stoves, or HVAC systems, to minimize the up-front costs borne by contractors. *(This is particularly suitable for direct install programs, but is feasible for a range of local program structures).*
 - **Association for Energy Affordability - Bay Area Healthy Homes Initiative (BAHHI) Program Example:** *In this program, AEA provided the appropriate equipment for the scope of work. By doing so, they were able to reduce the markup as well as mitigate cash outlay for participating contractors. For Heating, Ventilation, and Air Conditioning equipment, contractors could opt to have AEA purchase the equipment, or they could purchase the equipment from their preferred suppliers if the heat pump cost fits within the cost controls outlined by the program.*
- Organize bulk procurement agreements with manufacturers to reduce equipment costs through economies of scale.

3. Facilitate Connections to Organizations and Entities that Provide Contractor Cash-Flow Supports

- Establish partnerships with alternative financing organizations listed in the cash flow financing resource section including, community development financial institutions (CDFIs), local credit unions, and green banks that align with your program's goals. Program Administrators and Implementers can expand upon this list and connect small, BIPOC, women, and disadvantaged contractors with these organizations.
 - *Program Implementers should also partner with organizations that specialize in the loan application process and provide technical assistance for loan repayment to help contractors navigate the financing process and reduce administrative burdens. Some financing institutions provide this technical assistance in house, including: US Goldman Sach's 10,000 Small Businesses Program and Pacific Community Ventures*

4. Pilot Direct Union Partnership Models to Deliver Contractor Incentives

- Consider piloting Direct Union Partnership models that leverage existing high-road labor infrastructure to deliver decarbonization incentives efficiently and equitably. Under this approach, public agencies partner directly with unions that already maintain networks of trained, signatory contractors and operate contractor rebate programs.
 - *By delivering incentives through this infrastructure, programs can reduce administrative complexity and costs, accelerate incentive delivery, and ensure that public funds support high-quality installations performed by skilled workers earning High Road wages and benefits. These partnerships also align electrification incentives with existing apprenticeship and workforce training systems, helping ensure that increased demand for decarbonization work translates into sustainable jobs and career pathways. Direct Union Partnership models can also be coordinated with direct install programs serving low-income customers - allowing agencies to leverage shared contractor networks, align workforce pipelines, and deliver complementary services to households that need them most. This coordination reduces duplication, strengthens program reach, and ensures that low-income communities benefit from both no-cost installations and the High Road jobs that come with them.*



Key Recommendations: Business Management Supports



Many contractors in the decarbonization field are highly skilled in their trade but lack the time, training, and financial resources to manage the administrative demands of running and growing their businesses. Tasks such as navigating licensing, permitting, complex bidding processes, accounting, invoicing, HR, and compliance and reporting requirements have been identified as critical areas where small, BIPOC, women, and disadvantaged contractors need additional support. As these businesses expand and take on more complex projects, their need for experienced, consistent back-office assistance and business management training only increases.

Embedding business management support directly into the design of a decarbonization program design can help level the playing field by equipping these contractors with the administrative infrastructure, technical knowledge, and guidance needed to successfully compete for and deliver publicly funded projects. Policymakers and program administrators can advance equity in decarbonization investments by funding and coordinating these supports as integral components of program design and implementation.

Implementing the following strategies will help ensure that small, BIPOC, women, and disadvantaged contractors are able to access opportunities within the clean energy transition and are positioned as key partners in delivering holistic, high-quality decarbonization outcomes.

The following recommendations outline how leaders can utilize existing resources in this section and fill the remaining gaps to strengthen equitable access to business management supports:

1. Integrate Business Management Support as Core Program Infrastructure

- Treat business management support services, such as assistance with licensing, program reporting, permitting, bidding, accounting, invoicing, incentive applications, and financial literacy, as core program components.
- Structure supports to align with program requirements for High Road practices such as: paying prevailing wages and providing employer paid family health care and dental.
- Fund subsidized access to administrative, accounting, payroll, and HR services to reduce barriers for small, disadvantaged contractors. Embed funding for these types of business management supports directly into decarbonization program design to ensure equitable contractor participation.
 - *Partner with vetted back-office support organizations that have a history of effectively assisting contractors with key business management needs.*
 - **City of Berkeley's Just Transition Pilot Program Example:** *City Program Administrators hired Program Implementers that provide contractors with technical assistance to prepare for submitting their RFQ application, comply with prevailing wage and benefits systems, and project permitting, amongst other contractor business management technical assistance needs.*

2. Facilitate Business Connections and Peer Networks

- Create opportunities for mentorship, partnerships, and subcontracting between small, BIPOC, women, and disadvantaged contractors and larger, more established contractors.
 - *Partner with organizations and intermediaries that facilitate those partnerships like the Construction Resource Center and Emerald Cities Collaborative.*
- Consider budgeting for and creating a more in-depth mentor-protégé program for small contractors to partner with a contractor that has participated in a past decarbonization program.

- *This support can allow small contractors to obtain targeted technical assistance from past contractors who have participated in similar programs including: Request for Proposals (RFP)/Request for Qualifications (RFQ) application coaching, rebate and reporting form assistance, insurance procurement advising, technical field training, etc.*
- Encourage peer learning and networking to help small, BIPOC, women, and disadvantaged contractors grow their business capacity and readiness for public projects.
 - *This could look like establishing regular contractor support working groups for participating contractors, Program Implementers, and guest speakers to attend to answer any technical assistance questions they may have, common paperwork or process assistance, networking opportunities, etc. Rising Sun Center for Opportunity has hosted regular communities of practice for contractors and program implementers in the Bay Area of California. These spaces allow for knowledge sharing, peer learning, and strategizing between implementers and contractors in the decarbonization field.*
 - *Partner with programs like the Construction Resource Center, National Association of Minority Contractors - Norcal, Emerald Cities Collaborative, and the Construction Trades Workforce Initiative to connect participating contractors to their existing peer learning groups and networks.*

3. Integrate Legal and Workplace Readiness Training

- Embed contractor education covering labor law, building codes, workplace safety, discrimination and harassment prevention, and hazardous materials handling into program participation requirements. These training offerings can be altered depending on the local building codes, environmental laws, local and state laws, and program requirements.
- Leverage existing curriculum from workforce agencies, state compliance organizations, and labor partners to avoid recreating materials, and ensure training content reflects state and local compliance standards.

4. Provide Equity and Inclusion Tools and Technical Assistance

- Consider creating and offering model templates and sample policies that support equitable and inclusive business practices, such as:

- Welcoming job description and fair chance hiring language
- Workforce Diversity & Inclusion Plans with model goals and tracking processes
- Safe and Respectful Jobsite Policy templates, including internal response procedures
- Model First Source Hiring Agreements with Designated Training Providers
- Letter of Assent within a Project Labor Agreement (PLA): a document that legally binds all participating contractors - whether union signatory or non-signatory - to follow the terms and labor standards established in the PLA
- Leverage existing frameworks and templates from state labor agencies, workforce partnerships, or previous decarbonization pilots to avoid recreating existing resources.

5. Provide Continued Business Development Education and Centralized Resources

- Embed ongoing training on business management, financial literacy, and backend operations within decarbonization programs, or partner with organizations to provide no-cost training to participating disadvantaged contractors.
- Develop or offer this centralized, publicly available resource guide that lists organizations offering consulting, training, and management support.
- Create or refer contractors to guides and processes on topics such as: how to apply/submit RFP/RFQ's for decarb programs, how to remediate citations, how to secure the proper insurance, etc.
- Program Implementers should track and evaluate program effectiveness and incorporate feedback from participating small contractors to inform continuous improvement and accountability.



Key Recommendations: Continued Technical Education



Continued technical education is critical in the flooring trade due to evolving materials, installation standards, and building code requirements. Ongoing training reduces installation failures, warranty claims, and safety incidents while improving jobsite efficiency. Access to technical education ensures contractors remain competitive and meet the quality standards expected on commercial and public projects.”



Candace Wagner, RF Contractors

Contractors have consistently emphasized that access to training on proper equipment installation, advanced energy efficiency, and building performance is essential for the growth of both their workers and their businesses. One contractor in the flooring trade captured this clearly: ongoing technical education is "critical" precisely because materials, installation standards, and building codes continuously evolve - and staying current directly reduces installation failures, warranty claims, and safety incidents while improving jobsite efficiency. Opportunities for continued technical education allows contractors and their employees to perform electrification and decarbonization work with greater confidence and skill, while preparing them for broader career opportunities in the evolving decarbonization sector. Programs that incorporate mentor-protégé models and facilitate connections among contractors in similar fields provide additional avenues for shared learning, professional development, and peer advising. Training that addresses workforce conditions, equitable hiring practices, and inclusive workplace culture is also critical for the success and sustainability of small businesses.

Programs that provide support, such as subsidies for training time and fees, “training grants” for entry-level workers, or continuing education credits to secure and maintain industry recognized credentials, play a key role in making these opportunities accessible and cost-effective for small, BIPOC, women, and disadvantaged contractors.

To support equitable participation and long-term success of small and underrepresented contractors in publicly funded decarbonization programs, policymakers and program administrators/implementers should embed ongoing technical education and workforce equity support directly into program design.

The following are key recommendations for integrating these supports effectively into program design:

1. Fund and Facilitate Access to Continued Technical Education

- Leverage existing workforce development and training programs and refer contractors to those that offer ongoing electrification and energy efficiency training aligned with decarbonization goals.
 - *Provide a vetted and approved list of existing technical education programs/courses to participating contractors.*
- Support on-the-job technical training from experienced contractors.
 - *Consider providing in-house mentorship on electrification installations for small, BIPOC, women, and disadvantaged contractors who are starting out in the decarbonization sector.*
 - **City of San Francisco's No-Cost HPWH Replacement Program Example:** *Connect experienced decarbonization contractors with small, BIPOC, women, and disadvantaged contractors to shadow on decarbonization/electrification installations, receive feedback, ask questions, and make professional connections. Small, MWDBE contractors shadow at least one HPWH installation from an experienced Climate Equity Hub contractor as a part of their training and education on electrification installations. Mentorships like this open the door for honest and constructive feedback and advice from experienced contractors to newer contractors, and can build professional connections in the decarbonization/electrification space.*
- Dedicate funding within program budgets for training and certification fees and paid release time so contractors and employees can participate in electrification and decarbonization technical training without losing income.
 - *Subsidies, certification fee coverage, and paid release time should only be offered to small, BIPOC, women, and disadvantaged contractors.*
 - *Examples of certifications that can be used to evaluate if contractors qualify for paid assistance to participate in electrification or energy efficiency trainings include: Small Business Enterprise (SBE), Disadvantaged Business Enterprise (DBE), Minority-Owned Business Enterprise (MBE), Local Business Enterprise (LBE), Women-Owned Small Business (WOSB),*

- *Women’s Business Enterprise (WBE), Disabled Veteran Business Enterprise (DVBE), and Disabled-Owned Business Enterprise (DSBE)*^[6]
- Encourage continued electrification and decarbonization education offerings are modular, flexible, and accessible, with options for evening or hybrid delivery formats to fit small business schedules.

2. Support Sales, Marketing, and Homeowner Communication Skills

- Fund and/or promote training for contractor sales and outreach staff on how to communicate the benefits of electrification and available rebates or incentives to homeowners, including calculating changes in operating costs. Leverage existing sales training via TECH Clean California and manufacturer training based on the electrification equipment that will be installed through the program.
 - *Consider utilizing technologies and platforms that simplify the rebate and incentive layering for contractors to share with homeowners, like Grecco for Trades and RockRabbit*
- Provide shared marketing materials or templates that contractors can adapt and share with customers, reducing the need for individual firms to develop their own sales and outreach resources.
 - **SF No-Cost HPWH Replacement Program Example:** *The SF HPWH Program offers workshops and materials for contractors related to the benefits of electrification equipment that they can share with their customers.*



[6] While LGBTQ+ certifications do not count as a DBE characteristic, it is still important and should be considered on a per program basis.

Key Recommendations: Accessing Benefits and Insurance



Ensuring equitable participation in publicly funded residential decarbonization programs requires addressing the structural barriers small, BIPOC, women-owned, and disadvantaged contractors face in accessing essential business supports. Many contractors have expressed that one of the most difficult challenges when starting their careers and businesses is securing insurance and providing High Road benefits to their employees. Accessing healthcare and business insurance can be prohibitively expensive, particularly for contractors who are just entering the field. Programs should consider offering targeted subsidies or financial assistance to help qualified contractors provide compliant healthcare, High Road prevailing wages, and other essential benefits for a defined initial period.

Among the most critical supports identified by contractors are resources that help them provide retirement benefits and healthcare to their workers, access culturally and linguistically appropriate financial and wealth management guidance, and navigate insurance procurement and compliance. Programs that embed these supports can level the playing field, enabling small, diverse contractors to compete effectively, operate sustainably, and adopt High Road business practices.

The following are key recommendations for integrating these supports effectively into program design:

Accessing Benefits

1. Facilitate Access to Retirement Benefits

- Refer contractors to sign up for CalSavers if they do not currently offer a qualified retirement plan for their employees^[7]
- Partner with organizations that provide technical assistance to contractors in offering retirement benefits to their workers.
 - *Connect contractors and their workers with wealth management organizations that offer workshops or resources to help workers understand investment and retirement options, and retirement planning.*
- Budget for technical assistance for small, BIPOC, women, and disadvantaged contractors that need help selecting, enrolling, and administering appropriate retirement plans for employees as part of their participation in publicly funded decarbonization programs.
- Promote culturally and linguistically accessible retirement planning resources for the workers of participating contractors.

2. Support Access to Health Insurance

- Facilitate technical assistance to small, BIPOC, women, and disadvantaged contractors to identify compliant healthcare plans for themselves and their employees.^[8]
- Provide or refer contractors to step-by-step guidance or advisory services on how to enroll in insurance plans.

3. Offer Financial Assistance for High Road Benefits Costs

- Budget for the inclusion of subsidies or financing options in publicly funded decarbonization programs to help small contractors afford benefits packages during periods of financial need.

[7] As of 2022, employers of businesses over 1 employee in the state of California are mandated to provide a qualified retirement plan to their employees through CalSavers or an alternative qualified retirement program.

[8] The [Partnership's Toolkit on page 13](#) recommends a decarbonization program requirement that contractors provide a minimum equivalent of California Silver Level Coverage, paying at least 85% of the premium for full time employees, including at least 75% of the premium for family and dependents, if applicable. Vision and dental coverage should be required for the employee and dependents.

- *To see if a small contractor is eligible for this type of support, Program Implementers can provide a survey to determine eligibility.*
- Leverage grant programs, low-interest loans, or lines of credit to support contractors becoming High Road compliant. Refer contractors to vetted Community Development Financial Institutions (CDFI's) that offer grants, low-interest loans, and lines of credit.
- Consider integrating High Road benefits navigation and support as part of contractor onboarding.

Accessing Insurance

1. Offer Financial Assistance for Insurance Costs

- Budget for the inclusion of subsidies or financing options in publicly funded decarbonization programs to help small contractors afford business insurance packages during the initial period of program participation.
 - *To see if a small contractor is eligible for this type of support, Program Implementers can provide a survey to determine eligibility.*

2. Facilitate Group Insurance Purchasing and Procurement

- Partner with and encourage contractor support organizations, such as the National Association of Minority Contractors or Construction Resource Center, to facilitate bulk purchasing or group insurance programs for contractors.
 - *Some union contractor associations help provide or facilitate group insurance (health, workers' compensation, liability, etc.) for union signatory contractors. If you are interested in becoming a union signatory, contact the Construction Trades Workforce Initiative (CTWI), and they can guide you through the process of becoming a union signatory contractor.*

3. Provide Technical Guidance and Trusted Provider Networks

- Ensure contractors have access to local insurance providers familiar with working with contractors and to organizations offering ongoing support for insurance compliance and insurance management.
 - *Identify and develop a curated, updated, and vetted list, and facilitate connections between contractors and these trusted entities that can provide both insurance and/or financial planning services to small contractors and their workers. This resource can be provided to all applicants as a resource.*

Conclusion

Small, BIPOC, women-owned, and disadvantageded contractors are ready and willing to participate in California's decarbonization transition - but they cannot equitably do so without intentional, well-resourced supports in place. The research and stakeholder engagement behind this Guide consistently point to four fundamental areas where that support is most needed: cash-flow financing, business management support, continued technical education, and access to benefits and insurance.

The challenge is not building contractor supports from scratch - but leveraging the work of existing organizations and making deliberate choices to fund, connect, and integrate these supports into the design of publicly funded decarbonization programs.

Policymakers: Build the Infrastructure for Equity

Policymakers play a foundational role in determining the budgets for publicly funded decarbonization programs, and whether those programs produce equitable outcomes. To fulfill that role, policymakers should take the following actions:

- ***Establish dedicated funding set-asides*** in decarbonization program budgets to directly support disadvantageded contractor participation, with a minimum recommended threshold of 20% of program revenue earned by contracting businesses owned by socially and economically disadvantaged individuals, consistent with the Bay Area High Road Training Partnership's recommended labor standards.
- ***Authorize and fund regional contractor concierge centers*** or technical assistance hubs that coordinate services across programs and connect contractors to tailored support providers in their area.
- ***Require contractor readiness assessments*** prior to finalizing program requirements or enforcement timelines, ensure you are evaluating liquidity alignment, workforce absorption capacity, administrative load tolerance, and timeline-to-readiness. Where gaps are identified, require compensatory mechanisms such as mobilization advances, accelerated payment cycles, or phased compliance schedules, before enforcement begins.

- **Mandate equity outcome tracking** across all publicly funded decarbonization programs, including metrics on disadvantaged contractor participation rates, workforce diversity, onboarding-to-dropout rates, time-to-payment, and cash-flow strain indicators. Tie reporting requirements to adaptive management triggers that allow for mid-cycle program adjustments.
- **Require and facilitate multi-program coordination** to support contractors in braiding funds across programs, while evaluating cumulative administrative load across funding streams to ensure it remains within contractor capacity.

Program Admins & Implementers: Embed Contractor Support Into Every Program

Program Administrators and Implementers are responsible for translating intent into operational program design. Achieving equitable contractor participation requires treating contractor support not as supplemental, but as core program infrastructure. Administrators and Implementers should take the following actions:

- **Integrate cash-flow financing mechanisms into program structure**, including upfront mobilization payments, phased progress payments tied to scope completion, and final reimbursement within 30 days of project completion. Where feasible, directly procure key decarbonization equipment - such as heat pump water heaters or HVAC systems - to reduce contractor capital outlay, and establish partnerships with CDFIs, local credit unions, and green banks to expand contractor access to working capital.
- **Embed business management support as a funded program component**, including technical assistance with licensing, permitting, bid preparation, invoicing, compliance reporting, and financial literacy. Partner with vetted back-office support organizations and contractor support Community Based Organizations with demonstrated experience serving small, BIPOC, women-owned, and disadvantaged contractors.
- **Administer contractor needs assessments** at the point of program application to identify support needs and eligibility for subsidized services. Provide a vetted referral list of contractor support organizations to all program applicants.

- **Formalize partnerships with Contractor Support Organizations** to ensure that they are embedded as referred and trusted partners within decarbonization program structures, with clearly defined referral pathways and coordination protocols.
- **Provide technical assistance on High Road benefits packages**, including healthcare, retirement, and insurance procurement, either directly or through referrals to vetted local providers and financial planning services. Administer eligibility surveys to identify contractors who qualify for subsidized benefits and insurance support during initial program participation.

This Plan is designed to be a flexible implementation resource, and agencies and program administrators/implementers are encouraged to adapt key recommendations and strategies based on local market conditions and decarbonization program goals.

Contractor Support Organizations: Connect, Champion, and Help Fill the Gaps

Contractor Support Organizations are a critical link between the resources that exist and the contractors who need them. To maximize impact within the decarbonization program ecosystem, Contractor Support Organizations should take the following actions:

- **Actively promote the availability of existing services to contractors in their networks**, utilizing this Guide as a shared reference tool to increase awareness of the Bay Area contractor support landscape and reduce duplication of effort across organizations.
- **Facilitate cross-organizational collaboration** to create seamless, coordinated referral systems for contractors requiring multiple categories of support, reducing the administrative burden on contractors of navigating multiple disconnected systems.
- **Participate in advisory boards, working groups, and communities of practice** established by Program Administrators and Implementers to provide ongoing input on contractor barriers, support needs, and program design gaps, ensuring that practitioner expertise informs continuous program improvement.

Contractor Support Organizations are encouraged to utilize the Plan & Resource Guide as well as the supporting resources to share existing supports in the 9-County Bay Area to contractors within their networks.

Contractors: Know Your Resources and Utilize Them

Contractors are the intended beneficiaries of the Key Recommendations within the Plan and the programs it supports. To maximize participation and access to available supports, contractors should take the following actions:

- ***Utilize the Contractor Supports Resource Guide section*** of this document to identify organizations in the 9-County Bay Area and beyond offering targeted support in cash-flow financing, business management, technical education, and benefits and insurance procurement. Connect with relevant organizations prior to applying to publicly funded decarbonization programs to assess readiness and address gaps.
- ***Request and complete contractor readiness assessments*** offered by Program Administrators and Implementers to determine eligibility for subsidized support services, including technical assistance, certification fee subsidies, and cash-flow financing connections.
- ***Engage with peer networks, mentorship programs, and communities of practice*** to build technical capacity in electrification and decarbonization installations, gain familiarity with program requirements, and share knowledge with contractors in similar trades navigating the same systems.
- ***Communicate barriers and support needs directly*** to Program Administrators, Implementers, and Contractor Support Organizations through formal feedback mechanisms, advisory boards, and program surveys. Contractor input is essential to the ongoing improvement of program design and the continued development of the contractor support ecosystem.

Contractors are encouraged to utilize this resource to explore existing contractor support organizations in the 9-County Bay Area of California and beyond, and connect with them if they require small business support in any capacity.



BAY AREA RESIDENTIAL
DECARBONIZATION HIGH ROAD
TRAINING PARTNERSHIP:

PART 2: CONTRACTOR SUPPORTS RESOURCE GUIDE



RISING SUN
CENTER FOR OPPORTUNITY

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Contractor Supports Resource Guide

The Bay Area Residential Decarbonization H RTP gathered information on what contractors need to successfully bid on High Road residential decarbonization projects and provide high quality jobs. Information on contractor support needs was gathered from union and non-union labor representatives and contractors, H RTP Partner organizations, and organizations that regularly provide contractor support and hear daily about their business needs. Through these conversations, a list of priority needs emerged to support contractors on their journey to the High Road. The four priority needs that were identified are: access to cash-flow financing, business management support, accessing insurance, and continued technical education.

While the organizations identified and listed aren't necessarily exhaustive of all of the organizations that exist in the landscape, the comprehensive list below is what we recommend as a good starting point when designing inclusive publicly funded decarbonization programs. The list below is up-to-date as of April, 2026 and will be updated periodically as the landscape shifts and evolves.

Some organizations that are listed in this section offer contractor support to union-signatory contractors only.



These organizations will be identified by a “” icon, indicating that supports are only accessible by union-signatory contractors. If you are interested in becoming a union signatory contractor, you can contact Construction Trades Workforce Initiative to learn more about the process.

To explore in depth what contractor supports currently exist and the corresponding organization or entity that provides it, click the hyperlinks below:

- [1. Access to Cash-Flow Financing](#)
- [2. Business Management](#)
- [3. Continued Technical Education](#)
- [4. Accessing Benefits and Insurance](#)

Existing Contractor Support Resources

Access to Cash-Flow Financing



For flooring contractors, cash-flow financing is essential due to the timing gap between labor, materials, and retainage. Upfront burden of payroll, payroll taxes, benefit contributions, insurance premiums, and more are incurred well before payment is received. Costs are incurred immediately, while payment is often delayed 60–90 days or longer. Without access to reliable cash-flow financing, even well-performing contractors are forced to limit project size, decline work, or absorb unnecessary financial risk.”

Candace Wagner, RF Contractors

Low cost, accessible cash-flow financing helps contractors carry the consistent cost of maintaining High Road wages and benefits throughout ebbs and flows of work. These identified organizations provide cash-flow financing benefits and assistance for small, BIPOC, and disadvantaged contractors.

- Technical assistance providers and organizations that help contractors apply for financing
 - ◆ [BuildIt](#)
 - ◆ [California Small Business Loan Match](#)
 - ◆ [California Women’s Business Centers Network](#)
 - ◆ [Cameo Network](#)
 - ◆ [Centro Community Partners](#)
 - ◆ [Construction Resource Center \(CRC\)](#)
 - ◆ [Pacific Community Ventures \(PCV\)](#)
 - ◆ [Redefine Alliance](#)
 - ◆ [Renaissance Entrepreneurship Center \(REC\)](#)
 - ◆ [Revalue.io](#)

◆ Small Business Development Centers (SBDC)

- East Bay SBDC
- Marin SBDC
- San Francisco SBDC
- San Mateo SBDC
- Silicon Valley SBDC
- Solano-Napa SBDC
- Sonoma SBDC

◆ SFPUC Contractors Assistance Center

◆ The Center by Lendistry

◆ Union Contractor Associations

◆ US Goldman Sachs

◆ Venturize



- Organizations or entities that provide low cost, accessible cash-flow financing (i.e. rebates, lines of credit, alternative financing, etc.)

◆ Accion Opportunity Fund

◆ Bay Area Air District - Climate Tech Finance (BAAD)

◆ California iBank

◆ California Small Business Loan Match

◆ CDFI Coalition

◆ GoGreen Financing

◆ Main Street Launch

◆ Mission Asset Fund

◆ Pacific Community Ventures (PCV)

◆ Redefine Alliance

◆ Sheet Metal Workers Skilled and Trained Heat Pump Rebate Program



◆ Small Business Development Centers (SBDC)

- East Bay SBDC
- Marin SBDC
- San Francisco SBDC
- San Mateo SBDC
- Silicon Valley SBDC
- Solano-Napa SBDC
- Sonoma SBDC

◆ TMC Community Capital

◆ Working Solutions

- Organizations or entities that provide financial resources such as: facilitated connections to lenders that provide cash-flow financing; accounting cost subsidies; third-party funds administration; and contract financing

◆ Alameda County Contractor Technical Assistance Program (CTAP)

◆ California iBank

◆ California Office of the Small Business Advocate (CalOSBA)

◆ California Small Business Loan Match

◆ Centro Community Partners

◆ Construction Resource Center: Oakland (CRC)

◆ City of Oakland Contractor Technical Assistance Program (CTAP)

◆ City & County of San Francisco Contractor Development Program (CDP)

◆ GoGreen Financing

◆ Merriwether & Williams

◆ Mission Asset Fund

◆ Pacific Community Ventures (PCV)

◆ Small Business Development Centers (SBDC)

▪ East Bay SBDC

▪ Marin SBDC

▪ San Francisco SBDC

▪ San Mateo SBDC

▪ Silicon Valley SBDC

▪ Solano-Napa SBDC

▪ Sonoma SBDC

◆ The Center for Lendistry

◆ TMC Community Capital

◆ US Goldman Sachs

Organizations and entities that provide information to contractors and small-business owners on how to secure and receive a Small Business Administration (SBA) loan

◆ California iBank

◆ Centro Community Partners

- ◆ California Office of the Small Business Advocate (CalOSBA)
- ◆ Pacific Community Ventures (PCV)
- ◆ Small Business Development Centers (SBDC)
 - East Bay SBDC
 - Marin SBDC
 - San Francisco SBDC
 - San Mateo SBDC
 - Silicon Valley SBDC
 - Solano-Napa SBDC
 - Sonoma SBDC
- ◆ Venturize
- ◆ Working Solutions

Contractor Support Organizations



Access to Cash-Flow Financing

✦ **Accion Opportunity Fund (AOF)**: “AOF brings 30 years of experience serving and advocating for small businesses across the country and works at the local and national level to advocate for policies, resources, and opportunities for small business owners who have historically lacked access to responsible financing and the tools and resources to grow.” AOF offers small business loans ranging from \$5,000 to \$350,000, plus personalized support, educational resources, services available in English and Spanish, and a strong support network. To apply for their small business loans, the applicant must have a minimum of 1 year in business, \$50,000 in annual sales, 20% ownership in the business, and must be at least 18 years or older. You can apply for financing with AOF here.

- **Contact Information - Phone:** 888-720-3215
- **Address:** 111 W. St. John Street, Suite 800, San Jose, CA 95113
- **Geography:** National, California, 9-County Bay Area

✦ **Alameda County Contractor Technical Assistance Program (CTAP)**: “CTAP puts County construction contracts in reach for smaller, local vendors through individualized technical support and group workshops on financing, providing bid, performance, and payment bond guarantees to surety companies, and coordinating with Third Party Fund Administrators to ensure that project-related expenses are paid in a timely manner.” To participate in the CTAP program, contracting businesses must be located in Alameda County and eligible for a small business certification from select organizations. For more information or to participate in this Program, you can fill out the Contractor Technical Assistance Enrollment Form.

- **Contact Information - Phone:** 510-879-3285
- **Email:** carol@imwis.com
- **Geography:** Alameda County, CA

✦ **BAAD Climate Tech Finance**: “Climate Tech Finance is a first-of-its-kind partnership designed to accelerate the development and adoption of technologies that reduce greenhouse gases in the Bay Area and California. Established in 2018, Climate Tech Finance is a program of the Bay Area Air District operating in partnership with the California Infrastructure and Economic Development Bank (Ibank).”

Loan guarantees of up to \$5M or 80% to de-risk the lending process for banks and open up new sources of capital for climate tech entrepreneurs are available to California small businesses with up to 750 employees. To apply to be a part of the Climate Tech Finance program, you can submit an application on their website. To find the application, click the menu on the top right corner of [their webpage](#), and press “Apply”, and you will be brought to an application form.

- **Contact Information - Phone:** 415-749-4900
- **Email:** climatetech@baaqmd.gov
- **Address:** 750 Beale St, Suite 600, San Francisco, CA 94105
- **Geography:** California, 9-County Bay Area

✦ **BuildIT:** “BuildIT is the world’s largest LGBTQ Industry Association dedicated to the sustainable growth of LGBTQ/Allied owned and certified businesses, professionals, tradespeople, and stakeholders in various industries. They welcome participation from all individuals based on merit, achievement, and commitment to excellence.” As a member of BuildIT, contractors will have access to Pre-Award and Post-Award supportive services. To improve access to cash-flow financing, participating contractors will receive post-award assistance to help them access capital and lines of credit, assistance with cash-flow management, and overall guidance to increase profitability.

- **Contact Information - Phone:** 415-609-2022
- **Contact Information - Email:** info@build-it.world
- **Address:** 350 Townsend Street, Suite 862, San Francisco, CA 94107
- **Geography:** National, California, 9-County Bay Area

✦ **California iBank:** “California iBank’s Small Business Finance Center (SBFC) offers several programs to help small businesses secure access to capital including the: Jump Start Loans, the Loan Guarantee Program, and the Loan Match Program.” The SBFC features a microloan program for businesses in low-wealth communities. The Jump Start Loan Program assists underserved groups such as women, people of color, veterans, the disabled, and those previously incarcerated to start or grow businesses that may not qualify for loans at traditional lenders. Loans are available in amounts from \$500 to \$10,000 and the program will provide borrowers with tools beyond money by offering them technical assistance and financial literacy training to improve their chances of success. The SBFC’s Loan Guarantee Program works with Financial Development Corporations (FDC’s) to offer small business loan guarantees. These guarantees can pay lenders up to 80% of a small business’s outstanding loan in the event that the small business cannot pay.

Small businesses are eligible if they have 1-750 employees and if they are in one of the industries listed in the North American Industry Classification System [codes list](#). The maximum guarantee amount is \$5 million, the guarantee term is up to 7 years and guarantees up to 80% of the loan. The interest rate and qualifications are determined by each lender. To apply to the Jump Start Loan Program or the Loan Guarantee Program, contact the SBFC via email or phone below. More information on their [Loan Match Program](#) can be found in [this description](#).

- **Contact Information - Phone:** 916-341-6600
- **Email:** SBFC-programs@ibank.ca.gov
- **Address:** 1325 J Street, Sacramento, CA 95814
- **Geography:** California, 9-County Bay Area

✦ **[California Office of the Small Business Advocate \(CalOSBA\)](#):** “CalOSBA provides resources to support California’s many small businesses and they provide specialized support for veterans, women, government contracting, and more.” Their network provides consulting and training to support small businesses and provides equitable access to capital. To find the best center and advisor for you, you can submit an [interest form](#) and find what matches your needs the best. CalOSBA also has a [page on their website](#) to review information about grants and loans from California and federal agencies. You can sign up for their [newsletter](#) to stay updated on new funding opportunities from CalOSBA as they come up.

- **Contact Information - Phone:** 1-877-345-4633
- **Contact Information - Email:** [Submit a Question Page](#)
- **Address:** 1325 J Street, Suite 1800, Sacramento, CA 95814
- **Geography:** California, 9-County Bay Area

✦ **[California Small Business Loan Match](#):** “A new lender match tool provided by iBank’s Small Business Finance Center as an extension of their Loan Guarantee Program. This service eases the process of finding trusted loans for California entrepreneurs, gathering dozens of lenders on one platform for a one-stop experience. All lenders have been pre-vetted, enrolled in iBank’s Loan Guarantee Program, and most are Community Development Financial Institutions (CDFI’s), which are considered responsible, non-predatory lenders.” All you need to do to get paired with a lender is: fill out a [short questionnaire](#), based on eligibility you will be paired with a lender that fits your needs, you will be able to see details about each lender and CSBLM will connect you with them, the lender will reach out within 3 business days to start the formal loan process. Whether or not you are paired with a lender, the service will connect you with resources to help you prepare for a loan.

- **Contact Information - Phone:** 916-341-6600
- **Contact Information - Email:** SBFC-Programs@IBank.ca.gov
- **Address:** 1325 J Street, Suite 1300, Sacramento, CA 95814
- **Geography:** California, 9-County Bay Area

✦ **California Women’s Business Centers Network:** Funded by the SBA, CalOSBA, and GO-Biz, the California Women’s Business Centers Network (CA WBC) offers no-cost advising, practical training, access to capital, and mentorship tailored for women entrepreneurs across California. To find the closest CA WBC to you and view their trainings, mentoring, and advising, type in your zip code [here](#) and find the Center that works best for your business.

- **Contact Information:** Utilize the [zip code search tool](#) to find the Center closest to your location. Number, email address, and address will vary depending on the Center you choose.
- **Geography:** California, 9-County Bay Area

✦ **Cameo Network:** “CAMEO Network is the largest statewide network of micro business development programs in the country. Made up of over 400 organizations, agencies, and individuals dedicated to furthering business development across the nation, these partners offer small and micro-business financing such as loans and credit, technical assistance and business management training.” Every year, CAMEO Network member organizations offer free business assistance and low-interest loans to more than 200,000 small businesses and entrepreneurs in California and beyond. If you are a small business owner who is seeking business assistance or microfinancing, you can utilize [this table](#) to find the organizations that are closest to your region.

- **Contact Information - Phone:** 510-736-0797
- **Contact Information - Email:** cameo@CAMEOnetwork.org
- **Address:** Two Embarcadero Center, 8th Floor, San Francisco, CA 94111
- **Geography:** National, California, 9-County Bay Area

✦ **CDFI Coalition:** “Community Development Financial Institutions are private-sector, financial intermediaries with community development as their primary vision. CDFIs supply the tools enabling economically disadvantaged individuals to become self-sufficient stakeholders in their own future.” These tools include providing financial services, loans, and investments; offering training and technical assistance services; and promoting development efforts that enable individuals and communities to effectively use credit and capital.

Rebuilding disinvested communities and making loans to people with limited or poor credit histories requires more than simply providing access to conventional loans. It requires the flexibility to adapt lending guidelines to the needs of borrowers; to accept unconventional collateral for loans; and to provide education, training, and assistance to potential borrowers. Small business owners can utilize the CDFI Funds [Searchable Award Database](#) to find organizations in their state that offer various financial services and support, and find the one that works best for them.

- **Contact Information - Phone:** 202-393-5225
- **Contact Information - Email:** info@cdfi.org
- **Geography:** National, California, 9-County Bay Area

✦ **[The Center by Lendistry:](#)** “The Center by Lendistry is a nonprofit organization that supports diverse small businesses through access to education, technical assistance, and access to competitive financing. Their program & services are targeted toward small businesses and contractors in California, and offer combinations of financing, business advising, connections and education.” For participants in Lendistry’s cohort programs, they provide personalized advising for small business owners to prepare and apply for flexible capital. Their services include: balance sheet review, profit and loss projections, cash flow statements, business or strategic plan updates, and application navigation. If you are interested and ready to apply for the Center’s services, you can complete their [interest form](#) and someone will contact you further.

If you are a business owner that is ready to apply for financing now, you can visit the Center’s referral partner [here](#). Through this relationship with Lendistry, customers can access affordable financing of \$25,000 or more. At least 2 years of operating history are required. Financing can be used as:

- Working capital to support a thriving business
- Responsible funds to grow or expand a business
- Financing for tenant/leasehold improvements
- Low-cost loans to buy an existing business
- Funds for the consolidation of debt

For Contractors in particular, Lendistry offers a [Contractor Financing](#) lending program for both small businesses and for agencies with large projects to complete. Through their program, Lendistry offers an inclusive origination and servicing platform where they provide a one-in-all solution for their partners to manage and disburse mobilization capital to contractors who work on infrastructure projects. To learn more about this program, you can click [here](#). If you are an independent contractor interested in financing, you can fill out the interest form [here](#).

- **Contact Information:** If you are interested in Capital Advising or learning more about any accelerator or lending programs, please fill out the register form [here](#) and someone will contact you within 48 hours.
- **Geography:** California, 9-County Bay Area

✦ **Centro Community Partners:** “Centro Community Partners operates internationally and partners with low to moderate income entrepreneurs and communities to cultivate economic justice, financial freedom, and empowerment by providing entrepreneurship education, financial literacy, business coaching, and access to capital.” Centro Community Partners runs the Centro Capital Hub which helps small business owners find options to raise capital to start, grow, or support your business. Owners can access interest-free loans through Kiva or low-interest SBA microloans from local, non-profit Community Development Financial Institutions. Contractors can call or email Centro and get connected with a Capital Access Manager to evaluate your capital needs, analyze your options, assist you in applying, and connect you with the right lender.

- **Contact Information - Phone:** 510-250-3233
- **Contact Information - Email:** carlo@centrocommunity.org
- **Address:** 825 Washington St Suite 229, Oakland, CA 94607
- **Geography:** National, California, 9-County Bay Area

✦ **City of Oakland Contractor Technical Assistance Program (CTAP):** “The City of Oakland established its CTAP to provide comprehensive business assistance and referrals to bonding support to small, local, and minority construction contractors interested in bidding on public works projects.” Participating departments at the City of Oakland include Public Works, Transportation, Workplace and Employment Standards, and Economic and Workforce Development. At no charge, small, local contractors interested or intending on bidding on City contracts and subcontracts are eligible for the Oakland CTAP.

- **Contact Information - Phone:** 510-740-6922
- **Contact Information - Email:** CTAP@imwis.com
- **Geography:** Alameda County, CA

✦ **City & County of San Francisco Contractor Development Program (CDP):** The CDP offers a wide range of services related to access to cash-flow financing to underrepresented local contractors including:

- Individualized technical and contract-specific support, as well as group workshops on financing

- Contract financing guarantees on City and County awarded projects (up to the lesser of 50% of the loan amount or \$750,000)
- A cost subsidy of up to \$3,200 and referrals to accounting service support in creating necessary business financial statements

There is a \$500 participation fee for the preparation of financial statements, but all other services are provided at no cost to the contractor. Eligible contractors must be certified with the San Francisco Contract Monitoring Division as a Local Business Enterprise (LBE). To learn more about being registered as an LBE, check [here](#) for more information. In addition to these cash-flow related services, contractors who are awarded city construction contracts as a prime or a subcontractor can access the [Contractor Accelerated Payment Program \(CAPP\)](#), which provides working capital loans which may be used to pay for materials, supplies, labor, and leasing. Included in the CAPP program is training on preparing cash flow projections and budgets and technical assistance.

- **Contact Information - Phone:** 415-986-3999
- **Contact Information - Email:** jelmore@imwis.com
- **Geography:** San Francisco County, CA

✦ **[Construction Resource Center \(CRC\)](#):** The Construction Resource Center works to eliminate the access gap for contractors and suppliers by helping to initiate business partnerships, identifying contract opportunities, and assisting in securing financial resources. They specialize in supporting small and medium sized contracting businesses in the space. CRC offers connections to lenders that provide cash flow financing to their members through one-on-one meetings with business consultants. In these meetings you will gain access to:

- Technical assistance
- Construction guides
- E-learning modules
- Cost-effective office and warehouse space
- Mentorship, and more

To join as a [member](#) of the CRC please reach out to the email contacts provided below for more information.

- **Contact Information - Phone:** 510-835-0400
- **Contact Information - Email:** ltturner@constructionresourcecenter.org OR lhawkins@constructionresourcecenter.org
- **Address:** 8055 Collins Dr. Oakland, CA 94577
- **Geography:** 9-County Bay Area

✦ **GoGreen Financing:** “GoGreen Financing is a part of the California Hub for Energy Efficiency Financing (CHEEF), a state-administered program working toward a cleaner and more energy-efficient California. Funds from investor-owned utility ratepayers power the program, and they partner with finance providers and local contractors to make it happen.” Contractors who become a GoGreen Home Residential or Business Contractor receive various benefits including:

- 100% project financing, including repairs, installation costs, and upgrades
- An ability to layer rebates and incentives
- Potential for prefunding and progress payments
- On-Bill Repayment (OBR) for convenient utility bill payments
- No dealer fees and quick approvals
- Easy project management through their contractor portal, and more

Contractors are eligible to become a GoGreen Home Contractor if they possess a current Contractors State Licensing Board (CSLB) license relevant to work performed, no disciplinary action against the CSLB in the past 12 months, no outstanding judgements or liens, and proof of current commercial general liability insurance coverage (at least \$1 million per occurrence). To review if you are eligible, click [here](#).

- **Contact Information:** To get in touch with someone at GoGreen Financing, fill out the [contact form](#) with your name, email address, business name, interests, and questions, and someone will contact you.
- **Geography:** California

✦ **Main Street Launch:** “Main Street Launch empowers entrepreneurs by providing access to capital and technical assistance to help them thrive.” They offer loans statewide up to \$350,000 for California small businesses through the Small Business Administration’s Community Advantage program. Their [Community Advantage loans](#) require no application fee and no prepayment penalties, are 10 year terms, have an interest rate of WSJ Prime + 4%, and with closing fees of 2% the loan fee, SBA guarantee (can be covered by loan proceeds), and due diligence fees. To read more about the loan, who is eligible, what the funds can be used for, and to apply, check [here](#). Main Street Launch also has a Bay Area lending program in [Oakland](#) and in [San Francisco](#) - click these links to learn more about each program’s terms, uses, and eligibility requirements. To apply to these funds, submit a [loan inquiry form](#). In addition to offering microloans to small businesses, Main Street Launch also connects their clients to a whole network of people and resources, including financial and business support.

- **Contact Information - Phone:** 510-763-4297
- **Geography:** California, 9-County Bay Area

✦ **Merriwether & Williams**: “Over the past 20 years, Merriwether & Williams has enabled small, minority, women and disabled-owned contracting businesses to bid on public works construction projects through their Contractor Development & Bonding Programs in California.” Participating Contractors have successfully completed work with a less than 1% default rate and due in-part to their participation. The cash-flow financing supports that Merriwether & Williams provide to contractors include:

- Subsidies for contractors to have their financial statements professionally reviewed and put in order by local CPAs
- Funds administration to ensure that contractors have solid project funds management and risk mitigation
- Collateral guarantees so that contractors can secure contract financing and bonding
- Assistance with obtaining or increasing bonding capacity.

In the Bay Area in particular, they offer these programs in Alameda County, the City of Oakland, and the City and County of San Francisco. You can read more about the services Merriwether & Williams delivers through these programs below.

- **Contact Information - Phone**
 - *San Francisco Office*: 415-986-3999
 - *Oakland Office*: 510-740-6922
- **Address**
 - *San Francisco Office*: 44 Montgomery, Suite 940, San Francisco, CA 94104
 - *Oakland Office*: 1970 Broadway, Suite 1225, Oakland, CA 94612
- **Geography**: National, California, 9-County Bay Area

✦ **Mission Asset Fund (MAF)**: “The Mission Asset Fund offers business microloans designed to support low-income, minority, small business owners in California.” Business microloans are zero-interest \$2,500 loans that can cover any business-related costs while establishing or building credit. These loans are available in the Bay Area only, and allows business owners to make low monthly payments, build their credit, and also access online financial education courses and resources. To apply for this loan, visit this page and follow the instructions to get started.

- **Contact Information - Phone**: 888-274-4808
- **Address**: 3269 Mission Street, San Francisco, CA 94110
- **Geography**: National, California, 9-County Bay Area

✦ **Pacific Community Ventures (PCV)**: “PCV offers various flexible small business loans to California companies that have been in business for at least 12 months. They specialize in working with small businesses that have a hard time accessing capital like female entrepreneurs, immigrant entrepreneurs, entrepreneurs of color, and borrowers that may have been turned down for traditional bank loans. Their goal is to help small businesses get ‘bankable’ while also working toward being able to pay good wages, offer benefits, or provide career opportunities to help their workers thrive.” In 2025, PCV launched the Oakland Restorative Loan Fund 2.0 offering low interest, no-fee loans to small businesses in Oakland, California. These affordable loans will include wrap-around technical assistance to ensure businesses are well-prepared and supported throughout the entire process. Similarly, they offer Good and Green loans which are \$10k to \$500k loans at 5% with a 2.5% closing fee. For all of the loans that they offer to small businesses there is no credit score required and they provide one-on-one guidance during the application process throughout the time the small business is paying back the loan.

- **Contact Information - Phone**: 415-442-4300
- **Geography**: National, California, 9-County Bay Area

✦ **Redefine Alliance**: “Redefine Alliance’s Impact Investment Fund (RIIF) helps small businesses grow through a combination of capital, capacity building, and community support.” They offer flexible term loans, bridge loans, and lines of credit ranging from \$100,000 to \$1 million and terms to help employment social enterprises grow. The Working Capital Loan can be used by small business owners who intend to grow, and is commonly used to fund anything from equipment, to new hires, and building purchases amongst other things. Their Lines of Credit are standard, and usually popular amongst groups that are contracting to solve for smaller cash-flow gaps. Finally, their Bridge Loans can fill the gaps for contractors who are working on contracts that are slow to pay. The Bridge Loan will be paid to contractors up front for equipment or payment for their workers, and when the contractor is paid by their contract, that money will be reimbursed to Redefine Alliance. To be eligible for a RIIF loan, one must provide employment to people in one of their focus populations, have been in operation for at least 3 years, have a history of profitability, sales growth, and a strong management track record. However, Redefine Alliance has a new strategy to expand into social enterprise open businesses, which will allow small businesses that do not qualify for these requirements, but want to in the future, apply for this funding.

Throughout the application process, they provide technical assistance through their Capacity Building Team which includes financial need technical assistance (preparing cash-flow projections, Quickbooks tutorials, growth maps, etc.), connections to alternative financing providers if small contractors can't find a fit at Redefine Alliance, and they provide pre-loan assistance to those who have questions before applying. To apply, check their application webpage, [here](#).

- **Contact Information:** [Submit an inquiry or question](#) with your email address, and someone will contact you.
- **Address:** 785 Market Street, Suite 1200, San Francisco, CA 94103
- **Geography:** National, California, 9-County Bay Area

✦ **Renaissance Entrepreneurship Center (REC):** “REC’s mission is to empower and increase the entrepreneurial capacities of Bay Area residents and strengthen communities through the creation of sustainable new businesses, new jobs, and financial self-sufficiency.” Their [Financing Resource Center](#) offers no-cost, customized cash flow financing support to small business owners. They offer consulting, finance, and sales growth discussions through their ‘Lunch and Learn’ Zoom office hours as well as various workshop training classes on different topics. Renaissance financial consultants can:

- Identify the best source of capital including CDFI’s, Special Bank Loan Programs, Family and Friends, and Grant Search Categories, amongst others
- Prepare loan packages and grant applications
- Become loan-ready
- Determine funding needs, etc.

New clients can submit an [interest form](#).

- **Contact Information:** Since REC has various locations across the Bay Area, please visit their [contact page](#) to find the closest center near you along with the appropriate phone number and address.
- **Geography:** 9-County Bay Area

✦ **Revalue.io:** Revalue.io provides full service electrification project development and management for all stakeholders, including services for contractors such as manufacturer training, equipment and labor procurement, project administration/management, below market rate project-based cash flow financing and project allocation. For more information on the business management support offered by Revalue, you can [create an account](#) for free on their website. If you have any questions regarding Revalue’s services, contact:

- **Contact Information - Phone:** 510-387-0416
- **Contact Information - Email:** info@revalue.io or mark@revalue.io
- **Geography:** California, 9-County Bay Area

✦ **SFPUC Contractors Assistance Center (The Center):** “The Center provides professional service firms, construction companies, vendors, and suppliers unique, free resources that supports the City of San Francisco’s economic vitality and helps businesses take advantage of contracting opportunities.” For cash-flow financing in particular, the Center specializes in assisting small businesses in identifying and determining financial assistance for capital needs and future resources, as well as credit and the ability to obtain loans, bonds, and insurance. If you would like to explore the resources offered by the Center, you can visit their office listed below Monday - Friday 9am - 5pm, or contact them using the email and phone number below.

- **Contact Information - Phone:** 415-467-1040
- **Contact Information - Email:** acp@sfgwater.org
- **Address:** 150 Executive Park Blvd, Suite 1300, San Francisco, CA 94134
- **Geography:** San Francisco County, CA



Sheet Metal Workers Skilled and Trained Heat Pump Rebate Program: “The California Sheet Metal Workers represents union HVAC workers, comprising over 25,000 members and 1,500 apprentices across 15 training centers. SMW local unions install and service Heat Pump HVAC technology, supporting California’s goal of 6 million heat pumps installed by 2030.” The Local 104 and Local 105 Rebate Programs incentivize homeowners to choose union contractors for their HVAC needs. Rebates range from \$50 to \$1,000 for services such as AC tune-ups and full system installations. The program is funded entirely by union dues and supports disadvantaged communities (DACs).

To be eligible for these rebates, work must be done on residential homes (no new construction or commercial properties), it must be performed by a Sheet Metal Workers’ 104 or 105 signatory contractor, and the equipment must be purchased through the installing contractor. For more information, you can review the rebate page [here](#).

- **Contact Information - Email:** EQ@smw104.org
- **Geography:** California

- ◆ **Small Business Development Centers (SBDC)**: “SBDC Programs deliver professional, high quality and individualized business advising and technical assistance to existing small businesses and pre-venture entrepreneurs. They provide problem-solving assistance to help small businesses access capital and improve financial management amongst other things.” The SBDC’s located in the 9-County Bay Area offer guidance on alternative financing options and can help Bay Area small business owners access various funding sources. Some SBDC’s, like San Francisco SBDC, offers small business owners access to a free finance center, which provides connections to a network of over 100 financial institution partners and provides technical assistance to apply for traditional loans, microloans, and other creative financing options. To find the closest SBDC to your 5 digit zip code, utilize this [webpage](#), type in your zip code below, and ‘search nearby’. microloans, and other creative financing options.

The Bay Area SBDC’s are as follows: East Bay SBDC, Marin SBDC, San Francisco SBDC, San Mateo SBDC, Silicon Valley SBDC, Solano-Napa SBDC, and Sonoma SBDC. Their SBDC specific webpages can be found using [this tool](#).

- **Contact Information**: Phone number and email address will be provided to the nearest small business development center.
- **Geography**: National, California, 9-County Bay Area

- ◆ **TMC Community Capital**: TMC Capital is a certified CDFI and provides affordable loans ranging from \$5,000 to \$50,000 to small businesses, with a focus on those who have been historically excluded from traditional financing. To qualify for TMC’s microloans or small business loans, a business owner must be from a for profit business in California and in operation and generating revenue for at least 12 months. No FICO credit score is necessary and ITIN’s are accepted.

- **Contact Information - Phone**: 415-655-5419
- **Contact Information - Email**: info@tmccommunitycapital.org
- **Address**
 - *Oakland Office*: 1611 Telegraph Ave, Suite 504, Oakland, CA 94612
 - *San Jose Office*: 44 South 1st Street, San Jose, CA 95113
- **Geography**: California, 9-County Bay Area



Union Contractor Associations: Union contractor associations may help union contractors identify and connect to financing providers. If you are interested in becoming union signatory and gaining access to these benefits and more, a union local business manager and/or a contractor association executive director can guide you through the process of becoming a union signatory contractor.

- ✦ For more information on how to access these supports, contact a BTC or local union most relevant to you by searching for them [here](#).
 - **Contact Information:** Contact information for BTC's and local unions will vary. Search [this page](#) and find the most relevant BTC or local union for you, and reach out using the contact information listed. Alternatively, you may contact [CTWI](#) and they will help to connect you to the appropriate representative.
 - **Geography:** National, California, 9-County Bay Area

- ✦ **US Goldman Sachs 10,000 Small Businesses Program:** This program offered by US Goldman Sachs helps entrepreneurs create jobs and economic opportunities by providing access to education, capital, and support services. At \$0 cost, small business owners will undergo an intensive 12-week program along with like-minded small business owners and receive one-on-one business advice while learning valuable skills to help grow their businesses. Participants will also access US Goldman Sachs's network of Community Development Financial Institutions (CDFI's) and other mission-driven lenders to expand access to capital for their small businesses. If contractors are interested in connecting with US Goldman Sachs's lenders without participating in their program, they can select the closest lending institution to them on the map provided [here](#), or connect with one of their national lending partners. To receive assistance with loan application processes, though, contractors must participate in their free program.
 - **Contact Information:** [Submit an inquiry or question](#) with your name, email address, location, and questions, and someone will contact you.
 - **Geography:** National

- ✦ **Venturize:** "Venturize is a free bilingual resource hub managed by the [Small Business Majority](#) for small business owners that need help accessing tools and information to sustain and grow your business." Venturize connects small business owners to potential financing options and business assistance services offered by Community Development Financial Institutions (CDFIs) through their [loan ready roadmap](#) and resources. Once a business analyzes their financial readiness and is ready to get matched with a lender, they can fill out Venturize's free form [here](#). In addition to this service, small business owners can access Venturize's [map resource](#) that highlights organizations that offer business support resources for low or no costs in a certain mile radius from a specific zip code.
 - **Contact Information:** To connect with someone at Venturize via email, please fill out their contact form at the bottom of [this webpage](#).
 - **Geography:** National

✦ **Working Solutions:** “Working Solutions is a certified, nonprofit Community Development Financial Institution (CDFI) that uses concessionary, capital, philanthropic support, and strategic partnerships to originate low-cost loans, deliver restorative grants, and provide business consulting to historically marginalized entrepreneurs.” They specialize in financing for businesses that are ready to start and grow, including businesses that are pre-revenue or have less than 1 year in business as well as one-on-one business consulting. Working Solutions’ loans have terms to meet the needs of start-ups and early-stage entrepreneurs and require no minimum credit score & no collateral, \$5,000 to \$100,000 loan amounts, 3-year or 5-year terms, with an 11% fixed rate (with the interest rate determined during application review). To submit an application, open this [form](#) and fill out the questionnaire. You can review eligibility requirements [here](#). If you need assistance with the application, please email Working Solutions using the email address provided below.

- **Contact Information - Phone:** 415-780-1217
- **Contact Information - Email:** info@workingsolutions.org
- **Address:** 870 Market Street, Suite 677, San Francisco, CA 94102
- **Geography:** California, 9-County Bay Area


Existing Contractor Support Resources



Business Management Supports

Business management support helps contractors manage the administrative demands (HR, compliance and reporting, permitting, invoicing, bidding processes, etc.) of running and growing their small contracting businesses. These identified organizations provide various business management support and assistance for small, BIPOC, and disadvantaged contractors.

- Organizations or entities that connect contractors with resources and supportive services to address citation remediation
 - ◆ [Contractors License Guru](#)
 - ◆ [Contractors State Licensing Board Experts](#)
- Organizations or entities that provide information on how to remediate citations. Examples of citations that can be remediated include citations issued by the Contractors State Licensing Board and the Department of Industrial Relations: Wage Theft Citations
 - ◆ [Department of Industrial Relations: Wage Theft Citation Remediation \(DIR\)](#)
 - ◆ [Contractors State Licensing Board: Citation Remediation \(CSLB\)](#)
- Organizations or entities that connect contractors with resources and supportive services regarding permitting and approvals
 - ◆ [BayREN Codes and Standards](#)
 - ◆ [California Office of the Small Business Advocate \(CalOSBA\)](#)
 - ◆ [Energy Code ACE](#)
 - ◆ [San Francisco Permit Services](#)
- Organizations or entities that offer resources and/or technical assistance to help contractors to bid on projects and respond to RFP's with complex requirements
 - ◆ [BuildIt](#)
 - ◆ [The Center by Lendistry](#)

- ◆ CPM Logistics
- ◆ San Francisco Public Utilities Commission - Contractors Assistance Center (SFPUC)
- ◆ Union Contractor Associations in California ← 

- Platforms that help contractors with incentive management and layering of rebates
 - ◆ RockRabbit
 - ◆ Grecco for Trades
- Organizations that provide template contractor agreements which includes attestation that a contractor will conform to the labor peace agreement/organizing neutrality agreement
 - ◆ Construction Trades Workforce Initiative (CTWI)
- Organizations or entities who provide direct back office support for contractors and/or provide subsidies for back office support
 - ◆ Barrett Business Services (BBSI)
 - ◆ BuildIt
 - ◆ Construction Resource Center: Oakland (CRC)
 - ◆ “Designated Applicants” for the TECH program
 - ◆ Emerald Cities Collaborative (ECC)
 - ◆ Executive Aspirin
 - ◆ National Association of Minority Contractors - NorCal (NAMC)
- Organizations or entities that facilitate business connections for contractors through Mentor-Protege Programs, connecting aspiring contractors to experienced contractors, and industry connections for those who want to grow their business
 - ◆ Associated Builders and Contractors (ABC)
 - ◆ Associated General Contractors of America (AGC)
 - ◆ BuildIt
 - ◆ Cameo Network
 - ◆ Construction Resource Center: Oakland (CRC)
 - ◆ National Association of Minority Contractors - NorCal (NAMC)
 - ◆ Pacific Community Ventures (PCV)

- ◆ San Francisco Public Utilities Commission - Contractor Assistance Center (SFPUC)
- ◆ U.S. Small Business Administration
- Organizations or entities that provide entrepreneurial support services for those who are looking to start up and/or grow a business (business model training, how to create an LLC, get a contractors license, hire employees, comply with HR requirements, etc.)
 - ◆ California Employers Association (CEA)
 - ◆ California Office of the Small Business Advocate (CalOSBA)
 - ◆ California Women’s Business Centers Network
 - ◆ Cameo Network
 - ◆ The Center by Lendistry
 - ◆ Centro Community Partners
 - ◆ Construction Resource Center: Oakland (CRC)
 - ◆ Emerald Cities Collaborative: E-Contractor (ECC)
 - ◆ Green Arc
 - ◆ Mission Economic Development Fund: San Francisco (MEDA)
 - ◆ Redefine Alliance
 - ◆ Redefine Alliance Workshop
 - ◆ Renaissance Entrepreneurship Center (REC)
 - ◆ San Francisco Office of Small Business
 - ◆ San Francisco Public Utilities Commission - Contractors Assistance Center (SFPUC)
 - ◆ SCORE
 - ◆ Small Business Development Centers (SBDC)
 - ◆ Unity Council
 - ◆ US Goldman Sachs
 - ◆ U.S. Small Business Administration
 - ◆ Venturize
- Organizations or entities that provide continued education on related business management support topics like: HR and business management, financial literacy, marketing, and back-office support
 - ◆ Accion Opportunity Fund

- ◆ Bay Area Rapid Transit (BART)
 - ◆ Building Performance Institute (BPI)
 - ◆ California Women’s Business Centers Network
 - ◆ The Center by Lendistry
 - ◆ Centro Community Partners
 - ◆ Contractor State Licensing Board (CSLB)
 - ◆ Construction Resource Center: Oakland (CRC)
 - ◆ Emerald Cities Collaborative: E-Contractor (ECC)
 - ◆ Energy Code ACE
 - ◆ Green Arc
 - ◆ Mission Asset Fund (MAF)
 - ◆ Mission Economic Development Fund: San Francisco (MEDA)
 - ◆ North Coast Builders Exchange (NCBE)
 - ◆ Redefine Alliance Workshop
 - ◆ Small Business Development Centers (SBDC)
 - ◆ TMC Community Capital
 - ◆ Unity Council
 - ◆ US Goldman Sachs
 - ◆ Venturize
- Organizations or entities that provide access to business management guides and consulting
 - ◆ Building Performance Institute (BPI)
 - ◆ California Office of the Small Business Advocate (CalOSBA)
 - ◆ California Women’s Business Centers Network
 - ◆ Centro Community Partners
 - ◆ Construction Resource Center: Oakland (CRC)
 - ◆ Pacific Community Ventures (PCV)
 - ◆ Renaissance Entrepreneurship Center (REC)
 - ◆ Small Business Development Centers (SBDC)
 - ◆ US Goldman Sachs
 - ◆ Venturize

Contractor Support Organizations



Business Management Supports

✦ **Accion Community Fund (AOF)**: Accion Community Fund not only provides personalized support, educational resources, and a strong support network to small business owners who receive a small business loan. They also offer a free platform, Learn with AOF, which is the leading platform for personalized financial education tailored to small business owners. Through this platform AOF offers comprehensive business advising, one-on-one advice, and group coaching opportunities for small businesses provided by experienced business advisors. When a contractor joins their platform, they become a part of a community and have access to:

- Free business advising
- AOF webinars
- Online courses

To get started and join the Learn with AOF platform, follow this link and create an account.

- **Contact Information - Phone**: 844-677-3863
- **Contact Information - Email**: Fill out the Contact Form with your name, email, organization and questions, and someone will connect you with the right person to answer your questions.
- **Address**: 111 W. St. John Street, Suite 800, San Jose, CA 95113
- **Geography**: National, California, 9-County Bay Area

✦ **Associated Builders and Contractors (ABC)**: ABC is the nation's premier construction association and provides a strong foundation for their members' growth through business management expertise, networking opportunities, and more. ABC provides thought leadership and analysis on economic trends, project management, workforce development, etc. to help members achieve peak business performance. ABC also hosts local and national events throughout the year, as well as peer group meetings, allowing members to connect with their peers to share ideas, develop connections, and find avenues to grow and improve their businesses. If you are interested in learning more about the services ABC offers or interested in joining their network, you can fill out their Interest Form to learn more. Completed forms will be forwarded to one of ABC's 67 chapters nationwide based on your location to start the conversation.

- **Contact Information - Email:** members@abc.org
- **Address:** Address will depend on the closest chapter to your location. Please fill out the [Interest Form](#) to be connected.
- **Geography:** National, California, 9-County Bay Area

✦ **[Associated General Contractors of America \(AGC\)](#):** AGC of America is the leading association for the construction industry and provides a full range of services to satisfy the needs and concerns of their members. As a member of AGC, contractors and their workers gain access to dynamic networking opportunities where they can make connections and expand business opportunities by attending events and virtually connecting with other members and colleagues. To join AGC as a member, a contracting company must join through a local chapter found here. When a company joins as a member, all company employees are eligible to take advantage of all benefits and services at both the chapter and through AGC of America. Membership dues vary by chapter, and contractors are encouraged to reach out to their regional chapter to find out more about dues.

- **Contact Information - Phone:** (703) 548-3118
- **Contact Information - Email:** Fill out the [Contact form](#) with your name, email, and questions and someone will get back to you
- **Address:** Chapter addresses will vary. Please use the [map tool](#) to find the address of your closest chapter.
- **Geography:** National, California, 9-County Bay Area

✦ **[Barrett Business Services \(BBSI\)](#):** BBSI is a trusted resource for employers seeking integrated back-office support and risk management solutions. Their offerings related to Business Management include:

- Full-service payroll processing and tax compliance
- Human resources consulting (hiring, onboarding, handbooks, performance management)
- Workplace safety training and OSHA compliance assistance
- Business consulting and strategic planning

They specialize in supporting construction companies and help reduce risk while streamlining operations. BBSI's specialty is pairing contractors with a local team of professionals who get to know them and seek to understand their business challenges. The local team assigned to each contractor will help share their vision for success and support it with consulting services in the areas of HR, risk and safety, and business strategy.

- **Contact Information:** Fill out the form located at the bottom of this [webpage](#) to get connected with an agent
- **Contact Information - Phone:** 408-321-9901
- **Address:** Find the closest BBSI office to you utilizing the map tool on this [webpage](#)
- **Geography:** National, California, 9-County Bay Area

✦ **Bay Area Rapid Transit (BART):** BART's Office of Civil Rights (OCR) provides Pre-Award and Post-Award Small Business Support Services (SBSS) to increase the successful participation of small businesses on BART's construction contracts. SBSS assists small businesses to help them win work and perform projects successfully with customized technical one-to-one support, interactive training, workshops, access to potential teaming partners, and more. SBSS [Pre-award support](#) is specifically designed to support small businesses who are looking to actively compete for BART projects. Corresponding services include: Certification Assistance, Matchmaking, One-to-One Technical Assistance, and [Training Resources](#). SBSS [Post-award support](#) program assists contractors who have secured a BART contract, navigate their contract until close out. Corresponding services include: One-on-One Technical Assistance, Bi-weekly Project Meetings, Small Group Workshops on Compliance, and [Training Resources](#).

- **Contact Information - Email:** SBSupportServices@bart.gov
- **Geography:** 9-County Bay Area

✦ **BayREN Codes & Standards:** The Bay Area Regional Energy Network is a coalition of the Bay Area's 9 counties - a network of governments partnering to promote resource efficiency at the regional level, focusing on energy, water, and greenhouse gas reduction. For business management support, BayREN offers tools, trainings, and resources for [code compliance](#). [Training topics](#) covered include those for residential and non-residential buildings as well as specific trainings for heat pumps. While training is intended for local government officials and building communities, they can be offered individually or as a series addressing specific energy code compliance strategies and best practices. To request training, fill out the form included on [this page](#). The tools BayREN offers are intended to help contractors, homeowners, and other prepare successful permit applications with easy-to-understand explanations of the code requirements for their projects. Their curated tools and resources make it easier for contractors and clients to understand building codes and thus submit complete and correct applications. To review relevant permit guides, click [here](#). Contractors can also request customized guides by completing and submitting [this form](#) to get started.

- **Contact Information:** Fill out [this form](#) with your name, email, and questions and someone will contact you.
- **Address:** 375 Beale Street, 7th floor, San Francisco, CA 94105-2066
- **Geography:** California, 9-County Bay Area

✦ **Building Performance Institute (BPI):** BPI was founded in 1993 and has become the nation's premier standards development and credentialing organization for residential energy auditing and upgrade work. BPI offers a [BPI Goldstar Contractor Program](#) that contractors can participate in, which provides tools, training, marketing resources, and exclusive perks to help build a stronger, more profitable business. There is an annual fee and certain prerequisites that are required to participate in this program, but perks include:

- Top visibility on [BPI's Contractor Locator](#)
- Live webinars covering business, sales, marketing, etc.
- Access to a recorded webinar library available to all staff that offers free continuing education units
- Access to forms, templates, and best-practice guides for business operations and marketing
- Access to a direct support from BPI's Client Relations team for personalized assistance
- Discounts on guides and exams for BPI certifications

To learn more about the BPI Goldstar Contractor Program, you can fill out a general [Contact Form](#) including your name, phone number, email address, a question category, and additional information and someone will reach out to you for a follow-up. Or you can send an email directly to the address provided below.

- **Contact Information - Phone:** 877-274-1274
- **Contact Information - Email:** goldstar@bpi.org
- **Geography:** National

✦ **BuildIT:** BuildIT offers their members pre-award and post-award services including Website Development & Analysis, RFP + Contract Review & Analysis, Proposal Development, Estimating and Bidding Training, Cashflow Management & Gap Analysis, and Certification Assistance (LGBTBE, SBE, DBE, LBE). As a small business BuildIT member, you will be able to participate in industry-specific working groups and gain introductions to contractors, consultants, utilities, and public agencies in the space.

In addition to the connections made through the working groups, BuildIT offers participation in a Mentor/Protégé Program depending on the needs of the small contractor member. If you have any questions about what business management offerings BuildIT provides their members, you can fill out the contact form at the bottom of [this webpage](#).

- **Contact Information - Phone:** 415-609-2022
- **Contact Information - Email:** info@build-it.world
- **Address:** 350 Townsend Street, Suite 862, San Francisco, CA 94107
- **Geography:** National, California, 9-County Bay Area

✦ **California Employers Association (CEA):** California Employers Association (CEA) is a trade association that supports employers in all industries and sizes throughout California, including out-of-state employers with California employees. CEA offers dedicated back-office support through its HR Assist and outsourced HR services, acting as your partner HR department so you can focus on core operations. Their team will help create compliant employment policies, manage onboarding and terminations, handle interim HR coverage (for example during leave), perform HR check-ups and audits, ensure local and remote-employee compliance, and provide virtual or onsite HR business partners. These services are designed to streamline your internal HR operations, reduce your compliance risk, and free your leadership team to focus on business growth. CEA has a [Training Catalog](#) that businesses can access related to California Required Trainings, Harassment Prevention, Compliance, Employee Engagement, and much more. They also provide access to free HR forms, fact sheets, and toolkits for California employers. To access even more of their HR support, access to forms, documentation, consultation on compliance, coaching, etc., you can review their [Membership options](#) which constitute a monthly or yearly cost.

- **Contact Information - Phone:** 800-399-5331
- **Contact Information - Email:** CEAinfo@employers.org
- **Geography:** California

✦ **California Office of the Small Business Advocate (CalOSBA):** The California Office of the Small Business Advocate (CalOSBA) supports economic growth by providing resources and support to the state's 4.1 million small businesses, including non-profits and startups. CalOSBA has relationships with over 150 business advisors in the state of California that specialize in supportive services for veterans, women, government contracting, and more.

Their network of business advisors offer no cost 1-on-1 advising and finding a pathway to funding, low-cost training for every aspect of a business, and virtual consulting from advisors that are not in a certain zipcode. Find the closest business advising center to you using the search tool on [this page](#). Once you find an advisor that fits your needs, make sure to submit an interest form on the company website. CalOSBA also offers a Business Learning Center that allows small business owners to browse topics related to starting a business, managing a business, and growing a business. To learn more and find what's right for you, check their [Business Learning Center Page](#) and get started. If a small business owner needs assistance with permitting, CalOSBA also has a [Permits and Licensing Help page](#) that can direct them to the appropriate permits & licenses, and the corresponding permitting agencies that issue said permits and licenses.

- **Contact Information - Phone:** 1-877-345-4633
- **Contact Information - Email:** [Submit a Question Page](#)
- **Address:** 1325 J Street, Suite 1800, Sacramento, CA 95814
- **Geography:** California, 9-County Bay Area

✦ **[Contractors State Licensing Board & Citation Remediation \(CLSB\)](#):** The CLSB outlines on their website the steps that they take when a complaint is filed against a contractor. The CSLB has up to four years from the date of violation, and up to ten years for some hidden structural defects to determine the jurisdiction. They will then send contact letters to the contractor in question as well as the complainant and urge them to resolve the conflict. If the complaint is not resolved without further involvement from CSLB, they will attempt to mediate a resolution. A citation is only issued if the complaint cannot be resolved through mediation, and after further investigation it is found that a citation is necessary. A citation can contain a civil penalty of up to \$2,000 and/or an order of restitution to the financially injured party. To resolve the citation, a contractor must comply with the terms and conditions within 90 days or their license will be revoked. To resolve the payment, contractors should visit this [webpage](#) and follow the listed instructions.

The CSLB also offers an [HVAC Ambassador Program](#) to help promote proper HVAC installation by licensed contractors. This program was created to help promote proper HVAC installation by licensed contractors. CSLB, in partnership with the California Energy Commission, developed a series of educational fact sheets for HVAC contractors to print out and use in customer bid packets. In addition to a customizable cover letter are four informational guides about the financial and energy-saving benefits of proper installation and inspection. These resources are intended to assist in contractor's marketing efforts and set users apart from the rest of the competition.

To see the aforementioned fact sheets and resources, click [here](#). The CSLB welcomes any feedback on the quality of these resources as well. You can send them an email following this [link](#).

- **Contact Information - Phone:** 800-321-2752
- **Address:** 9821 Business Park Dr, Sacramento, CA 95827
- **Geography:** California

✦ **Contractors State Licensing Board Experts:** CLSB Experts is dedicated to providing solutions for contractors to obtain, transfer, and modify their licenses without the stress of bureaucracy. They offer comprehensive licensing solutions for contractors including, licensing application assistance, in-depth overview of different contractor licenses in California, helping eligible individuals bypass exams, assisting with license transfers, and providing tailored support for RMO licenses. CLSB Experts offers free consultations where they highlight the steps required by the CSLB, answer any questions a contractor may have, and provide tailored advice to each unique situation. Following the consultation, they will provide a contractor with a detailed outline of the procedure, a clear breakdown of fees, and a timeline. Finally, they will offer one-on-one assistance in the application preparation and submission process.

- **Contact Information - Phone:** 800-580-8129
- **Contact Information - Email:** info@lic-experts.com
- **Address:** 92 Corporate Park Suite C-803, Irvine, CA 92606
- **Geography:** California

✦ **California Women's Business Centers Network:** Funded by the SBA, CalOSBA, and GO-Biz, the California Women's Business Centers Network (CA WBC) offers no-cost advising, practical training, access to capital, and mentorship tailored for women entrepreneurs across California. To find the closest CA WBC to you and view their trainings, mentoring, and advising, type in your zip code [here](#) and find the Center that works best for your business.

- **Contact Information:** Utilize the [zip code search tool](#) to find the Center closest to your location. Number, email address, and address will vary depending on the Center you choose.
- **Geography:** California, 9-County Bay Area

✦ **Cameo Network:** CAMEO convenes the network of organizations working with small businesses to share best practices and promote new trends.

If you are an entrepreneur looking to start or expand a small or micro-business, then chances are a CAMEO member is serving your geographic region. CAMEO members provide training, lending and other opportunities to entrepreneurs with limited access to economic resources. To view the national directory of the micro-development organizations and financial institutions that are a part of the CAMEO Network, check [this resource](#).

- **Contact Information - Phone:** (510) 736-0797
- **Contact Information - Email:** cameo@CAMEOnetwork.org
- **Address:** Two Embarcadero Center, 8th Floor, San Francisco, CA 94111
- **Geography:** National, California, 9-County Bay Area

✦ **The Center by Lendistry:** The Center by Lendistry offers various programs that offer business management support for small business owners and contractors. Their [Digital Growth Accelerator Program](#) provides small diverse businesses with the wrap-around support they need to scale their businesses online utilizing digital marketing. Program benefits include virtual education through hands-on learning and resources, and up to 10 hours of small business advising from technical assistance providers. To learn more about eligibility criteria for this program, check the program's [homepage](#).

The Center's [Contractors Accelerator for Climate Resilience](#) helps diverse-owned construction businesses in Southern California access new revenue opportunities, raise capital, and accelerate business growth in renewable energy and green infrastructure. Program benefits include:

- Hybrid Education - A live virtual and in-person multi-session training program focused on business management, scalability, and new climate contract opportunities
- Business Advising - Personalized one-on-one guidance to strengthen your business infrastructure, prepare for contract bids, and increase your financial capacity.
- Capital Connections - Capital, contract, and partnership connections with industry specific matchmaking and networking opportunities.

To check your eligibility for the Contractors Accelerator program, check the program's [homepage](#).

- **Contact Information - Phone:** 213-282-9875
- **Contact Information - Email:** contactus@thecenterbylendistry.org
- **Geography:** National, California, 9-County Bay Area

✦ **Centro Community Partners:** Centro Community Partners (Centro) partners with low-to-moderate income entrepreneurs and communities to cultivate economic justice, financial freedom, and empowerment by providing entrepreneurship education, financial literacy, business coaching, and access to capital. They offer various business-related programs and services including a free 5-session [Start my Business program](#), free [Grow my Business services](#), and free [Financial Empowerment workshops](#). Their Start My Business program guides you in launching a successful venture, from creating a solid business foundation to learning the entrepreneurial mindset. Join us to build a strong foundation and embark on your path to success. Their Grow my Business program offers free personalized 1-on-1 business advisory services designed to provide entrepreneurs with expert guidance and tailored resources. Finally, their Financial Empowerment workshops in partnership with Excite Credit Union, are a series of financial empowerment workshops designed to help small business owners take control of their financial future. Workshops include improving budgeting skills, boosting credit scores, or protecting business from scams, amongst other topics.

- **Contact Information - Phone:** (510) 250-3233
- **Contact Information - Email:** help@centrocommunity.org
- **Address:** 825 Washington St, Oakland, CA 94607
- **Geography:** National, California, 9-County Bay Area

✦ **CPM Logistics:** At CPM, their mission is to bridge the gap between prime contractors, small businesses, and the communities which they serve. In addition to providing community outreach for projects, they offer small business outreach to expand access to public works projects for small contractors in California. Their Small Business Outreach services are designed to connect, support, and empower these enterprises, creating a robust pipeline of opportunity and collaboration. They help small businesses navigate bidding and procurement processes, and provide workshops, mentorship, and resource sharing to build capacity for small businesses. To learn more about CPM Logistics offerings, feel free to reach out to them using the contact information listed below.

- **Contact Information - Phone:** 510-255-1523
- **Contact Information - Email:** information@cpmlogistics.net
- **Geography:** California, 9-County Bay Area

✦ **Contractors License Guru:** This service is run by former California State Licensing Board Application Technician and provides various contractor services including

education and support for obtaining or renewing a California contractor's license, helping with experience requirements, exam preparation, and navigating regulatory issues, while providing practice exams and tailored training materials. They offer tailored one-on-one service for contractors who are pursuing their contractors license, additional classification, or corporation status. Various study guides and exam kits are available for purchase including those for Residential Remodeling, Hazardous Substance Removal, Specialty Trades, and much more. Also for purchase are various review services for applications if contractors want to be sure that they are filling things out correctly. To view all products and services offered by the License Guru, check [here](#). Contractors can sign up for their email newsletter and receive CSLB updates, industry news, and special offers from the License Guru [here](#).

- **Contact Information - Phone:** 888-346-2247
- **Contact Information - Email:** enter your name, email address, and your contractor license/application number [here](#) and get in touch with the provider.
- **Address:** 9016 Mojave Dr, Sacramento, CA 95826
- **Geography:** California

✦ **Construction Resource Center: Oakland (CRC)**: The Construction Resource Center (CRC) was established in 2014 by Turner Group Construction (TGC) to teach the business side of construction. As a contractor native to the Bay Area, TGC recognized a significant shortage of skilled contractors and tradespeople, a gap expected to widen over time. In response, TGC developed a comprehensive educational platform—both online and on-site—designed to provide evidence-based training. This program supports contractors and tradespeople by teaching standard operating procedures and best business practices, fostering more efficient business operations and higher profit margins. CRC is a community of industry professionals including Turner Construction, Alten Construction, EBMUD, City of Oakland, and Chevron. Through a CRC Membership, members can gain access to this network of professionals, handbooks that guide contractors on how to properly invoice, how to fill out industry-specific forms, and how to complete and submit them.

The handbooks cover business related topics including: how to manage your business and projects to save money, financial management, contracts & contract review, understanding project labor agreements, etc. Bid notifications are also sent out regularly to members for residential and commercial projects, and members can request assistance with bid packages and meet with estimating professionals to ensure they have a competitive bid and “cover all costs”. The CRC also To join as a member of CRC, select an annual membership [here](#).

- **Contact Information - Phone:** 510-835-0400
- **Contact Information - Email:** lhawkins@constructionresourcecenter.org
- **Address:** 8055 Collins Dr. Oakland, Ca. 94577
- **Geography:** 9-County Bay Area

✦ **Construction Trades Workforce Initiative (CTWI)**: CTWI is the nonprofit partner of the California East Bay Area and Baltimore-DC Metro Building Trades, and works towards building a more sustainable construction industry that is representative of the communities that they serve. Union employers can partner with CTWI to develop competitive bid proposals that incorporate workforce development solutions, amongst other things. CTWI has also created template RFP language to assist union contractors with applying to RFP's, as well as a template Letter of Assent, or Agreement to be Bound to accompany the PLA/CWA model language. To learn more about CTWI's offerings to union contractors and how to become union signatory, fill out the [contact form](#) to get in touch with someone.

- **Contact Information:** Fill out the [contact form](#) with your name, phone number, email, and message, and someone will reach out to you.
- **Address:** 7750 Pardee Ln, Suite 100, Oakland, CA 94621
- **Geography:** 9-County Bay Area

✦ **California Department of Industrial Relations Wage Theft Citation Remediation (DIR)**:

If you are accused of wage theft, an investigator will visit your workplace to conduct an inspection. Questioning of the employer and/or workers at different work locations may occur. If the investigator determines that an employer did not follow the required labor laws, they issue citations for civil penalties and wages that the employer owes the workers. Investigators will work with employers to correct the problem, and to ensure that they abide by all labor laws. To review the policies and procedures for wage claim processing, check [here](#). To review information on wage claim adjudication, check [here](#). Wage Claim citations are resolved by payments directly to the employee(s) after thorough investigation. If an employee(s) has left the accused company and cannot be contacted, checks can be sent directly to the Labor Commissioner with an explanation of your efforts to contact said employee(s).

- **Contact Information - Phone:** 833-526-4636
- **Contact Information - Email:** DLSE2@dir.ca.gov
- **Address:** Find the closest district office to you [here](#)
- **Geography:** California

✦ **Designated Applicants for the TECH Program:** Through TECH Clean California, Contractors can partner with a Designated Applicant (DA), which is a third-party organization that submits and manages rebate claims on behalf of participating contractors in the TECH Clean California program. Partnering with a DA provides benefits including:

- Streamlined Administration: DA's manage claim submissions and corrections, saving the contractor time
- Flexible Incentive Delivery: Contractors can choose to provide incentives to their customers in a way that aligns with their business strategies
- Direct Payments: Incentive payments can be issued directly to your DA

To establish a convenient DA relationship, contractors can fill out the [Designated Applicant form](#). Contractors can review which DA's are available in their area by scrolling down to the "Current DA's and Their Contact Information" section on this [webpage](#).

- **Contact Information:** For more questions related to the TECH DA program, please submit a Help Ticket on [this page](#) with your name, email, and CSLB license number.
- **Geography:** California

✦ **Emerald Cities Collaborative - E-Contractor Academy (ECC):** ECC is a nonprofit organization that advances racial, economic, and climate justice to build communities that are more equitable, economically just, and sustainable. They offer a free 7-week training program called the E-Contractor Academy that prepares women, minority, and diverse business enterprise (WMBE) contractors to perform and compete for energy and water efficiency retrofit and other green infrastructure projects. The program typically involves a collaboration between a local or regional government entity and a local financial institution. Participating contractors learn to bid and manage large-scale projects that include labor and community workforce standards and they receive comprehensive, strategic business support. Specific support services include:

- Procurement assistance
- Training/technical assistance and mentoring in the energy efficiency/renewable sector
- Monitoring and compliance
- Affiliation with the building and construction trade unions
- Connect with project initiators

In addition to these services, participating contractors are included in ECC's 3,000+ strong national small diverse contractor network that increases connections to project opportunities, resources, events, and trainings, and provides 1-on-1 support after

academy graduation. Licensed contractors with an annual business revenue of \$25K to \$3M, those in or seeking to expand into electrical, plumbing, and HVAC trades, MWDBE's, and owners seeking to grow their residential electrification business are highly encouraged to apply. To review Northern California's (Bay Area) E-Contractor Academy offering, click [here](#). Their current cohort is closed, but contractors are encouraged to fill out an [interest form](#).

- **Contact Information - Email:** eccbayarea@emeraldcities.org
- **Geography:** National, California, 9-County Bay Area

✦ **Energy Code ACE:** This one-stop-shop offers no-cost tools, trainings, and resources to help contractors comply with California's Title 24, Part 6 Building Energy Code, and Title 20 Appliance Standards. Contractors can utilize their [Virtual Compliance Assistant](#) which creates Certificates of Compliance and Certificates of Installation for non-residential, hotel/motel, high-rise multifamily, and low-rise multifamily projects. Contractors can also browse a [portfolio](#) of on-demand and live online training alternatives on California's Energy Code and Title 20 regulations, tailored to a variety of industry professionals. Offers project help and forms assistance for residential, nonresidential and high rise multifamily, and low rise multifamily. Fact sheets and outreach materials are available for download and review related to building codes and appliance codes, as well as annotated forms for contractors to review.

- **Contact Information:** To get in contact with an Energy Code Ace expert, [create an account](#) for free, sign in, and fill out a contact form
- **Geography:** California

✦ **Executive Aspirin:** EXECUTIVE ASPIRIN, LLC focuses on offering comprehensive administrative support to small businesses, organizations, and individuals seeking to optimize their operational efficiency, streamline processes, and enhance productivity. They are committed to delivering unparalleled consulting services tailored to meet the unique needs and objectives of their clients. They offer support for core competencies like virtual assistance and support, administrative support pre-qualifications, help with RFI's, and general compliance, scheduling, email management, and data entry. In particular, Executive Aspirin offers HR Support services and Bookkeeping/Payroll assistance which includes things like:

- Onboarding
- Employee Training, and
- Policy Development.

- Invoicing and Expense Tracking
- City/State Certified Payroll (LCP Tracker, Department of Industrial Relations, Elation, etc.)
- **Contact Information - Phone:** 510-830-8294
- **Contact Information - Email:** executiveaspirinllc@gmail.com
- **Address:** Hercules, CA 94547
- **Geography:** 9-County Bay Area

✦ **Grecco for Trades:** Grecco Inc. provides software tools that help contractors and service professionals identify and calculate rebate and incentive combinations for their customers' home system upgrade projects. Their platform analyzes customer and project-specific information to help identify potential rebate stacks and savings opportunities. Grecco for Trades is a tool that helps you instantly calculate the best rebate stack for your heat pump and heat pump water heater projects, helping you to stay competitive and win more green projects. To use this tool for rebate stacking and incentive tracking, it is a \$250 monthly fee. To learn more about what Grecco for Trades can do for you and your business, you can contact the administrator via the contact information provided below.

- **Contact Information - Phone:** 440-319-8061
- **Contact Information - Email:** support@greccofortrades.com
- **Geography:** California

✦ **Green Arc:** At Green Arc, their aim is to provide professional-grade business advisory and financial leadership to dynamic startups or expanding businesses looking to maximize their business potential. Small business owners who work with Green Arc will receive instant impact through: expert financial oversight without full-time cost, strategic planning and execution support, clear financial insights and KPI tracking, and proactive opportunity identification. Long-term impacts include: proven frameworks and methodologies, technology-enabled solutions, industry best practices, strategic decision support, and scalable financial leadership. To get started with Green Arc, contractors should schedule a meeting through [Calendly](#).

- **Contact Information - Phone:** 832-849-6537
- **Contact Information - Email:** solutions@greenarcgrp.com
- **Geography:** National

✦ **Mission Asset Fund (MAF):** MAF is located in San Francisco’s vibrant Mission District founded in 2007 when the Levi Strauss Foundation and a dynamic group of community leaders came together and imagined a different future for Mission residents. MAF offers various financial services for small businesses to take advantage of including online financial workshops, one-on-one meetings with financial coaches, and even a mobile app containing financial resources. To view ongoing financial workshops and events, check their page [here](#). The free myMAF app provides financial education, tools, and resources to create a personalized action plan. Business owners can use it to track their progress and celebrate reaching financial goals. To review all the services provided by the myMAF app, check their webpage [here](#).

- **Contact Information - Phone:** 888-274-4808
- **Contact Information - Email:** programs@missionassetfund.org
- **Address:** 3269 Mission Street, San Francisco, CA 94110
- **Geography:** 9-County Bay Area

✦ **Mission Economic Development Fund - San Francisco (MEDA):** MEDA offers free services to low- and moderate-income families, with a geographic focus on the San Francisco Bay Area. MEDA’s [Financial Education & Coaching Program](#) provides free, dynamic Spanish and English workshops and comprehensive one-on-one coaching for low- and moderate-income individuals and families seeking robust financial health and support services. With a primary focus on improving credit scores, raising income, increasing saving and reducing debt, MEDA’s Financial Education & Coaching Program is based on an individual or family’s long-term financial goals, as well as their short-term financial needs. Their comprehensive program is always coupled with action planning and next steps. For more information on participating in MEDA’s Financial Education & Coaching Program, you can email them at: fintax@medasf.org. MEDA also has a [Business Development Program](#) including services to help small business owners:

- Prepare a business plan
- Start and expand a business, plus commercial lease negotiation
- Prepare a marketing plan to attract and retain customers
- Apply for a low-interest, small-business loan (Community Loan Fund at MEDA)
- Use technology to improve a business
- Learn marketing and social media skills
- Strengthen personal finances for successful business ownership

For more information on MEDA’s Business Development Program and Services, you can email them at: business@medasf.org.

- **Contact Information - Phone:** 415-282-3334
- **Address:** 2301 Mission Street (@ 19th Street), Suite 301, San Francisco, CA 94110
- **Geography:** 9-County Bay Area, San Francisco County, CA

◆ **National Association of Minority Contractors - Northern CA Chapter (NAMC):** NAMC is a nonprofit trade association that was established in 1969 to address the needs and concerns of minority contractors. They provide contractor members with a multi-level support system focused on advocacy, business development, and workforce development. Their NorCal Chapter partners and facilitates direct relationships with local organizations such as Construction Resource Center and Executive Aspirin to assist members with business development and identify and secure new project opportunities. These memberships are offered in different tiers based on the gross sales of a business (prices for membership range from \$0 to \$1,200), with all tiers receiving the same access to membership benefits. Memberships provide access to exclusive projects and contracting opportunities with local, state, federal, and private corporations as well as prioritized access to projects from NAMC-NorCal's corporate partners, access to Chapter services, resources, programs, and networking opportunities, and assistance with business growth.

- **Contact Information - Phone:** 877-206-6009
- **Contact Information - Email:** info@namcnorcal.org
- **Address:** 8055 Collins Drive, #210, Oakland, CA 94621
- **Geography:** California, 9-County Bay Area

◆ **North Coast Builder's Exchange (NCBE):** The NCBE is a non-profit contractors association that provides services and representation to construction-related firms in Sonoma, Mendocino, Lake, and Napa Counties. They're meant to be a "one-stop-shop" for contractors, and NCBE members can count on them to provide access to thousands of jobs out-to-bid, safety trainings, marketing and advertising opportunities, and a broad array of seminars and workshops. One of the main services NCBE offers is an Online Plan Room, providing members with access to construction plans and specifications for projects in the state. Members can view and download plans, as well as receive notifications about upcoming projects, which allows members to stay informed and competitive in the bidding process. To access the Online Plan Room, it is a \$300 annual subscription. Members are also given an array of advertising and marketing opportunities designed to give contractors an advantage against other contractors and attract consumers through NCBE's different programs and publications.

To become a member with NCBE, memberships range from \$662 to \$745 annually. Contractors can contact NCBE headquarters at 707-542-9502, or application forms can be filled out and submitted online [here](#).

- **Contact Information - Phone:** (415) 282-3334
- **Address:** 2301 Mission Street (@ 19th Street), Suite 301, San Francisco, CA 94110
- **Geography:** 9-County Bay Area, San Francisco County, CA

✦ **Pacific Community Ventures (PCV):** PCV offers free small business advising and connects small business owners with dedicated coaches and mentors who offer personalized guidance. Their platform removes location as a barrier, so wherever you are in America, they can find the best advisor to help your company grow. A few of the areas of expertise offered by mentors include:

- Marketing and sales
- Finance and accounting
- Executive coaching and business planning
- Human Resources and Operations
- Scaling up for new contracts
- Reducing turnover and boosting profits with a good jobs strategy
- Etc.

Most of the participants in this program are small businesses that have been in operation for at least 1 year, have annual revenues of over \$20,000, and are located in the United States. If your company doesn't meet these criteria, they encourage contacting them anyways so they can figure out the personalized assistance that works best for each business. Free, small business webinars are also available for free to access on PCV's [Youtube channel](#). They cover topics like bookkeeping basics and running your small business safely for your workers and customers.

- **Contact Information:** For more personalized assistance regarding PCV's free small business advising, set up a free account [here](#).
- **Contact Information - Phone:** 415-442-4300
- **Address:** 1714 Franklin Street, Suite 100 #347, Oakland, CA 94612
- **Geography:** National, California, 9-County Bay Area

✦ **Redefine Alliance:** Redefine Alliance offers an [Accelerator program](#) which is a 6-month, hands-on program comprising 100+ hours of applied learning. It is designed to help leaders from employment social enterprises increase their revenue and impact while strengthening their employee support services.

Their Accelerator program is a great entry point for small contractors to get familiar with their various programs and supports, and small businesses who are in the program are given grants for their participation. Two members from a participating small business will work with the peer cohort on current challenges and network with coaches and consultants in the field. Upon successful completion of the Accelerator program, leadership teams walk away with an implementation plan, inclusive of strategies and prototypes to increase their enterprise's financial sustainability, grow the number of people employed, and strengthen their programmatic support. To review eligibility requirements for the program, check [here](#).

- **Contact Information - Phone:** 415-561-6677
- **Contact Information - Email:** To contact someone via email, please fill out the [contact form](#) with your name, email address, organization, and your questions.
- **Address:** 785 Market Street, Suite 1200, San Francisco, CA 94103
- **Geography:** National, California, 9-County Bay Area

✦ **[Redefine Alliance Workshop](#):** This workshop is a virtual capacity building toolbox to help you build, grow, and sustain high-impact employment social enterprises. Contractors can explore a wide variety of resources including overviews, tools, templates, and deep dives to accelerate your journey towards an employment social enterprise (ESE). An ESE is a company who sells high-quality products and services, and reinvests their profits into their employees and communities. They exist to create jobs and economic mobility for overlooked talent across the country. Contractors can browse the Workshop by topics including:

- Introductions to ESE's
- Business Planning
- Employee Success Program
- Financial Management
- Raising Capital & Financing
- Growth Planning
- Leadership & Talent
- Marketing
- Operations

The platform also separates learning topics by stage for ESE's including if you're wanting to [manage your ESE](#) or [grow your ESE](#). If you'd like to start your free learning journey, you can browse by topic on their webpage [here](#). You can also sign up to be notified of the latest insights, tools, and resources to support your organization at the bottom of [this webpage](#).

- **Contact Information:** If you have any specific questions for the Redefine Alliance Workshop team, you can submit an [interest form](#) with your name, contact information, and question.
- **Geography:** National, California, 9-County Bay Area

✦ **Renaissance Entrepreneurship Center (REC):** Renaissance offers a range of services to help small business owners start, grow, and sustain their enterprises across the Bay Area. They provide the experienced counsel of small business professionals, with comprehensive services from inception to planning, access to capital and resources, and the ongoing assistance required to start and grow a business. Through its [training programs](#), entrepreneurs can participate in courses such as:

- *Start Smart:* helps develop business ideas and test feasibility using the Business Model Canvas
- *Business Planning:* covers marketing, operations, financial projects, and networking to construct a complete business plan
- *Business Prep Class:* A fast-paced introduction to essential business tools. Ideal for simpler business ideas or those who want to launch efficiently without the need for extensive planning.

They also offer workshops focused on specific skills like marketing, technology, management, finance, QuickBooks, and taxes, as well as industry-specific sessions in areas such as construction. In addition to group classes, Renaissance provides one-on-one consulting for personalized business guidance, as well as [networking events](#) where small business owners can connect with peers and build support networks. Notably, Renaissance runs the [San Francisco Women's Business Center](#), which is partnered with the Small Business Administration (SBA), to provide business training, counseling, access to capital and markets, and support strategies for entrepreneurs in the Bay Area.

- **Contact Information:** Since REC has various locations across the Bay Area of California, please visit their [contact page](#) to find the closest center near you along with the appropriate phone number and address.
- **Geography:** 9-County Bay Area

✦ **RockRabbit:** RockRabbit is a leading clean energy technology company that specializes in streamlining access to affordable electrification for everyone. Their software platform is designed to streamline incentive navigation for contractors and program implementers, and primarily serves water heating and HVAC contractors in single-family and small multifamily buildings.

For contractors, RockRabbit’s platform allows them to incorporate rebates into their businesses to drive customer sales and satisfaction. It allows contractors to quote with confidence, navigate complex and changing requirements, and they can even access expert help as needed. For more information on the RockRabbit platform, contractors can [schedule a demo](#) to understand the platform and see if it is right for you and your business. Once a contractor is onboarded, they collect project data, determine eligibility, and submit applications through RR’s interface for energy upgrade incentives.

- **Contact Information:** Contact information should be provided if you join their platform. If you have any questions or want to learn more, please [schedule a demo](#) to speak to a representative and learn more about the platform.
- **Geography:** California

✦ **[San Francisco Permit Services:](#)** The San Francisco Department of Building Inspection issues building, electrical, plumbing/mechanical, and other construction-related permits to ensure that proposed construction meets all safety requirements in the City of San Francisco. Their permitting services are compiled into a website database that is separated into different sections for:

- Permitting Services
- In-House Review for Building Permits
- Permit Processing
- Online Permits
- Addressing
- At Plan Review
- Permitting Resources

Permit Services provides technical support in the areas of code development and information, as well as coordinating the Building Occupancy Program.

- **Contact Information - Phone:** 628-652-3240
- **Contact Information - Email:** dbi.cpbrequest@sfgov.org
- **Address:** 49 South Van Ness Ave, 2nd floor, San Francisco, CA 94103
- **Geography:** San Francisco County, CA

✦ **[San Francisco Public Utilities Commission - Contractors Assistance Center \(SFPUC\):](#)** The Contractors Assistance Center (Center) is a free resource that professional service firms, construction companies, vendors and suppliers can use to help establish or grow their business. It is a service for small, local businesses to get the tools and guidance needed to take advantage of City contracting opportunities.

They provide tailored services to the specific needs of individual small business owners based on an initial consultation. This assistance includes: getting certified with different government agencies and finding contracting opportunities that fit your firm's experience, expertise and capacity, technical assistance and training through classroom and one-on-one counseling, proposal/bid preparation, and understanding procurement requirements. The Center also has a program called, "Getting Down to Business" which is an 11-week program designed to provide local, small construction businesses with technical training to ensure access to City contracting opportunities. The program helps businesses develop useful strategies for submitting competitive proposals, and insight on how to function at a higher level of business operation in a highly tailored, individual class environment. If you are interested in this program, please fill out the [interest form](#). If you would like to explore the services provided by the Center, you can visit their office listed below from Monday - Friday between 9am - 5pm. Or contact them through the phone number and email listed below.

- **Contact Information - Phone:** 415-467-1040
- **Contact Information - Email:** atp@sfgov.org
- **Address:** 150 Executive Park Blvd, Suite 1300, San Francisco, CA 94134
- **Geography:** San Francisco County, CA

✦ **[San Francisco Office of Small Business](#):** San Francisco's Office of Small Business is the city's central point of information for small businesses. They offer a step-by-step guide for starting a business in San Francisco, resources for small business owners who want to grow their businesses, resources for small business challenges, as well as free small business counseling. The resources cover a wide variety of topics including:

- [Loans and borrowing money for your business](#)
- [Getting certified as a Local Business Enterprise \(LBE\)](#)
- [Improving ADA accessibility for your business](#)
- [Greening your business](#)
- [Finding grants for your small business](#)
- And more

For [small business counseling](#), the Office of Small Business offers scheduled appointments and walk-in appointments to small business owners. Owners can schedule appointments with a small business case manager, a permit specialist, or a commercial leasing specialist through [their website](#), or owners can submit a specific question using [this form](#) and a small business case manager will assist.

- **Contact Information - Phone:** 415-554-6134
- **Contact Information - Email:** sfosb@sfgov.org

- **Address:** 1 Dr Carlton B. Goodlett Place, Room 140, San Francisco, CA 94102
- **Geography:** San Francisco County, CA

✦ **SCORE:** SCORE positively impacts communities, local businesses and the national economy by providing free, expert mentoring and educational resources to help entrepreneurs start and grow their businesses. SCORE offers multiple business management and financial literacy resources including a free mentoring service to any aspiring or established owners of a U.S.-based business. SCORE partners small business owners with one-on-one mentoring to support success by providing experienced advice, consulting on best practices, and educating business owners on small business topics. Through their mentorship program, SCORE offers targeted support to women entrepreneurs through their women entrepreneur resource hub. Women can explore expert resources, tools and mentorship designed to support them at every stage of their entrepreneurial journey. The hub offers practical guidance, funding insights, and inspiration from successful women-owned businesses. To get connected to the appropriate mentor for you, contractors can enter their zip code on [this page](#) and complete the mentoring request form to be paired with a local expert. In addition to their mentoring program, SCORE offers [small business education](#) through live and recorded webinars, in-person and online workshops, events and courses led by industry experts. Finally, SCORE provides small business owners with business planning and financial statements in a [template gallery](#). In this free template gallery, small business owners have access to user-friendly templates for business planning, finance, sales, marketing, and management, designed to assist you in developing strategies for either launching a new business venture or expanding an existing one.

- **Contact Information - Phone:** 800-634-0245
- **Contact Information - Email:** To get connected with someone via email, please fill out the [contact form](#) with your name, email, subject, and question.
- **Geography:** National, California, 9-County Bay Area

✦ **Small Business Development Centers (SBDC's):** Small Business Development Centers for the California Region can be found utilizing the Zip Code tool at the bottom of [this page](#). SBDC's offer various services for small businesses that include: 1-on-1 business advising services at no cost and 100% confidential, virtual and in-person workshops and trainings at no cost, as well as regional programs which can help get your business off the ground. SBDC's business advising areas include advising on: [starting a business](#), [planning](#), [marketing](#), [financial](#), [management](#), and [growing](#) or [selling](#) your business.

Contractors can view SBDC's event/webinar calendar [here](#) and attend these sessions to understand the best business practices to help their business succeed. There is also a [library](#) of on-demand recorded webinars that contractors can view on their own time.

- **Contact Information:** The closest SBDC to you will determine the appropriate phone number and address to contact them. Use the [zip code tool](#) to find the closest SBDC to your location.
- **Geography:** National, California, 9-County Bay Area

✦ **TMC Community Capital:** TMC Community Capital not only provides fast and affordable online financing, but is committed to fostering financial stability and encouraging entrepreneurship among women-owned, low-income, and under-resourced small businesses in California. TMC offers free [DreamBuilder Entrepreneurship Courses](#) that teach aspiring and existing small business owners the skills and knowledge to start or grow a business. DreamBuilder is 13 courses long and they are interactive, convenient, and available in both Spanish and English. Once completed, graduates will develop a personalized business plan, and receive a Certificate of Completion. One additional course is offered through DreamBuilder where attendees learn about different types of capital and create an action plan to secure it. Attendees will develop a Capital Action Plan and receive a Certificate of Completion. To get started, you can register [here](#).

TMC also provides a [Youtube library](#) of educational videos covering a range of topics around financial literacy and small business success for those who want to engage in self-guided learning.

- **Contact Information - Phone:** 415-655-5419
- **Contact Information - Email:** info@tmccommunitycapital.org
- **Address:** 1611 Telegraph Ave, Suite 504, Oakland, CA 94612
- **Geography:** California, 9-County Bay Area

✦ **Unity Council:** The Unity Council is a nonprofit Social Equity Development Corporation based in Oakland. It contains a [Business Assistance Center](#) that provides: a small business help line, one-on-one coaching, financial resource navigation, marketing and promotion, business management/operations advising, tax, accounting, and HR & legal services referrals. Unity Council also offers a program in collaboration with its partners called Onward Oakland, tailored exclusively for Oakland-based businesses, although certain eligibility criteria may apply. Their services are provided at no-cost and are available in 5 languages and include:

- Loan and grant application
- Marketing
- E-commerce
- Legal Services
- Resources and referrals
- DIY skill building workshops
- Networking and community building
- Advocacy
- Business canvas model

To learn more about Unity Council's offerings, please fill out their [Intake Form](#), and a member of their team will contact you.

- **Contact Information - Phone:** 510-535-6900
- **Contact Information - Email:** admin@unitycouncil.org
- **Address:** 1900 Fruitvale Avenue, Suite 2A, Oakland, CA 94601
- **Geography:** Alameda County, CA



Union Contractor Associations: [PCA/MCAA](#) (Plumbing Contractors Association/Mechanical Contractors Association of America), [NECA](#) (National Electrical Contractors Association), and [SMACNA](#) (Sheet Metal and Air Conditioning Contractors' National Association) and other [Union Contractor Associations](#) in California offer union contractors training and assistance on topics related to business management training, business planning, financial literacy, bid preparation, contract compliance, HR management, navigating labor laws/labor relations, etc. If union contractors are interested in growing their business, these Union Contractor Associations can provide them with professional development training, guidance, and resources to pursue that. Union Contractor Associations host educational workshops and facilitate networking and connections with other union contractors through peer-to-peer mentoring spaces. To explore what business/employer management support offerings are available to union signatory contractors, please visit the most relevant local union, Building Trades Council, or contractor association. Find a list of California Building Trades Council's and local unions [here](#).

- **Contact Information:** If you are a union contractor, please navigate to your Union Contractor Association website to find the contact information. If you are interested in becoming union signatory, please contact your local Building Trade Council or local union most relevant to you, [here](#). Alternatively, you may contact [CTWI](#) and they will help to connect you to the appropriate representative.
- **Geography:** National, California, 9-County Bay Area

✦ **US Goldman Sachs 10,000 Small Business Program:** The Goldman Sachs 10,000 Small Businesses Program offers a comprehensive, no-cost educational and support package for small business owners designed to help grow their companies. Participants engage in a 12-week curriculum (about 10 hours per week) delivered in partnership with Babson College, covering key dimensions such as vision & strategy, money & metrics, leadership & results, management & hiring, marketing & sales, operations & technology, and planning & forecasting. Alongside in-class instruction, the program includes practical clinics, such as legal considerations, financial statements, lending-as-a-lender perspective, and negotiation scenarios, to give owners hands-on insight into business growth. Beyond classroom learning, participants join a network of peers going through the same journey, receive one-on-one business advice, and gain connections into alumni and mentor communities, helping them tap into relational capital and real-world guidance. To apply for the next cohort or a future cohort, apply [here](#).

- **Contact Information:** [Submit an inquiry or question](#) with your name, email address, location, and questions, and someone will contact you.
- **Geography:** National

✦ **U.S. Small Business Administration:** The U.S. Small Business Administration (SBA) offers resources for small business owners through their SBA Learning Platform. Within their [MySBALearning platform](#), small business owners can access exercises and tools, fireside chats, discussion guides, videos, self assessments, etc. that are intended to help small business grow. If you are interested in joining the free MySBALearning platform, join [here](#). In addition to the courses offered on their learning platform, they have various business topics available to browse including articles and trainings on how to [plan your business](#), [launch your business](#), [manage your business](#), and [grow your business](#). They also offer a more tailored program called [Empower to Grow](#), which is individualized coaching and training to help disadvantaged small business owners and others grow with government contracts. To be eligible to participate in this program, a small business must qualify as small according to [SBA's size standards](#), located in an area of high unemployment or low income, owned by low-income individuals, or eligible for [SBA's 8\(a\) program](#). Participants in this program will gain access to free business courses, tailored training, and one-on-one counseling to support their growth, operations, hiring, regulatory compliance, and government contracting competitiveness. Empower to Grow uplifts businesses to be procurement ready for federal, state, and local government contracts. The partnering business that provides the Empower training is [The Catalyst Center for Business and Entrepreneurship](#) and interested parties can sign up [here](#). If you have any additional questions, email them to: e2g@sba.gov.

As a small, BIPOC, women, or disadvantaged contractor who is interested in winning government contracts, the SBA also offers a Mentor-Protégé program where small businesses can learn from an experienced government contractor. Protégé's gain valuable business development experience from their mentors in several areas including:

- Guidance on internal business management systems, accounting, marketing, manufacturing, and strategic planning
- Financial assistance in the form of equity investments, loans, and bonding
- Assistance navigating federal contract bidding, acquisition, and the federal procurement process
- Education about international trade, strategic planning, and finding markets
- Business development, including strategy and identifying contracting and partnership opportunities
- General and administrative assistance, like human resource sharing or security clearance support

To learn more about the qualifications and steps to participate in this program, please review their [homepage](#) or send an inquiry email to: sbampp@sba.gov

- **Contact Information:** For assistance and interest in the Empower to Grow program, email: e2g@sba.gov. For assistance and interest in the Mentor-Protégé program, email: sbampp@sba.gov
- **Geography:** National

✦ **Venturize:** Venturize offers a [Business Essentials](#) page that supports small businesses at various stages in their journeys including resources related to:

- [Planning Your Business](#): allows small business owners to access key planning tools to help refine their business ideas and successfully launch said business
- [Launching Your Business](#): provides resources to help small business owners navigate legal considerations, open a brick-and-mortar location, secure funding, and more
- [Growing Your Business](#): offers materials to bring your business to the next level by implementing Venturize business strategies
- [Starting your Business Roadmap](#): provides a step-by-step guide to starting a business
- [Events & Videos](#): browse a library of upcoming and recorded webinars to learn about access to capital, business planning, benefits, and more from Venturize's small business majority team and their experts

- **Find Local Help**: a map tool to allow small business owners to find business assistance providers in their area that offer supports at little to no cost

You can be the first to access our new guides, events, courses and blogs to get on the path to business success by subscribing to Venturize's newsletter [here](#).

- **Contact Information**: To connect with someone at Venturize via email, please fill out their contact form at the bottom of [this webpage](#).
- **Geography**: National

Existing Contractor Support Resources



Continued Technical Education

Accessible and affordable continued technical education for contractors related to proper equipment installation, advanced energy efficiency + decarbonization, inclusive hiring, and building performance amongst other things, is essential for the growth of both their workers and their businesses. These identified organizations provide continued technical education opportunities and courses for small, BIPOC, and disadvantaged contractors.

- Organizations or entities that facilitate connections amongst contractors to work on projects together
 - ◆ CalTrans
 - ◆ CPM Logistics
 - ◆ Emerald Cities Collaborative (ECC)
 - ◆ Union Contractor Associations in California
- Organizations or entities that offer training for contractors and their sales representatives on how to effectively communicate the benefits of decarbonization/electrification and promote these services to homeowners
 - ◆ CEC's TREC Program
 - ◆ Emerald Cities Collaborative (ECC)
 - ◆ TECH Clean California
 - ◆ Manufacturer training such as
 - Bosch Thermotechnology
 - Carrier
 - Daikin
 - Fujitsu General
 - Johnson Controls
 - Lennox
 - LG HVAC
 - Mitsubishi Electric
 - Rheem
 - Sigler
 - Trane, and more

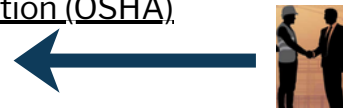


◆ Union Contractor Associations



- Organizations or entities that offer contractor training regarding labor law, building codes, relevant ordinances, discrimination and harassment prevention, workplace safety, and handling of hazardous or environmentally harmful materials

- ◆ Associated Builders and Contractors (ABC)
- ◆ Association of General Contractors (AGC)
- ◆ Building Performance Institute (BPI)
- ◆ CalChamber
- ◆ California Civil Rights Department (CA-CRD)
- ◆ California Employers Association (CEA)
- ◆ CalTrans
- ◆ Contractors State Licensing Board (CSLB)
- ◆ Department of Industrial Relations (DIR)
- ◆ Emerald Cities Collaborative (ECC)
- ◆ JobTrain Career Training Center
- ◆ North Coast Builder's Exchange (NCBE)
- ◆ Occupational Safety and Health Administration (OSHA)
- ◆ Union Contractor Associations in California
- ◆ Zack Academy



- Organizations and entities that offer continued education for contractors including on topics such as: electrification training, energy efficiency training, decarbonization, etc.

- ◆ BayREN Codes and Standards
- ◆ Building Green
- ◆ California Local Assistance Training (CalTAP)
- ◆ California Employment Training Panel (CalETP)
- ◆ Contractors State Licensing Board (CLSB)
- ◆ Construction Resource Center - Oakland (CRC)
- ◆ Cypress Mandela
- ◆ Emerald Cities Collaborative (ECC)
- ◆ Energy Code ACE
- ◆ Marin Clean Energy (MCE)
- ◆ Revalue.io

- ◆ [PG&E's WE&T Course Catalog](#)
- ◆ [SEI's Green Workforce Pathways](#)
- ◆ [TECH Clean California](#)
- ◆ [Union Contractor Associations](#)



- Organizations or entities that provide subsidies and/or “training grants” for training and certification fees
 - ◆ [California Employment Training Panel \(ETP\)](#),
 - ◆ [Emerald Cities Collaborative \(ECC\)](#),
 - ◆ [Marin Clean Energy \(MCE\)](#),
 - ◆ [Sonoma Job Link](#)
 - ◆ [Workforce Alliance of the North Bay](#).

- Organizations or entities that provide or connect contractors to trainings and resources on diverse and equitable hiring, as well as creating a safe and inclusive workplace culture
 - ◆ [Association of General Contractors of California \(AGC\)](#)
 - ◆ [California Employers Association \(CEA\)](#),
 - ◆ [City of San Francisco](#)
 - ◆ [Goodwill](#)
 - ◆ [NonProfitReady](#).
 - ◆ [US Equal Employment Opportunity Association \(EEOA\)](#).

- Organizations or entities that provide template workforce diversity and inclusion plans with model workforce diversity and inclusion goals, including a process to monitor and track success in meeting these goals. Also provides model language for a Safe and Respectful Jobsite Policy that addresses how the organization will handle issues of discrimination (such as sexism or racism) and bullying (such as harassment or intimidation), including model internal procedures for: Investigation of incidents of hate, intimidation, or harassment; response; and support and protection of impacted workers and whistleblowers
 - ◆ [California Employers Association \(CEA\)](#),
 - ◆ [City of San Francisco](#)
 - ◆ [California Civil Rights Department \(CA-CRD\)](#),
 - ◆ [Occupational Safety and Health Administration \(OSHA\)](#).

- Organizations or entities that provide template First Source Hiring Agreements between Contractors and Designated Training Providers
 - ◆ [Alameda County](#)
 - ◆ [City of Berkeley](#)
 - ◆ [City of San Francisco](#)

- Organizations or entities that provide model examples of welcoming language in job descriptions/application process to encourage applicants with targeted backgrounds to apply, as well as fair chance hiring language
 - ◆ [Marin Clean Energy \(MCE\)](#)
 - ◆ [National Association of Minority Contractors \(NAMC\)](#)

- Organizations or entities that provide a list of training providers that have an established track record of serving our priority populations and providing quality construction training inclusive of relevant decarbonization skills
 - ◆ Community Colleges
 - [CityBuild Academy](#)
 - [San Francisco Junior College](#)
 - ◆ [Construction Trades Workforce Initiative - Apprenticeship Guidebook \(CTWI\)](#)
 - Includes pre-apprenticeship and union apprenticeship programs
 - ◆ [Cypress Mandela](#)
 - ◆ [JobTrain Career Training Center](#)
 - ◆ [PG&E PowerPathways Program](#)
 - ◆ [Rising Sun Center for Opportunity](#)
 - ◆ [RichmondBuild](#)

- Organizations or entities that provide model CWAs or PLAs and offer technical assistance with the design and negotiation of CWAs or PLA
 - ◆ [Associated Builders and Contractors \(ABC\)](#)
 - ◆ [Association of General Contractors \(AGC\)](#)
 - ◆ [Columbia Law's Sabin Center](#)
 - ◆ [Construction Resource Center \(CRC\)](#)
 - ◆ [Construction Trades Workforce Initiative \(CTWI\)](#)
 - ◆ [Emerald Cities Collaborative \(ECC\)](#)

◆ Jobs to Move America (JMA)

◆ North America's Building Trades Unions (NABTU)



Contractor Support Organizations



Business Management Supports

- ◆ **Alameda County - First Source Hiring Program:** The Alameda County First Source Program was developed to link County residents with employment opportunities provided through the County's relationships with businesses, including contracts awarded to suppliers through the competitive process and economic development activity in the County. In practice, suppliers awarded County contracts for goods, services, or professional services valued at \$100,000 or more are automatically qualified to participate, with no additional enrollment required, and are asked to give the County 10 working days to refer pre-screened, qualified local candidates before advertising open positions to the general public. The program benefits both sides of the hiring equation: it assists County suppliers in fulfilling their staffing needs while placing County residents in sustainable, local jobs and providing workforce education and training.

Suppliers looking to get started can email the Alameda County Workforce Development Board via the email below with job descriptions and requirements, or visit [East Bay Works](#) to connect with a Career Center Business Services Consultant who will help identify and refer qualified candidates.

- **Contact Information - Phone:** 510-891-5500
- **Contact Information - Email:** acwdb@acgov.org
- **Geography:** Alameda County, CA

- ◆ **Associated Builders and Contractors (ABC):** ABC is the nation's premier construction association and provides a strong foundation for their members' growth through business management expertise, networking opportunities, and more. ABC provides thought leadership and analysis on economic trends, project management, workforce development, etc. to help members achieve peak business performance. ABC also hosts local and national events throughout the year, as well as [peer group meetings](#), allowing members to connect with their peers to share ideas, develop connections, and find avenues to grow and improve their businesses. If you are interested in learning more about the services ABC offers or interested in joining their network, you can fill out their [Interest Form](#) to learn more. Completed forms will be forwarded to one of ABC's 67 chapters based on your location to start the conversation.

- **Contact Information - Email:** members@abc.org
- **Address:** Address will depend on the closest chapter to your location. Please fill out the [Interest Form](#) to be connected.
- **Geography:** National, California, 9-County Bay Area

✦ **Association of the General Contractors of California (AGC):** [AGC](#) of California is one of the largest chapters of the Associated General Contractors of America and provides tailored regional support to contractors throughout the state. As a member of AGC, contractors and their teams gain access to trainings and education, peer-to-peer engagement and roundtable discussions, and various expos and forums. AGC offers a wide range of training and resources focused on promoting a diverse and equitable hiring in the workplace including the [Inclusive Leaders Institute](#), [Diversity in the Workplace OnDemand Training](#), and various [Diversity, Equity, and Inclusion Resources](#). They also offer over 60 in-person and virtual training sessions taught by highly-regarded instructors ranging from topics on building information modeling, safety & health training, construction accounting, and project management. For members who cannot attend the in-person or virtual trainings, there is an [on-demand training platform](#) where contractors can take pre-recorded courses on their own time. Members of AGC also get free use of their [Online Contract Documents](#) which helps contractors save time on their legal projects and related paperwork.

Contractor membership is limited to any construction firm licensed to perform construction in California with an A, B, C-8, C-12, C-21, or C-42 licenses and annual contractor dues are based on the annual volume for the previous year of construction billed for all types of contractors. For more information, please reach out via the email below.

- **Contact Information - Phone:** 916-371-2422
- **Contact Information - Email:** member_services@agc-ca.org
- **Address for Northern California:** 3095 Beacon Blvd, West Sacramento, CA 95691
- **Geography:** California, 9-County Bay Area

✦ **BayREN Codes & Standards:** The Bay Area Regional Energy Network is a coalition of the Bay Area's 9 counties - a network of governments partnering to promote resource efficiency at the regional level, focusing on energy, water, and greenhouse gas reduction. For business management support, BayREN offers tools, trainings, and resources for [code compliance](#). [Training topics](#) covered include those for residential and non-residential buildings as well as specific trainings for heat pumps. BayREN also offers public buildings assistance for contractors in the form of Decarbonization Education and Financing.

They have put together [trainings and resources](#) to support widespread adoption of decarbonization solutions in the public sector. While training is intended for local government officials and building communities, they can be offered individually or as a series addressing specific energy code compliance strategies and best practices. Contractors can also request customized guides by completing and submitting [this form](#) to get started.

- **Contact Information:** Fill out [this form](#) with your name, email, and questions and someone will contact you.
- **Address:** 375 Beale Street, 7th floor, San Francisco, CA 94105-2066
- **Geography:** California, 9-County Bay Area

✦ **[Bosch Thermotechnology](#):** Bosch is one of the world’s leading manufacturers of heating products and provides training that enables specifiers and installers to keep up to speed with the latest regulations, as well as most recent products. Their technical training officers, who have many years' experience as heating technicians, combine practical installation tips with heating theory and legislative requirements, ensuring a thorough understanding of all aspects of our products. Through [Bosch Home Comfort Factory Training](#), authorized factory trainers are available to come to your office or local distributor to provide training on installing, servicing, and troubleshooting Bosch systems. Training starts in the classroom first, followed by hands-on experience with Bosch products. To request in-class and in-person training, interested parties can fill out the “Request Training” form at the bottom of [this webpage](#).

Bosch also offers an easily-accessible [Youtube channel](#) for contractors which includes a library of videos consisting of webinars on new technologies and technology and equipment installation training for contractors.

- **Contact Information:** For general inquiries, please contact Bosch through their Request Form on [this webpage](#).
- **Geography:** National

✦ **[Building Green](#):** Building Green is the longest continuous running green building publication in the world and offers its users access to a sustainability knowledge base, sustainable building product insights, continuing education credits, webinars & reports, and examination prep. To access all of the information provided by Building Green, you can register for a monthly or yearly subscription for yourself, or a team, [here](#).

Membership grants you access to:

- **Webinars** - where you can deepen your knowledge and get continuing education units (CEU’s) with videos and webinars, taught by the leading experts in sustainable architecture and design.

- **Feature Articles, Spotlight Reports, and New Analysis**
- **Product Insights and Reviews** - independently developed guides to help you navigate what's truly sustainable in key product categories — and help you avoid what's low performing
- **Continuing Education** - new education options are offered every month for CEU's
- **Knowledge Base** - review research and writing from the past 30 years about sustainable and healthy building strategies and materials, design process, and codes/certifications

For more information on Building Green's offerings, please reference the [FAQ portion](#) of their website. If your question cannot be answered from FAQ's, please fill out the [contact form](#) with your name, email address, subject and category of your question, along with the message.

- **Contact Information - Phone:** 202-650-0280
- **Contact Information - Email:** customersupport@buildinggreen.com
- **Geography:** National

✦ **Building Performance Institute (BPI):** BPI was founded in 1993 and has become the nation's premier standards development and credentialing organization for residential energy auditing and upgrade work. The certifications offered by BPI range in pricing and topics, and are separated by category: overview certifications, primary certifications, core certifications, multifamily certifications, and advanced certifications. To explore what certifications are offered, what they cover and their duration, and any prerequisites or prices that are associated with taking the exam, check [this page](#). These certifications prepare contractors with the knowledge, skills, and safety measures necessary to install whole-home decarbonization retrofits.

BPI also offers a [BPI Goldstar Contractor](#) Program that contractors can participate in, which provides tools, training, marketing resources, and exclusive perks to help build a stronger, more profitable business. There is an annual fee and certain prerequisites that are required to participate in this program, but perks include:

- Top visibility on [BPI's Contractor Locator](#)
- Live webinars covering business, sales, marketing, etc.
- Access to a recorded webinar library available to all staff that offers free continuing education units
- Access to forms, templates, and best-practice guides for business operations and marketing

- Access to a direct support from BPI's Client Relations team for personalized assistance
- Discounts on guides and exams for BPI certifications

To learn more about the certifications acquired through BPI or the BPI Goldstar Contractor Program, you can fill out a [Contact Form](#) including your name, phone number, email address, a question category, and additional information and someone will reach out to you for a follow-up.

- **Contact Information - Phone:** 877-274-1274
- **Contact Information - Email:** hello@bpi.org
- **Geography:** National

✦ **California Civil Rights Department (CA-CRD):** The [California Civil Rights Department](#) is responsible for enforcing state laws that make it illegal to discriminate against a job applicant or employee because of a protected characteristic. The Fair Employment and Housing Act (FEHA) applies to public and private employers, labor organizations and employment agencies and prohibits harassment based on a protected category against an employee, an applicant, an unpaid intern or volunteer, or a contractor. The CRD outlines protected characteristics protected under FEHA, harassment, discrimination/reasonable accommodations, additional protections, and remedies/filing a complaint [here](#).

In addition, the CRD offers free online trainings to satisfy the California law that requires that all employers of 5 or more employees provide 1 hour of sexual harassment and abusive conduct prevention training, and 2 hours of training to supervisory employees. Both training sessions are accessed [here](#) and are offered in English, Spanish, Korean, Chinese, Vietnamese, and Tagalog. Browsing the [CRD's Resources for Employees Webpage](#) also guides you to several resources for employers including a Workplace Harassment Prevention Guide, a Reasonable Accommodation Package, Equal Pay Act Tools and Resources, Family, Medical, and Pregnancy Disability Leave for Employees Toolkit, and a Sample Equal Employment Opportunity Policy.

- **Contact Information - Phone:** 800-884-1684
- **Contact Information - Email:** contact.center@calcivilrights.ca.gov
- **Address:** 651 Bannon Street, Suite 200, Sacramento, CA 95811
- **Geography:** California

✦ **California Employers Association (CEA)**: The CEA is a trade association dedicated to serving employers in all industries and sizes throughout California, including out-of-state employers with remote California employees. CEA offers a comprehensive suite of human resources (HR) services, training programs, and membership benefits designed to help organizations navigate employment laws, enhance workforce management, and ensure compliance. An employer can purchase one-off training packages and employee handbooks, or pay an annual fee for various membership tiers. Membership tiers have varying access to the services and materials offered by the CEA and are priced differently because of this:

- Associate Membership - \$1,395 annually,
- Premier Membership - \$2,695 annually,
- Ultimate Membership - \$5,995 annually

To determine what tier is the best fit for your organization, please browse their [membership services page](#). CEA's services fall into different categories including: [HR Assistance](#), [Compliance Training](#), and [Training and Development](#). Through the Associate level membership and above, employers will have access to [CEA University](#) - a free, interactive training and information platform which offers training on topics like Workforce Violence & Harassment Prevention, Diversity & Inclusion Trainings, and Workforce Safety Training. The CEA also offers a wide variety of free HR Forms, fact sheets, and tools found [here](#).

- **Contact Information - Phone:** 800-399-5331
- **Contact Information - Email:** CEAinfo@employers.org
- **Geography:** California

✦ **California Employment Training Panel (CA-ETP)**: Active ETP contracts that are offering training separated by region in California, which is valuable for either employers seeking training for their current workforce, or for unemployed individuals interested in obtaining job skills training. Training is offered in regions including:

- [Southern California](#)
- [Northern California](#)
- [Multi-Counties Served](#)
- [Central Valley](#)
- [San Francisco / Bay Area](#)

Each spreadsheet highlights the type of training offered by each ETP account (commercial, job readiness, business, safety, etc.), whether the training is for new hires or through an apprenticeship program, and the primary contact information at each account.

CA ETP also offers Fixed-Fee Reimbursement Rates, which are used to determine the amount of funding ETP will reimburse the Contractor for each person trained and retained on the job after the completion of training. It is a flat hourly rate inclusive of training and administrative costs based on training delivery methods (e.g. Class/Lab, E-learning, Productive Lab, Computer-Based Training (CBT) and type of training (e.g. computer skills; manufacturing skills). Reimbursements are meant to simplify and expedite contracting by allowing virtually all types of training to fall under the available rates listed for 2025/2026. You can review the Fixed-Fee Reimbursement Rates [here](#). For more information on the trainings offered by these entities, reach out to the appropriate contact listed in each regional spreadsheet.

- **Contact Information:** Phone number and email addresses will vary per contact person depending on the organization providing the training in specific regions. Please refer to the [appropriate regional spreadsheet](#) to locate the contact information for each ETP account.
- **Geography:** California

✦ **California Energy Commission - Training for Residential Energy Contractors Program**

(CA-TREC): \$9,289,757 in grants is available through the CA-TREC Program to fund statewide training projects that support building energy efficiency. Various funding amounts will be available for pre-apprenticeship & apprenticeship, workforce enablement, and new and expanding projects. CA-TREC will fund California statewide residential building electrification and efficiency contractor training projects that develop the workforce necessary for long-term market transformation in whole-home efficiency; reduce cost of training contractor employees; and support programs offering testing and certifications for contractors. Funded projects must: (1) develop the workforce needed for long-term market transformation in whole-home efficiency; (2) reduce the cost of training; and (3) support programs offering testing and certifications for contractors. Programs must offer training in the installation and maintenance of residential energy efficiency equipment, such as heat pumps, heating ventilation and cooling equipment, and heat pump water heaters. To review specific deadlines and application key dates, review the [CA-TREC page](#). The application deadline for funding is December 22, 2025.

- **Contact Information - Email:** Cynthia.Rodriguez@energy.ca.gov
- **Address:** 715 P, MS-1, Sacramento, CA 95814
- **Geography:** California

✦ **California Local Assistance Training (CalTAP):** The California LTAP training catalog represents an aggregation of course offerings from a variety of institutions established to fulfill the training needs of surface transportation professionals throughout the state. This catalog serves as a central database of regulatory, compliance, planning, engineering, and technical training programs that specifically target the local public agency audience. For contractors working on public transportation projects, this database provides professional training, technical assistance, and worksite best practices to ensure and maintain roadway infrastructure. To explore each training category and the courses offered under each category, check the webpage [here](#). Fees and registration requirements for courses may vary.

- **Contact Information - Phone:** 562-985-2872
- **Contact Information - Email:** admin@caltap.org
- **Geography:** California

✦ **CalChamber:** California's Chamber of Commerce is dedicated to supporting businesses across the state with tools, resources, and advocacy to thrive in California's economy. They help businesses with everything from navigating California labor laws, to ensuring HR compliance. CalChamber offers a platform called [HRCalifornia](#) which provides employers with tools to navigate California's HR compliance, stay up-to-date on labor laws, and easily manage workplace requirements through membership. Members will be able to browse through a comprehensive HR library, utilize hundreds of resources including checklists, forms and templates, how-to guides, and sample policies, and gain access to a labor law helpline to answer any questions that are not addressed in the Q&A Library.

For business owners who may not know what they need compliance-wise in the state of California, they can visit the [CalChamber store](#) to view what is required and offered, and purchase training materials and courses for their employees. At the store, you can purchase training bundles, pamphlets and posters, and tools and publications covering a range of topics including labor law, harassment, and DEI. Many of CalChamber's offerings can be accessed through an Executive or Preferred Membership, with membership tiers and pricing found [here](#). If you have any further questions, please reference CalChamber's [customer and member information page](#).

- **Contact Information - Phone:** 800-331-8877
- **Contact Information - Email:** customer.service@calchamber.com
- **Geography:** California

✦ **CalTrans:** The CalTrans Mentor-Protégé Program (CMPP) partners with CPM Logistics to nurture the growth of nascent construction firms, particularly those that are small and disadvantaged, enabling them to effectively compete in Caltrans construction projects. The CMPP delivers on core competencies for small contractors such as:

- *Relationships and Connections:* Building a strong network within the construction sector.
- *Education, Resources, and Guidance:* Providing the necessary knowledge, tools, and advice to thrive.
- *Caltrans Fluency:* Ensuring a deep understanding of Caltrans' processes and requirements.
- *Technical Skills:* Enhancing the technical capabilities required for success in construction projects.

Each CMPP session runs six to eight months and includes interactive workshops and one-on-one sessions and is free to small contractors that participate. Workshop topics/presentations will be a collaboration between Mentor, Protégé, Caltrans Staff or a Subject Matter Expert. This approach provides supported facilitation and dialogue around the specific challenges and pain points for each participant. If you are interested in participating as a Protege, you can apply to the program [here](#). If you have any additional questions that cannot be answered by viewing the [CMPP webpage](#), you can send an email using the contact information below.

CalTrans also provides contractors access to [resources](#) related to CalTrans construction projects including: Compliance, Construction Standards, Safety, and Insurance, Policies and Procedures, Contract Administration, etc. To access the training related to CalTrans construction projects, click [here](#).

- **Contact Information - Email:** constructionmentorprotege@dot.ca.gov
- **Geography:** California

✦ **Carrier:** Carrier offers extensive contractor training through Carrier University, which has trained the HVAC industry since 1929, offers HVAC training courses and training materials for architects, building owners, consulting/specifying engineers, contractors, technicians, developers, facility managers and HVAC instructors. Carrier University includes courses on high-efficiency equipment, heat pumps, controls, and sustainable building solutions, as well as sales and business training. Contractors can take their courses through a multitude of flexible delivery methods including:

- *Classroom:* Traditional classroom instruction is enhanced with hands-on lab exercises using operational HVAC equipment.

- *Online*: Online HVAC training is available 24/7. Interactive training modules include graded knowledge checks, certificates of completion, and many are approved for continuing education units.
- *Blended*: Mix of traditional classroom or online training, with remote lab exercises and electronic access to instructors.
- *Customized Training*: If you have an interest in custom classes at your location or at the Carrier Training Center, you can contact Carrier University for more information.

Costs of courses may vary. For more information on what courses are offered through Carrier University, check [here](#). Carrier also offers free accessible [study guides](#) for various NATE certifications including a Core Study Guide, Air Conditioning, Gas Furnaces, and Heat Pumps.

- **Contact Information - Phone**: 1-800-644-5544
- **Contact Information - Email**: CarrierUniversity@carrier.com
- **Geography**: National

✦ **City College of San Francisco - CityBuild Academy**: [CityBuild Academy](#) is a pre-apprenticeship construction program administered in partnership with the San Francisco Office of Economic and Workforce Development, City College of San Francisco, community non-profit organizations, labor unions, and industry employers. CityBuild is a 12 to 18-week internationally recognized program that provides comprehensive pre-apprenticeship and construction administration training to San Francisco residents. Trainees learn college-level math while learning foundational skills, obtaining industry-recognized certifications, and gaining knowledge to enter the construction trades as successful new apprentices. Some benefits from participating in this program include receiving hands-on training and instruction, industry certifications, networking opportunities, job placement assistance, and vocational English as a Second Language (VESL) through the City College of SF.

2 sessions a year are offered along with classroom instruction at the City College of San Francisco, Evans Campus. To participate in the program, the applicant must be 18 years of age or older and a San Francisco resident with a valid CA driver's license. If you are interested in participating, you can fill out an [interest form](#) and a case manager will follow up with you to schedule an orientation and fill out an application. Following the submission of your application and participation in orientation, you will need to complete job readiness training. Once the prerequisites are completed, you will be notified if you are able to enroll in the next program cycle.

- **Contact Information - Phone**: 415-865-2105

- **Contact Information - Email:** citybuild@sfgov.org
- **Address:** 1048 Folsom Street, San Francisco, CA 94103
- **Geography:** 9-County Bay Area, San Francisco County, CA

✦ **City of Berkeley - First Source Program:** The City of Berkeley encourages contractors working on publicly funded construction projects to hire Berkeley residents through their First Source Program. The City outlines on their [First Source Program webpage](#) the steps contractors and developers must take to comply with the First Source agreement. For the example of Berkeley's First Source Hiring Form, check [here](#). For the example of their Job Order Form, check [here](#). City of Berkeley staff will refer potential applicants and work with local employment and training programs to ensure that local residents have the opportunity to apply for jobs on your project. In addition, you have the flexibility to hire Berkeley residents through your union hall or other outreach methods. For more information, you can contact someone using the phone number and email address provided below.

- **Contact Information - Phone:** 510-981-5400
- **Contact Information - Email:** LaborStandards@berkeleyca.gov
- **Geography:** Alameda County, CA

✦ **City of San Francisco:** The City of San Francisco is committed to promoting and maintaining a safe and healthy working environment where every individual is treated with civility, dignity, and respect. Their [Equitable, Fair, and Respectful Workforce Policy](#) sets forth many of the City's values, supplements, and is in addition to the City's current policies prohibiting discrimination, harassment, and retaliation and prohibiting violence and threats of violence. All City employees are expected to abide by the values and standards in the Respect Policy and must refrain from engaging in Disrespectful Behavior outlined in the document. Mandatory training, conflict management, and learning and development opportunities are listed in this document for all city employees varying by seniority. This document also outlines Management's role and responsibilities in following the policies and responding to Disrespectful Behavior.

In addition to outlining a Fair Workforce Policy, the City also requires certain folks to comply with their [First Source Hiring Program](#). Contractors are subject to this requirement if they meet any of the following criteria:

- Your business has a city-issued contract over \$350,000
- You have a special project that is administered by the Office of Economic & Workforce Development (OEWD) or required by the Board of Supervisors

- You are a developer with building permits for a residential project over 10 units. All employers must be engaged in commercial activity in the development project.
- You have a building permit application for a commercial activity that: Is over 25,000 square feet, and Involves construction that includes entry and apprentice-level positions

Contractors can review important forms, fact sheets, and other important information by scrolling down the webpage [here](#). To contact someone about the City of San Francisco's First Source Hiring Program, you can reach out via the email below.

- **Contact Information - Phone (for First Source Hiring Program):** 628-652-8400
- **Contact Information - Email (for First Source Hiring Program):** employer.services@sfgov.org
- **Address:** 1 Dr. Carlton B. Goodlett Place, City Hall, Room 244, San Francisco, CA 94102-4689
- **Geography:** San Francisco County, CA

✦ **Columbia Law's Sabin Center:** Columbia University's Sabin Center for Climate Change Law has a Community Benefits Agreement (CBA) Database where anyone can view CBA's separated by project (Solar, Energy Storage, Transportation, Retail & Residential, and more). The Database was published in conjunction with the Sabin Center's publication of the guide, *Expert Insights on Best Practices for Community Benefits Agreements*. This report outlines 35 recommendations for developers and host communities when negotiating and drafting Community Benefits Agreements (CBAs) for direct air capture hubs and other clean energy projects. The CBA's identified within the Database can be viewed in tandem with the guide, and their benefits will be highlighted for easy accessibility in a project overview on the Database. If you have access to any other CBA's that can be added to the database, please contact Ivonne Norman at in2273@columbia.edu.

- **Contact Information:** If you have any questions about the information listed in the Database, please contact Ivonne Normal at in2273@columbia.edu
- **Geography:** National

✦ **California Contractors State Licensing Board (CSLB):** The CSLB offers resources and information to help contractors perform professionally, legally, and safely. The CSLB provides a couple resources to contractors related to labor law and workplace safety which include:

- **Laws and Approved Regulations** - Along with the CSLB 2025 California License Law and Reference Book are proposed and approved regulations that contractors should be familiar with or aware of as they are pursuing work in the state.
- **Examination Study Guides** - As a contractor if you are required to take a trade and/or law examination for license, the CSLB provides various free study guides and materials. Each study guide will provide a breakdown of examination topics, sample examination questions, resource information to help you study for the exam, as well as a test strategy. In addition to study guides for C licenses and trades, the CSLB also provides study guides related to health and safety hazards including Asbestos, Hazardous Substance Removal, and Law and Business.
- **Contact Information - Phone:** 800-321-2752
- **Address:** 9821 Business Park Drive, Sacramento, CA 95827
- **Geography:** California

✦ **Construction Resource Center (CRC)**: CRC offers a collection of Guides for purchase and free for members to access, including a guide to Understanding Construction Unions and Project Labor Agreements (Guide #4). Contractors interested in learning more about how union contractor organizations function can purchase this guide and enroll in CRC's Construction Unions and PLA class. CRC offers model PLA examples and assistance with design as well. Hands-on technical assistance to contractors, tradesperson, and future construction professionals is also offered through a membership with CRC, available 24/7. CRC is also planning on offering a 10-week evening energy efficiency training course starting in 2026. If you have any questions regarding membership or Guide #4, you can fill out a contact form with your name, phone number, email address, and question, and someone will reach out to you.

- **Contact Information - Phone:** 510-835-0400
- **Contact Information - Email:** lhawkins@constructionresourcecenter.org OR lturner@constructionresourcecenter.org
- **Address:** 8055 Collins Dr. Oakland, Ca. 94577
- **Geography:** 9-County Bay Area

✦ **Construction Trades Workforce Initiative (CTWI)**: CTWI is the nonprofit partner of the California East Bay Area and Baltimore-DC Metro Building Trades. They bridge the gap between organized labor, job seekers, and key stakeholders and connect people to life-changing career opportunities in the union construction trades. CTWI offers educational resources on Understanding Project Labor Agreements (PLAs) and How to Become a Union Signatory Contractor, and provides technical assistance to agencies to design and implement model PLA/CWA language around workforce development.

- **Contact Information:** Fill out the [contact form](#) with your name, phone number, email, and message, and someone will reach out to you.
- **Address:** 7750 Pardee Ln, Suite 100, Oakland, CA 94621
- **Geography:** California, 9-County Bay Area

✦ **[Construction Trades Workforce Initiative - Apprenticeship Guidebook \(CTWI\)](#):** Within CTWI's California Bay Area Apprenticeship Guidebook, updated for 2025, introduces readers to the full range of more than 25 trades, and the requirements and step-by-step process to get into each one. The Guidebook illustrates both pre-apprenticeship and union apprenticeship programs that are designated training providers, highlighting the minimum qualifications to participate, the application process, cost, additional requirements, and contact information for each program. For union apprenticeship programs, the Guidebook includes hourly wages, program length, and training that is provided through the program (if applicable). If you or someone you know is interested in participating in a pre-apprenticeship or union apprenticeship program, please review the guidebook to find the program that best fits your needs.

- **Contact Information:** For each pre-apprenticeship and union apprenticeship listed within the Guidebook, contact information for that respective program will be listed. If you have any questions about the Guidebook, you can contact CTWI directly through their organization's [Contact Form](#)
- **Geography:** California, 9-County Bay Area

✦ **[CPM Logistics](#):** At CPM, their mission is to bridge the gap between prime contractors, small businesses, and the communities which they serve. CPM offers small business outreach to expand access to public works projects for small contractors in California. Their Small Business Outreach services are designed to connect, support, and empower these enterprises, creating a robust pipeline of opportunity and collaboration. They ensure that every qualified small business has a seat at the table and provides access to resources, relationships and technical knowledge. To learn more about CPM Logistics offerings, feel free to reach out to them using the contact information listed below.

- **Contact Information - Phone:** 510-255-1523
- **Contact Information - Email:** information@cpmlogistics.net
- **Geography:** California, 9-County Bay Area

✦ **[Cypress Mandela Training Center](#):** The Cypress Mandela Training Center is a community based organization dedicated to improving the lives of the people it serves by providing pre-apprentice construction and life skills training along with employment assistance.

They offer a free 16 week pre-apprenticeship training program for Bay Area men and women ages 18 and older. Through this hands-on and in classroom program, students will be prepared for skilled trades jobs for today's construction industry. In addition to their pre-apprenticeship training program, Cypress Mandela offers additional certification programs including:

- EPA Environmental Health & Safety Certification
- UC Berkeley Labor Occupational Health & Safety Program Certification
- Advanced Training PG&E PowerPathway Program
- Bay Area Rapid Transit Pathway Training Program
- Energy Efficiency Training Program

To apply for Cypress Mandela's pre-apprenticeship program, you can fill out an application here. If you have any questions about the pre-apprenticeship program or additional certifications offered, you can fill out a contact form at the bottom of the page with your name, email address, phone number, zip code, and your question. Someone will reach out to you to answer your questions.

- **Contact Information - Phone:** 510-208-7350
- **Contact Information - Email:** info@cypressmandela.org
- **Address:** 977 - 66th Avenue, Oakland, CA 94621
- **Geography:** 9-County Bay Area, Alameda County, CA

✦ **Daikin:** Daikin provides heating, cooling, ventilation, air purification, low global warming potential (GWP) refrigerants, and connected devices for residential, commercial, and industrial spaces. For training and education, they direct contractors to the HVAC Learning Center as its main training hub for HVAC professionals, distributors, and dealers. The HVAC Learning Campus offers three training formats:

- Instructor-Led Training
- On-Demand Training
- Simulation Training

Sales Training and Technical Training is also available upon request. In addition to various trainings, HVAC Learning Campus gives contractors access to their resource library which houses various business tools and training resources related to things like: business planning, managing conflict, past webinars, and even a sustainability series.

Daikin also runs Daikin University which is only accessible for contractors who become Daikin Comfort Pros.

Daikin University is a robust learning management system that offers a variety of classroom, online, video and webinar training and provides many benefits, such as: training catalog and calendars, automated registration, certificates of completion, transcripts, Daikin U products, and more.

- **Contact Information:** To get in contact with a representative, you can fill out their contact form [here](#).
 - To contact someone at the HVAC Learning Campus, you can submit a contact form [here](#).
- **Geography:** National

✦ **California Department of Industrial Relations (DIR):** Outreach and education is a fundamental part of DIR's mission and they provide essential information to educate workers on their rights and to help employers understand their responsibilities. They ensure that workers and employers have the information they need on workplace safety and health, labor laws, workers' compensation, and more. The DIR has a [Training Materials, Publications, and Forms page](#) for employers to use to support training, education, and compliance with the laws and regulations enforced by the DIR. Training materials, publications, and forms are separated into categories based on the compliance agency:

- Cal/OSHA (Division of Occupational Safety and Health)
- Labor Commissioner's Office (Division of Labor Standards Enforcement)
- Division of Workers' Compensation (DWC)
- Office of Self-Insurance Plans (OSIP)
- Business Management Office (BMO)

The DIR also includes an [Apprenticeship page](#) on their website which highlights what it takes to become an apprentice, a [tool](#) to find available apprenticeship programs near you, and additional resources for veterans, women in construction apprenticeships, and youth.

- **Contact Information - Phone:** 844-522-6734
- **Geography:** California

✦ **Emerald Cities Collaborative - E-Contractor Academy (ECC):** Emerald Cities Collaborative (ECC) is a national nonprofit organization founded in 2009 that advances racial, economic, and climate justice to build communities that are more equitable, economically just, and sustainable.

ECC offers a free 7-week training program called the E-Contractor Academy for small, WMDBE contractors who learn to perform energy efficiency and renewable energy retrofit projects. Participating contractors will learn about the regulatory and technical demands of green infrastructure and how to bid and manage large-scale projects that include labor and community workforce standards. The training in the E-Contractor Academy is tailored to specific projects and is also applicable to large-scale green infrastructure projects. Participants of the Academy receive strategic and comprehensive business support to ensure that small and minority firms are at the forefront of the emerging green building/construction industry. Specific support services offered include:

- Procurement assistance
- Training/technical assistance and mentoring in the energy efficiency/renewable sector
- Monitoring and compliance
- Affiliation with the building and construction trade unions

In addition to these services, participating contractors are included in ECC's 3,000+ strong national small diverse contractor network that increases connections to project opportunities, resources, events, and trainings, and provides 1-on-1 support after academy graduation. Licensed contractors who are in or seeking to expand to electrical, plumbing, or HVAC trades, are MWDBE's, generate annual business revenue of \$25K - \$3M, or are seeking to grow their residential electrification business are encouraged to apply to the program. If you are interested in applying to the Northern California E-Contractor Academy, fill out an interest form [here](#). The E-Contractor Academy is also offered in other locations that you can find on the E-Contractor Academy [homepage](#).

- **Contact Information - Phone:** 202-449-9780
- **Contact Information - Email:** twilliamsrenard@emeraldcities.org
- **Geography:** National, California, 9-County Bay Area

✦ **Energy Code Ace:** This one-stop-shop offers no-cost tools, trainings, and resources to help contractors comply with California's Title 24, Part 6 Building Energy Code, and Title 20 Appliance Standards. Contractors can utilize their Virtual Compliance Assistant which creates Certificates of Compliance and Certificates of Installation for non-residential, hotel/motel, high-rise multifamily, and low-rise multifamily projects. Contractors can also browse a portfolio of on-demand and live online training alternatives on California's Energy Code and Title 20 regulations, tailored to a variety of industry professionals.

Offers project help and forms assistance for residential, nonresidential and high rise multifamily, and low rise multifamily. Fact sheets and outreach materials are available for download and review related to building codes and appliance codes, as well as annotated forms for contractors to review.

- **Contact Information:** To get in contact with an Energy Code Ace expert, [create an account](#) for free, sign in, and fill out a contact form
- **Geography:** California

✦ **Fujitsu General:** Fujitsu Training Academies offer exceptional training on the design, installation, start-up, commissioning and troubleshooting of AIRSTAGE VRF, Heat Pump and Heat Recovery systems.

For Commercial Training (AIRSTAGE VRF), [Fujitsu Training Academies](#) offer training on the design, installation, start-up, commissioning, and troubleshooting of AIRSTAGE VRF, Heat Pump, and Heat Recovery systems. Attendees learn practical installation tasks and system function with hands-on labs to identify components for system servicing.

For residential contractors, Fujitsu offers their [Airstage Elite Contractor Program](#), which covers Halcyon (H-Series), J-Series, and V-Series mini-split systems. This training is available both online and in-person and contractors who complete a certain amount of training allows them to access additional perks including free in-person training for one employee per year, priority tech support, consumer leads, loyalty rewards, and extended warranties.

- **Contact Information - Phone:** 888-888-3424
- **Contact Information - Email:** servicehvac@fujitsugeneral.com
- **Geography:** National

✦ **Goodwill - SF Bay Area:** Goodwill of San Francisco Bay offers dozens of free and unique job training programs for entry-level job seekers and those who want to start a sustainable career track. Some of their offers include:

- **Pathways to Employment Program:** A week-long, trauma informed, workforce readiness course designed for justice-impacted and underserved adults, offering foundational job skills, resume development, and mock interview practice
- **Digital Essentials Course:** Designed to support participants with little to no digital experience to gain confidence in basic computer use.
- **Job Search and Work Readiness Program:** Builds skills in job readiness, resumes, and interview skills to support lasting career success.

For more information on the courses and upcoming trainings offered by Goodwill SF Bay Area, email training@sfgoodwill.org for more information.

- **Contact Information - Phone:** 415-575-4570
- **Contact Information - Email:** training@sfgoodwill.org
- **Geography:** 9-County Bay Area

✦ **Jobs to Move America (JMA):** Jobs to Move America is a strategic policy center that works to transform public spending and corporate behavior using a comprehensive approach that is rooted in racial and economic justice and community organizing. Within their host of resources is an overview of Community Benefits Agreements, and a list of CBA's that JMA has helped create. For more context and history of CBA's in development, JMA refers readers to a report done by Power Switch Action found [here](#).

- **Contact Information:** If you'd like to get in contact with someone via email, please fill out the Contact Form with your name, email address, your question/message, and the [staff member](#) you are trying to contact. Someone will reach out to you.
- **Contact Information - Phone:** 424-704-5947
- **Geography:** National

✦ **JobTrain Career Training Center (CTC):** The CTC offers technical training and employment preparation programs for individuals entering the trades or seeking to upskill. Their services include:

- Pre-apprenticeship programs in Carpentry or Building Maintenance/HVAC that provide apprentices with education and certifications including: OSHA 10/30, CPR/First Aid, blueprint reading, basic tool handling and technical training on HVAC, electrical, plumbing, welding, carpentry, and green construction
- Industry recognized certifications (e.g. EPA 608, NCCER, and forklift operator)
- Job readiness and placement services for those who have graduated from a JobTrain program
- Supportive services including transportation stipends and PPE/tool purchasing assistance for graduates

These programs have a focus on serving BIPOC individuals, re-entry participants, and those with barriers to employment, but are available to all. For more information on the services and programs JobTrain provides, you can contact someone through filling out a [contact form](#) including your name, email, subject and your questions.

- **Contact Information - Phone:** 650-330-6429
- **Contact Information - Email:** info@jobtrainworks.org

- **Address:** 1200 O' Brien Drive, Menlo Park, CA 94025
- **Geography:** 9-County Bay Area, San Mateo County, CA

✦ **Johnson Controls:** Johnson Controls offers training services with expert faculty, hands-on coursework and recognized qualification through Continuing Education Units (CEU's). Through Johnson's HVAC training programs, technicians gain access to an extensive course catalog and can choose from classroom and lab courses, on-request training, and instructor-led sessions. Courses combine the instructors' extensive real world experience with practical, hands-on experience using today's HVAC and BAS equipment. Johnson also offers a Variable Refrigerant Flow (VRF) training program where contractors learn to effectively use the advanced Johnson Controls VRF Service Checker tool, gain skills in configuring local controllers, and graduates will be certified to install Hitachi or York VRF equipment and systems. To find out more about course schedules, fees, and start and end dates, you can view the [2026 Class Schedule here](#).

To view the other training courses and options Johnson Controls provides, you can view all training services [here](#). For more information on any training program in particular, you can reach out via the contact information below.

- **Contact Information:** You can contact someone at Johnson Controls via email by filling out the contact form [here](#).
- **Contact Information - Phone:** 844-628-2529
- **Geography:** National

✦ **Lennox:** Lennox offers instructor-led, customized commercial HVAC training to fit each contractor's unique needs. They can tailor their courses for online learning environments or offer classroom based settings depending on the size of the team and depth of knowledge required. Contractors can [request training](#) by emailing commercialtraining@lennox.com and including details about the type of training you need, whether in-person, online, or product-specific is needed, and a dedicated member of our training and support teams will contact you to schedule a session.

To review existing in-person learning courses offered by Lennox, you can view their offerings [here](#). [Online HVAC learning opportunities](#) are available as well, and are delivered in bite-sized lessons so contractors can learn at their own pace. Online training is offered for various categories including:

- *Sales*

- *Technician*
- *Business Owner*
- *Installation*
- *Customer Service*

Free, live virtual sessions through webinars are also accessible. Contractors can join for focused, high-impact sessions with practical tips for techs, sales teams, and managers to sharpen skills and stay ahead in the HVAC industry. To access webinars, contractors must sign up and create an account with Lennox.

- **Contact Information:** If you'd like to email your question, you can submit a contact form at the bottom of this webpage.
- **Contact Information - Phone:** 800-654-3283
- **Geography:** National

✦ **LG HVAC:** LG US Air Conditioning Technologies offers world class education on their industry-leading solutions online and in person at their four training facilities in Georgia, California, Texas and New Jersey. Through LG Training Academies, contractors can sign up for comprehensive and in-depth trainings in their state-of-the-art facilities. Contractors can select from various in-person LG Training Courses including:

- LG VRF Courses
- Controls Courses
- Multi VS Courses
- LG DFS Courses

Contractors can explore LG's course calendar here. If you cannot attend a training at one of their facilities, LG also offers a broad array of courses online through their learning catalogs.

- **Contact Information - Email:** lghvactraining@lge.com
- **Geography:** National

✦ **Marin Clean Energy (MCE):** Contractors can take advantage of energy efficiency and electrification programs and rebates that will help you build a skilled crew and expand services to include new electric technologies through MCE's Contractor Programs. Contractors who serve residential customers in MCE's service area and possess a current CSLB license are eligible to apply. Contractors who enroll will get access to:

- **Training on the Latest Technologies**
 - Contractors will get expert-led, in-the-field training to sharpen home electrification skills

- Receive \$3,500 per crewmember to attend electrification training, and access to free energy efficiency training modules
- **Support to Grow Your Team at No Cost**
 - Contractors can be matched with pre-vetted, entry-level job seekers
 - Receive up to \$5,000 for new hire payroll costs and \$300 reimbursement per new hire for tools and materials
- **Cash for Electrifying Homes**
 - Get up to \$4,000 for heat pump water heater (HPWH) installation and wiring or panel upgrades. Plus an additional \$1,500 for each permanent HPWH installed after a temporary gas or electric loaner water heater.
 - Get paid to install long-term energy efficiency measures, including an upfront rebate to pass through to the customer, and bonus payments to you for additional metered savings.

To connect with MCE and see what program is right for you, contractors can fill out the interest form [here](#) and a representative will schedule a call to discuss further. Once you enroll in a program, you'll be added to MCE's [contractor list](#).

- **Contact Information - Phone:** 888-632-3674
- **Contact Information - Email:** contractors@mcecleanenergy.org
- **Geography:** 9-County Bay Area, Marin County, CA

✦ **Mitsubishi Electric:** Mitsubishi is a leader of cooling and heating innovations for diverse residential and commercial applications. Contractors can access Mitsubishi's course catalog through their [Training Platform](#) which outlines 14 courses total. To sign up for in-person and online trainings, contractors must create an account through Mitsubishi's [Contractor Portal](#). Once registered, contractors can access no-cost online trainings on topics like residential heat pump installation and comfort advising, equipment specific installation, heat pump design and sizing, and more. In-person courses vary in location, availability, and pricing, and can be found in more detail on their [Learning Calendar](#).

- **Contact Information:** For assistance with the Contractor Portal, you can reach out to their support team after [creating an account](#).
- **Contact Information - Phone:** 800-433-4822
- **Geography:** National

✦ **[National Association of Minority Contractors - Northern CA Chapter:](#)** NAMC is a nonprofit trade association that was established in 1969 to address the needs and concerns of minority contractors.

They provide contractor members with a multi-level support system focused on advocacy, business development, and workforce development. NAMC-NorCal offers a minority contractor and business membership with a focus on improving the viability of minority contractors. These memberships are offered in different tiers based on the gross sales of a business (pricing for tiers ranging from \$0 to \$1,200), with all tiers receiving the same access to membership benefits. Memberships provide access to exclusive projects and contracting opportunities with local, state, federal, and private corporations as well as prioritized access to projects from NAMC-NorCal's corporate partners, access to Chapter services, resources, programs, and networking opportunities, and assistance with business growth.

NAMC currently has partnerships in the decarbonization & energy efficiency sector through the EGIA Foundation Partners, CA Heat Pump Partnership, Tech Clean California, and with PG&E on electrification workforce education and training programs. NAMC-NorCal also partners with Cypress Mandela to provide a pipeline of trained talent, supplying members with both apprentices and pre-apprentices to meet their labor needs.

- **Contact Information - Phone:** 877-206-6009
- **Contact Information - Email:** info@namcnorcal.org
- **Address:** 8055 Collins Drive, #210, Oakland, CA 94621
- **Geography:** California, 9-County Bay Area

✦ **Nonprofitready.org:** Nonprofitready.org provides more than 600 online courses and certificate programs for professionals and volunteers in all roles, at every stage of their career at no cost. Topics range from hard skills such as fundraising, marketing, and program management to soft skills such as leadership, communication, unconscious bias, and diversity and inclusion. Although training is aimed at nonprofit professionals, contractors can still access the trainings and resources as they see fit. Through their Diversity, Equity and Inclusion courses, contractors can learn how to cultivate more diverse, equitable and inclusive spaces in their organization and community. Creating an account is free and contractors/employees can browse the courses that sound the most interesting to them. Upon completion of certain courses, participants will receive an online certificate of completion.

- **Contact Information - Email:** info@nonprofitready.org
- **Geography:** National



North American Building Trades Unions (NABTU): NABTU is a labor organization that represents more than 3 million skilled craft professionals in the United States and Canada.

If you join as a union member at one their 14 national and international affiliates, you gain access to a wide variety of supports, including an online platform to submit and maintain applications for Project Labor Agreements. NABTU also provides contractors access to an outline for a standard project labor agreement, guidelines for negotiating a project labor agreement, and helmets to hardhats/CMRAVE W-9. In regards to PLA's, NABTU acts as a primary resource for labor and management to:

- **Structure Agreements:** Assist in drafting the terms and conditions of employment for specific construction projects.
- **Ensure Compliance:** Help implement best practices to meet, for example, federal requirements for large-scale projects.
- **Facilitate Negotiations:** Coordinate with local unions and contractors to establish no-strike/no-lockout clauses and grievance procedures

If you are interested in becoming union signatory and gaining access to these benefits and more, contact the Construction Trades Workforce Initiative (CTWI), and they can guide you through the process of becoming a union signatory contractor. For more information on how to access these supports, contact a BTC or local union most relevant to you by searching for them here.

- **Contact Information - Phone:** 202-347-1461
- **Contact Information - Email:** CONTACT@NABTU.ORG
 - Alternatively, you may contact CTWI and they will help to connect you to the appropriate representative.
- **Geography:** National, California

✦ **North Coast Builder's Exchange (NCBE):** NCBE supports the construction industry and member businesses through advocacy, workforce development, and member services. One of the benefits of being a member of the North Coast Builder's Exchange is the access to expert advice and consultation from professional safety specialists in the critical areas of health, safety, and environmental concerns. Services and trainings offered include:

- CPR & First Aid
- Onsite Safety Audits
- Written injury and Illness Prevention Programs
- OSHA Hazard Communication/GHS
- Workplace Violence
- Lockout/Tagout
- Forklift/Scissor Lift/Aerial Device Operator Training
- Confined Space Entry/Rescue Training Program

- Fall Protection
- Competent Person Trench/Excavation
- End User and Qualified Person Scaffold Training
- Heat Illness Training

For further information and to find out the classes available, you can visit NCBE's [Events Page](#). NCBE also provides safety-related seminars and workshops at a reduced cost for our membership, including: CPR/First Aid (every two months), Forklift Operator training, Cal/OSHA compliance, Fall Protection, Confined Space Training, Scaffolding Training, and more.

- **Contact Information - Phone:** 707-542-9502
- **Address:** 1030 Apollo Way, Santa Rosa, CA 95407
- **Geography:** Sonoma County, Napa County, CA

✦ **Occupational Safety and Health Administration (OSHA):** Congress created OSHA to assure safe and healthful conditions for workers by setting and enforcing standards and providing training, outreach, education, and compliance assistance. Under the OSHA law, employers are responsible for providing a safe and healthful workplace for their workers. OSHA provides a list of key employer responsibilities that one must take to comply with the OSHA law including: examining the workplace to ensure compliance with all applicable [OSHA standards](#), implement a [hazard communication](#) program if hazardous chemicals are in the workplace, post an [OSHA poster](#) in a prominent place informing employees of their rights and responsibilities, etc. All employer responsibilities can be found on OSHA's website [here](#). Because OSHA's main purpose is to protect employees, employees have the right to speak up about potential hazards without fear of retaliation and are supported by OSHA's [Whistleblower Protection Program](#). Employers can see what protected action employees are entitled to [here](#), and what the definition of retaliation is [here](#). To ensure that employers avoid lawsuits, OSHA recommends and provides a [template for creating an anti-retaliation program](#) to be provided to workers at their company.

Contractors and their workers are also expected to complete California OSHA 10/30 training depending on their supervisory level. Contractors will learn about state-required safety topics that help prevent work-related accidents, injuries, and deaths, as well as a general overview of federal and California specific OSHA standards. To review the differences between a California OSHA 10 and 30 certification, check the [Cal OSHA Education Center](#).

- **Contact Information - Phone:** 833-579-0927

- **Contact Information - Email:** InfoCons@dir.ca.gov
- **Address:** For a list of OSHA offices closest to you, utilize this [map tool](#) from the federal OSHA website.
- **Geography:** National

✦ **PG&E PowerPathway Signature Program:** The PowerPathway Signature Program helps new and experienced workers develop skilled craft and apprenticeship career paths in both gas and electric operations. Students of the program receive approximately 160-180 hours of industry-informed curriculum to ensure they have academic, job-specific, interviewing and physical training necessary to become more competitive for employment. This training is a free and unpaid training led by PG&E instructors, augmented by hands-on training in the field. The PowerPathway training schedule covers PG&E's safety culture, overviews of gas and electric operations, guest speakers, hands-on training and job shadowing. In addition, test preparation and soft skills help set you up for success. The minimum requirements to participate in the program include:

- 18 years or older
- Valid Class C Driver's License
- Eligible for PG&E Pre-Employment Testing
- High School Diploma or GED
- Ability to work in the United States
- Eligible to work for PG&E

PG&E encourages regional hire for their programs, therefore, many PowerPathway programs will give priority to applicants living in a certain mile radius. There are no programs open for enrollment at this time, however, PG&E encourages interested parties to submit a course [interest form](#) located at the bottom of this page. They review all interest forms submitted between the newest and last program for each region.

- **Contact Information - Phone:** 877-660-6789
- **Geography:** California

✦ **PG&E's WE&T Course Catalog:** PG&E offers free resources to increase contractors skills and expertise including live online, in-person, and on demand energy efficiency, electrification, and decarbonization training for all skill levels. To learn more about how to utilize their platform, you can review their [instructional page](#). They offer instructional videos on how to navigate the public catalog, how to create an account and manage your courses, and how to navigate the energy center website.

- **Contact Information - Email:** LMShelp@learn.pge.com
- **Geography:** California

✦ **Revalue.io:** Revalue is an energy efficiency marketplace for homeowners, renters, and contractors. Contractors can get connected with qualified leads, gain access to professional tools to streamline their business, and will get assistance with High Road compliance. Through industry and manufacturer relationships, Revalue.io provides custom electrification training and project placement from end to end, tailored by trade, skill level and business readiness. For more information on the continued technical education offered by Revalue, you can [create an account](#) for free on their website.

- **Contact Information - Phone:** 510-387-0416
- **Contact Information - Email:** info@revalue.io or mark@revalue.io
- **Geography:** California, 9-County Bay Area

✦ **Rheem:** Rheem offers [in-person training](#) for contractors at their Innovation Learning Centers, as well as online product training and business coaching. Their in-person training programs are designed to provide contractors and partners with immersive, instructor-led learning. Courses offer practical, real-world knowledge that empowers contractors to install, service, and support Rheem products with confidence and ease. [Online product training](#) is also offered through an OnDemand product training platform that offers a convenient, self-paced learning experience designed to fit into each contractor's schedule. Their library consists of a video archive of product, webinar, training, program and other prerecorded material. An [online business training program](#) is also offered by Rheem that delivers expert-led sessions that focus on real-world strategies for marketing, sales, financial management, and operational efficiency.

Contractors can also utilize [Rheem Academy](#), which is a one-stop resource for the best professional training opportunities—in-class and online—designed and taught by the industry's leading experts. To access the Academy, contractors can sign up for the platform [here](#).

- **Contact Information - Email:** uswatertraining@rheem.com
- **Geography:** National

✦ **RichmondBuild:** RichmondBUILD is a free pre-apprenticeship construction skills and green jobs training academy launched by the City of Richmond, California, offering residents a pathway into high-wage careers in the construction and renewable energy industries.

The intensive program covers a broad range of hands-on skills including safety training and CPR, power tools, framing, sheet rock, basic electrical, roofing, scaffolding, basic plumbing, basic welding, energy efficiency, and solar installation. Students also have the opportunity to complete electives in advanced carpentry, energy efficiency audits and retrofits, hazardous waste removal and certification, and additional electrical training. A standout feature of the program is its real-world solar component, where students are required to assist in the installation of actual solar panels and energy storage systems, giving them practical, job-ready experience before they ever enter the workforce.

RichmondBUILD welcomes applicants who are Richmond residents, at least 18 years old, hold a high school diploma or GED, and have a valid California driver's license and social security card. Applicants must also be able to pass a drug and fitness test. The program is open to all backgrounds and has a strong track record of serving low-income individuals, minorities, women, and those with prior justice system involvement. Graduates are connected to premier trade unions and employers, with starting wages around \$29 per hour and the potential to earn over \$50 per hour at the journeyman level.

To apply or learn more, interested residents can reach out via the contact information below.

- **Contact Information - Phone:** 510-307-8014
- **Address:** 330 25th St, Richmond, CA 94804
- **Geography:** 9-County Bay Area, Contra Costa County, CA

✦ **Rising Sun Center for Opportunity:** Rising Sun is a nonprofit workforce development training organization that has supported people and communities of the Bay Area and San Joaquin counties of California for over 30 years. They run an MC3 Pre-Apprenticeship training program which prepares adults for careers in the union building trades. Opportunity Build students commit to 10-12 weeks of learning and preparing for success in the construction trades. Following up to 325 hours of classroom instruction and hands-on training with retired union tradespeople, graduates receive a full year of employment and job retention support—entirely free. Rising Sun offers cohorts during nights and weekends, a summer cohort, and an annual all-women cohort, Women Building the Bay.

As part of the program, you will develop skills to help you identify which of the 28 building trades is your best fit, including: carpentry basics such as framing, drywall, and more, blueprint reading, green construction, construction math, job site safety, how to use power and hand tools, and job interviewing techniques specific to the building trades.

OSHA 10, First Aid/CPR, and MC3 certifications are received through the program. To participate in Opportunity Build, all enrolled students must:

- Be at least 18 or older
- Have a Social Security number/US work authorization
- Have a valid photo ID or driver's license
- Have a high school diploma or GED
- Have proof of COVID-19 vaccination (fully vaccinated)
- Qualify as low income

For more information on the program, interested parties can visit the [Opportunity Build website](#). If you are interested in applying for the program, you can fill out the application form at the bottom of [this webpage](#).

- **Contact Information - Phone:** 510-665-1501
- **Contact Information - Email:** info@risingsunopp.org
- **Address:** 1116 36th St., Oakland, CA 94608
- **Geography:** 9-County Bay Area, Alameda County, CA

✦ **[San Francisco Junior College \(SFJC\)](#)**: City College of San Francisco is an urban community college serving more than 60,000 students annually at several centers and sites throughout San Francisco. They offer an affordable opportunity to earn associate degrees, prepare for transfer, and pursue career and technical education. The City College of San Francisco in cooperation with the California Division of Apprenticeship Standards (DAS) and local Joint Apprenticeship Committees offers "related training" apprenticeship programs in designated trades or occupations. The City College offers various construction apprenticeship programs including for [Plasterers](#), [Plumbers](#), [Air Conditioning/Refrigeration](#), [HVAC](#), [Steamfitting](#), and [Roofers](#). For more information on how to participate, please contact the Director of Apprenticeship through the contact information provided below. For employers who want to be involved to train apprentices through City College and recruit employees, you can:

- "Subscribe" to the apprenticeship program
- Enhance the DAS minimum requirements to meet unique training needs and selection criteria
- Join the program's employer apprenticeship committee to play a role in improving and managing the standards
- Interview and hire from a pool for diverse talent pre-qualified by the College
- Execute the apprentice agreement for submission and approval by the apprenticeship committee

- Assign a "journey person"/mentor to the apprentice to help develop skills for proficiency in the required OJT work processes
- Ensure that the apprentice completes OJT work hours: required months in the program, and required related and supplemental instruction

For more information on how you can be involved, you can contact the City College Director of Apprenticeship using the contact information provided below.

- **Contact Information - Phone:** 415-452-5319
- **Contact Information - Email:** zlam@ccsf.edu
- **Geography:** 9-County Bay Area, San Francisco County, CA

✦ **SEI's Green Workforce Pathways:** SEI's Green Workforce Pathways Program connects job seekers ready to develop a career in green trades to entry-level positions with local contractors. SEI works with contractors across energy-efficiency sectors including HVAC, plumbing, electrification, and construction to place individuals in paid work experience. Participants in the program receive:

- 160 hours of paid on-the-job training and work experience with a reputable, prequalified contractor,
- Access to 80+ hours of online training modules,
- Monetary rewards for in-kind tools and equipment, and
- Preferred consideration for a job at a placement site following this program.

Contractors who participate in the program benefit from an entry-level workforce recruited by Green Workforce Pathways, free 160 hours of training, and assistance in subsidizing training costs.

- **Contact Information - Phone:** 415-507-2181
- **Contact Information - Email:** energizecareers@seiinc.org
- **Address:** 100 Smith Ranch Road, Suite 124, San Rafael, CA 94903
- **Geography:** Marin County, Napa County, Solano County, Contra Costa County, CA

✦ **Sigler:** Sigler is the market-leading independent HVAC distributor for residential, heavy commercial, and industrial HVAC. Sigler offers training and education for HVAC dealers and contractors through two main avenues:

- **Training Classes:** In-person commercial training classes that contractors can register for through their [training portal](#). Various training is offered throughout California including Refrigerant Continued Education courses, in-person Variable Refrigerant Flow System training, equipment training, and more.

- **Carrier University:** Sigler utilizes Carrier’s [online training portal](#) that offers contractors options for online, blended, and in-person training. Training can include: Installation and servicing of residential systems, training on new product technologies, Industry updates and continuing education, etc.

For more information on what is offered through Carrier University, please view the Carrier organization description in this guide found [here](#).

- **Contact Information - Phone:** 800-637-3163
- **Contact Information - Email:** To hear from someone via email, you can fill out Sigler’s contact form [here](#).
- **Geography:** National

✦ **Sonoma Job Link:** Sonoma Job Link is a one-stop-shop for employment and training services that is free for Sonoma County employers and job seekers of all ages. For employers in particular, Sonoma Job Link offers various [employer resources](#) including local and regional resources and training and wage support.

Sonoma Job Link teams up with local and regional resources to help provide no-fee training, services and opportunities to apply for funding for employee training. Companies that provide high-skilled, high-wage training to new or current employees are eligible for reimbursement. To review a list of partnerships, you can view the [California ETP page](#). [Training and Wage Support](#) is also offered through Sonoma Job Link, and the organization helps develop, support, and fund training concepts for businesses in need. Many subjects are eligible for reimbursement, from business to computer skills, to continuous improvement skills like leadership, team problem solving, and performance management. Depending on the needs of a business and its employees, training can consist of one subject or a combination of subjects, and can be customized based on needs. Training programs that are developed can take place on or off site at any time, and additional equipment or machinery can be provided depending on the training you are looking for.

To learn more about the reimbursements that are offered through training and wage support, and more about how it works, you can get in touch with Job Link through their [contact page](#). Make sure to include your name, email address, and phone number with your question or message, and someone will reach out to you.

- **Contact Information - Phone:** 707-565-5550
- **Contact Information - Email:** joblink@schsd.org
- **Address:** 2227 Capricorn Way, Suite 100, Santa Rosa, CA 95407
- **Geography:** 9-County Bay Area, Sonoma County, CA

◆ **TECH Clean California:** As a TECH Clean California contractor no-cost sign up), you get access to receiving technical and sales training from manufacturers and world-class instructors, co-branded marketing and outreach materials to build your heat pump sales, and access to exclusive training, resources, and features. Participating contractors are required to take certain courses to complete enrollment in TECH Clean California including onboarding training, and additional courses for those installing heat pump water heaters. Within the “[The Switch is On](#)” platform, contractors can also find useful trainings from equipment manufacturers and industry partners to keep their businesses up-to-date. The [TECH Contractor Knowledge Base](#) is accessible to Contractors as well, and houses how-to guides, instructions, and technical assistance guides on topics like: getting started with TECH, trainings from Partner Programs, Commercial, Multifamily, HPWH’s, Submitting Jobs, Incentive Information & Requirements, and Heat Pump HVAC. If you are interested in signing up for TECH Clean California’s Pro Contractor Network and receive free, qualified leads and showcase your expertise to homeowners ready to upgrade to heat pumps and other electric appliances, sign up [here](#). To get in contact with someone to learn more about TECH’s offerings, fill out the [contact form](#) with your name, email, zip code, and questions and someone will reach out to you.

- **Contact Information:** Fill out TECH’s [contact form](#) with your name, email, zip code, and questions and someone will reach out to you
- **Geography:** California

◆ **Trane:** In 2024, Mitsubishi Electric Trane HVAC US LLC (METUS), became the first manufacturer to receive the Energy Skilled recognition from the Department of Energy (DOE) for its Residential Heat Pump Installation and Comfort Advising training program. Trane offers training classes, their Trane Engineers Newsletter Live series and continuing education courses taught by experienced and knowledgeable instructors and address a variety of topics such as general air conditioning, controls, building automation and system design.

Through their [Trane Education Center](#) (TEC), they offer both free and fee-based opportunities including self-paced courses, instructor-led trainings, Engineering Newsletter Lives, and more. To access all education opportunities, contractors can login [here](#). Trane also runs Trane University, which offers contractors industry-leading training for high-level proficiency. Trane University professional education is offered through two tracks:

- *Building Systems and Controls Training* (system design and optimization), which is appropriate for facility owners/management, HVAC technicians and engineers, and

- *Technical Service Training* (operation, maintenance and troubleshooting) which is appropriate for HVAC service and maintenance technicians, maintenance supervisors and mechanical contractors

Contractors can explore their complete catalog of learning opportunities by creating a learner account. Trane application manuals and guides are also available to download free of charge, 24/7, that covers a wide range of HVAC design topics from designing heating and cooling HVAC systems, to operation and control. To learn more about Trane University Programs, please contact someone using the email provided below.

- **Contact Information - Email:** traneuniversity@trane.com
- **Geography:** National



Union Contractor Associations: PCA/MCAA (Plumbing Contractors Association/Mechanical Contractors Association of America), NECA (National Electrical Contractors Association), and SMACNA (Sheet Metal and Air Conditioning Contractors' National Association) and other Union Contractor Associations in California offer networking opportunities for union contractors and peer-to-peer mentorship. In regards to continued technical training, Union Contractor Associations offer training for contractors on how to effectively communicate the benefits of electrification to homeowners they work with. Training related to labor law, building codes, relevant ordinances, discrimination and harassment prevention, workplace safety, etc. may also be provided to union contractors. Union Contractor Associations also may provide union contractors with workshops and educational resources on understanding Project Labor Agreements + Community Workforce Agreements.

If you are interested in becoming union signatory and gaining access to these benefits and more, contact the Construction Trades Workforce Initiative (CTWI), and they can guide you through the process of becoming a union signatory contractor. For more information on how to access these supports, contact a BTC or local union most relevant to you by searching for them here.

- **Contact Information:** Contact information for BTC's and local unions will vary. Search this page and find the most relevant BTC or local union for you, and reach out using the contact information listed. Alternatively, you may contact CTWI and they will help to connect you to the appropriate representative.
- **Geography:** National, California, 9-County Bay Area

✦ **U.S. Equal Employment Opportunity Association (EEOA):** The EEOA is responsible for enforcing federal laws that make it illegal to discriminate against a job applicant

or an employee because of the person’s race, color, religion, sex (including pregnancy, childbirth, or related conditions, transgender status, and sexual orientation), national origin, age (40 or older), disability or genetic information. One of their roles is to work to prevent discrimination before it occurs through outreach, education, and technical assistance programs. The EEOA provides no-cost outreach and education programs, where a representative can be available at no cost to make presentations and participate in meetings with employees and employers, and their representative groups. EEOA also offers more “in-depth” training tailored to an employer for a fee through the EEOA Training Institute.

Employers who want to learn about fostering fairness and inclusivity in the workplace can take advantage of EEOA’s technical assistance workshops, virtual and in-person, and learn from experts to elevate their understanding of Equal Employment Opportunity (EEO). Hour-long sessions to immersive full-day experiences are offered, and courses dive into the latest updates on EEO laws and offer invaluable tips for preventing workplace discrimination. The 2025 workshop season has completed, but you can stay tuned for 2026 offerings on this page.

- **Contact Information, San Francisco District Office - Phone:** 800-669-4000
- **Contact Information - Email:** sanfgov@eeoc.gov
- **Address:** 450 Golden Gate Avenue, 5 West, P.O Box 36025, San Francisco, CA 94102-3661
- **Geography:** National

✦ **Workforce Alliance of the North Bay:** Workforce Alliance of the North Bay offers youth services, career services for job seekers, and business services for employers. Through CareerPoint, they invest in training programs that help businesses in the North Bay region of California build pathways to the qualified, trained workforce talent required for business success. CareerPoint provides:

- **Incumbent Worker Training:** Individual employees who have outdated skills or credentials can be retrained on new processes or equipment utilizing Incumbent Worker Training Funds. Organizations or entities that provide employers with subsidies or “training grants”.
- **Customized Training:** CareerPoint maintains partnerships with local higher education and occupational training institutions. These organizations can work with CareerPoint and local businesses to develop customized training programs to upskill a group of workers efficiently and effectively. Local businesses could qualify to have a portion of this training covered by CareerPoint and the Workforce Alliance of the North Bay.

- **On-the-Job Training:** This specialized program places a work-ready employee in an open job for which they will be trained on site at your business. Businesses that qualify to use this program are reimbursed a portion of the employee's wages during the training period, allowing the employee to be trained at a lower cost to the business.

For more information on the training subsidies that Workforce Alliance of the North Bay provides to employers and employees, you can contact the Community & Business Partnerships Officer using their email address below.

- **Contact Information - Phone:** 707-699-1947
- **Contact Information - Email:** swilliams@workforcealliancencorthbay.org
- **Geography:** Marin County, Napa County, Sonoma County, Solano County, CA

✦ **Zack Academy:** Zack Academy is a source for professional training courses from 660 providers across the United States. Because of their extensive list of verified training and network of trainers across the United States, it allows contractors immediate access to convenient and affordable training. Offerings include:

- Asbestos Certification
- Business Practices including Harassment Training, Sales/Marketing, Project Management, etc.
- Construction Training including topics like Estimating, HVAC, IAQ, Inspection, Plumbing, Contractor Licensing and Renewal
- Energy Efficiency Training
- Hazardous Materials Trainings
- Lead Abatement Certification
- OSHA Certifications
- Mold Certification
- Stormwater and Water Management, and more

Prices, locations, and timing of trainings selected will vary based on your location. To search for a course that fits your needs the best, use this [search page](#) to explore Zack Academy offerings. If you have any questions or requests for trainings, you can fill out the [contact form](#) with your name, email address, what you are interested in, along with any questions and someone will get back to you. You can also send your request directly to the email address provided below.

- **Contact Information - Phone:** 954-400-0595
- **Contact Information - Email:** customerservice@zackacademy.com
- **Geography:** National

Existing Contractor Support Resources



Accessing Benefits and Insurance

Accessible and affordable business supports, including insurance procurement, retirement benefits, healthcare, and culturally and linguistically appropriate financial and wealth management guidance, are essential for the sustainability and growth of small, BIPOC, and disadvantaged contractors entering the residential decarbonization workforce. These supports enable contractors to meet High Road standards, compete effectively in publicly funded programs, and build lasting businesses that benefit both their workers and their communities.

- Organizations or entities that provide a list of recommended local insurance providers in the Bay Area that Contractors can utilize to find an appropriate insurance provider that works for them

- ◆ [BuildIT](#)
- ◆ [California Department of Insurance \(CDI\)](#)
- ◆ [GF Brown Insurance Services](#)
- ◆ [Healthcare Insurance Marketplace](#)
- ◆ [Merriwether & Williams](#)
- ◆ [Small Business Development Centers \(SBDC\)](#)

- Organizations or entities that organize group insurance procurement

- ◆ [Associated Builders and Contractors \(ABC\)](#)
- ◆ [North Coast Builder's Exchange \(NBCE\)](#)
- ◆ [Union Contractor Associations](#)




- Plumbing Contractors Association/Mechanical Contractors Association of America (PCA/MCAA)
- National Electrical Contractors Association (NECA)
- Sheet Metal and Air Conditioning Contractors (SMACNA)

- Organizations or entities that offer funding and financing support to subsidize insurance packages for businesses with current financial need

- ◆ [Associated Builders and Contractors \(ABC\)](#)

- Organizations or entities that offer financial resources for small and minority-owned contractors and contractors to become High Road, such as: no fee to contractors for bond guarantees; bid, performance and payment bond guarantees to surety companies
 - ◆ [Alameda County Contractor Technical Assistance Program \(CTAP\)](#)
 - ◆ [City of Oakland Contractor Technical Assistance Program \(CTAP\)](#)
 - ◆ [City and County of San Francisco - Contractor Development Program \(CDP\)](#)

- Organizations that provide subsidies for contractors to provide compliant healthcare to employees for a defined period of time
 - ◆ [Associated Builders and Contractors \(ABC\)](#)

- Organizations or entities that offer bulk purchasing for insurance options
 - ◆ [Associated Builders and Contractors \(ABC\)](#)
 - ◆ [North Coast Builders Exchange \(NCBE\)](#)
 - ◆ [Union Contractor Associations](#)

 - Plumbing Contractors Association/Mechanical Contractors Association of America (PCA/MCAA)
 - National Electrical Contractors Association (NECA)
 - Sheet Metal and Air Conditioning Contractors (SMACNA)

- Organizations or entities that offer information for Contractors on how to budget for and/or sign up for insurance
 - ◆ [Aspen Institute](#)
 - ◆ [Associated Builders and Contractors \(ABC\)](#)
 - ◆ [Barrett Business Services Inc. \(BBSI\)](#)
 - ◆ [BuildIT](#)
 - ◆ [California Department of Insurance \(CDI\)](#)
 - ◆ [City of Oakland Contractor Technical Assistance Program \(CTAP\)](#)
 - ◆ [Pacific Community Ventures \(PCV\)](#)
 - ◆ [Small Business Development Centers \(SBDC\)](#)
 - ◆ [Venturize](#)

- Organizations or entities that provide technical assistance to contractors to identify and sign up for compliant healthcare plans



- ◆ Associated Builders and Contractors (ABC)
 - ◆ BuildIT
 - ◆ California Department of Insurance (CDI)
 - ◆ CalSavers
 - ◆ City of Oakland Contractor Technical Assistance Program (CTAP)
 - ◆ North Coast Builder's Exchange (NCBE)
 - ◆ Pacific Community Ventures (PCV)
 - ◆ Small Business Development Centers (SBDC)
 - ◆ Venturize
- Organizations or entities that advocate and provide information on a Portable Benefits system for all workers
 - ◆ Aspen Institute
- Organizations or entities that, to varying degrees, provide contractors with resources and technical assistance to help them offer retirement benefits to their workers and enroll in an appropriate plan
 - ◆ Associated Builders and Contractors (ABC)
 - ◆ California Department of Insurance (CDI)
 - ◆ CalSavers
 - ◆ Pacific Community Ventures (PCV)
 - ◆ Small Business Development Centers (SBDC)
 - ◆ Union Contractor Associations
 - Plumbing Contractors Association/Mechanical Contractors Association of America (PCA/MCAA)
 - National Electrical Contractors Association (NECA)
 - Sheet Metal and Air Conditioning Contractors (SMACNA)
 - ◆ Venturize



Contractor Support Organizations



Accessing Benefits and Insurance

✦ **Alameda County Contractor Technical Assistance Program (CTAP)**: CTAP puts County construction contracts in reach for smaller, local vendors through individualized technical support and group workshops on financing, providing bid, performance, and payment bond guarantees to surety companies, and coordinating with Third Party Fund Administrators to ensure that project-related expenses are paid in a timely manner. To participate in the CTAP program, contracting businesses must be located in Alameda County and eligible for a small business certification from select organizations. For more information or to participate in this Program, you can fill out the [Contractor Technical Assistance Enrollment Form](#).

- **Contact Information - Phone**: 510-879-3285
- **Contact Information - Email**: carol@imwis.com
- **Geography**: Alameda County, CA

✦ **Aspen Institute**: The Aspen Institute is committed to driving change through dialogue, leadership, and action to help solve the greatest challenges of our time. They provide various training programs, webinars, and house a collection of blog posts and reports available for access by everyone. In particular, they published a paper advocating for a Portable Benefits System for all workers. A Portable Benefits System contains three core tenets:

- **Portable** - Workers' benefits are not tied to any particular job or company; they own their own benefits
- **Pro-Rated** - Each company contributes to a worker's benefits at a fixed rate depending on how much he or she works, or earns.
- **Universal** - Benefits cover independent workers, not just traditional employees.

A Portable Benefits system could apply to any type of worker, though it is designed with workers who do not have access to affordable benefits, namely independent contractors and part-time workers. If you are interested in learning more about what a Portable Benefits System is and examples of how it works, you can read the report [here](#).

Aspen Institute also provides an [interactive tool and informational resource](#) that small contractors can use to budget for benefits for their workers. It identifies which benefits can be budgeted for (reference both state and federal regulations when determining which your business may be required to offer) and scenarios to consider when choosing employee benefits.

The interactive tool is provided at the bottom of the resource, and calculates the total cost of benefits and perks based on the inputs you enter from your business. You can download the tool [here](#).

If you'd like to connect with Aspen Institute to discuss a Portable Benefits System further, or connect on other policy stances, you can call them at the number provided below. To keep updated on the work of Aspen Institute, you can subscribe to their newsletter.

- **Contact Information - Phone:** 202-736-5800
- **Geography:** National

✦ **Associated Builders and Contractors (ABC):** Associated Builders and Contractors is a national construction industry trade association representing more than 23,000 members. As a member of ABC, you have access to the ABC Insurance Trust, which eliminates the hassle of administering employee benefits and provides a suite of construction-specific employer services. The Insurance Trust is a one-stop resource offering insurance options like:

- **Group Health Benefits:** ABC puts their resources and expertise to find competitively priced, proprietary market or national-based health plan options that fit your businesses unique needs based on your location(s), demographics, size, industry specialty and business objectives.
- **Ancillary Benefits:** ABC offers a national program of ancillary benefits and works with the nation's top carriers to offer a wide range of benefits that can provide contractors with financial security and peace of mind.
- **Voluntary Benefits:** Through MetLife, members can add valuable, employee paid coverage that your team can choose including: Accident, Critical Illness, Hospital Indemnity, Legal Plans, Pet Insurance, plus Identity and Fraud Protection.
- **Retirement:** ABC has on-staff financial advisors to find the retirement plan that suits you best or show you the proper adjustments to make to your current plan so that it does.
- **Benefits Administration:** ABC has partnerships with several of the top Benefits Administration Systems and years of experience in helping their customers implement them successfully.

If you are interested in becoming a member with ABC, you can fill out an interest form [here](#) and someone will get back to you with an application form. If you are interested in a quote for insurance, you can fill out and submit a quote form [here](#).

- **Contact Information - Phone:** 202-595-9641
- **Contact Information - Email:** insurancetrust@abc.org
- **Geography:** National, California, 9-County Bay Area

✦ **Barrett Business Services (BBSI):** BBSI is a trusted resource for employers seeking integrated back-office support and risk management solutions. In regards to Accessing Benefits & Insurance, BBSI offers support including:

- A workers compensation program
- Workers' compensation coverage and claims handling
- Group health benefits administration
- Retirement and 401(k)

BBSI has developed a Workers Compensation Program (WCP) that offers flexible pricing, predictable premiums, and best-class coverage. Rather than year-end premiums audits revealing excess payments, or underpayments triggering a large premium bill, BBSI's pay-as-you-go model adjusts premium costs monthly. These monthly premiums allow contractors financial flexibility and predictability. When you work with BBSI, one of their Risk Consultants will lead the way, implementing programs and leading safety trainings that strengthen your safety culture, reduce your X-Mod, and save you premium dollars. In addition, BBSI streamlines claims handling and offers a 24/7 injury hotline that employees can rely on.

BBSI's Comprehensive Healthcare Plan (Medical, Vision, Dental) offering includes a range of networks and plan designs to meet the needs of your small businesses employees and their families. Voluntary plan options are provided at no cost to your business, and you'll have the flexibility to create a package that resonates with your workforce. A Benefits Consultant will guide you along the way, where they will provide hassle-free administration and enrollment, take care of plan administration like invoice payments and reconciliations, COBRA, compliance, and all processes related to employee enrollment. Custom benefit guides are provided for your team, BBSI will educate employees on their plan options, provide enrollment instructions, distribute benefit change announcements, and offer insights into how they can most effectively utilize their benefits. Employees will then have year-round access to their benefit plan selections through BBSI's portal.

Lastly, BBSI offers a multiple employer full-service retirement plan with the flexibility to design a plan that is tailored to your team's needs, hassle-free administration, and access to investment options typically only available to large corporate employers. As plan sponsor, BBSI assumes all compliance and fiduciary responsibility in our administration of the plan, and will provide oversight and ongoing monitoring of the plan which eliminates the burden of compliance. Their Business Unit Team will manage the plan implementation process, take care of administration throughout the life of the plan, from transaction processing and compliance testing, to plan audits and government filings. In addition, the Business Unit Team will support your employees when it is time for them to make informed investment decisions, and support their retirement goals.

Employee support also includes an interactive website with planning and educational resources, live webinars, a secure mobile app, and a team of representatives to answer any questions they have about their contributions or investment strategy.

If you are interested in the services offered by BBSI and the costs associated with their service offerings, you can fill out their contact form [here](#). To view and contact the closest BBSI office to you in the Bay Area of California, you can view their [locations page](#). Here, you will find the associated phone number and email contact for the closest office to you.

- **Contact Information:** Fill out the [contact form](#) to receive an email back answering your question. To find the closest BBSI office to you, view their [locations page](#) and find the associated phone number and email contact of the appropriate office.
- **Geography:** National, California, 9-County Bay Area

✦ **BuildIT:** BuildIT is the world's largest LGBTQ Industry Association dedicated to the sustainable growth of LGBTQ/Allied owned and certified businesses, professionals, tradespeople, thought leaders and stakeholders, in the fields of Architecture, Engineering, Construction Services, Program/Construction Management, Material Suppliers, Large Scale-Real Estate Development, and Related Industries. As an associate small business member of BuildIt, contractors gain access to a wide variety of supports pre-award and post-award. In particular, contractors gain post-award assistance with insurances and bonding.

For more information on the benefits & insurance support BuildIt offers, or to review their other options, you can review the benefits of an associate membership [here](#). For more targeted questions and information, you can send an email to their email address below, or give them a call at the number listed below.

- **Contact Information - Email:** info@build-it.world
- **Contact Information - Phone:** 415-609-2022
- **Address:** 350 Townsend Street, Suite 862, San Francisco, CA 94107
- **Geography:** National, California, 9-County Bay Area

✦ **California Department of Insurance (CDI):** The California Department of Insurance (CDI) acts as a regulator and advocate, and helps small businesses by regulating the insurance industry, providing consumer assistance with claims and policy issues (like workers' comp, liability, and commercial policies), offering educational resources (like the Small Business Guide to Commercial Insurance), investigating fraud, and ensuring a fair market for insurance products and providers in California.

CDI offers overviews and instructional guides for a wide variety of insurance types [found here](#), including Health Insurance and Worker’s Compensation.

Regarding Health Insurance, CDI has gathered resources to help you make decisions and direct you to the right experts to find the answers to your questions. Health coverage information on their website is divided into the following topics:

- [Health Insurance Basics](#): Learn about how health insurance works, the types of coverage available, common terms, and details about benefits and costs
- [Getting Health Coverage](#): Learn more about what to look for when shopping including links to CDI’s [Health Plan Report Card](#) and a list of health insurers in California
- [Questions About My Coverage](#): Learn more about your rights and responsibilities, how your policy works and who to call if you need help
- [I Lost My Coverage, Now What](#): Learn about your options if you lose coverage including COBRA and purchasing your own individual/family coverage
- [List of Providers Providing Health Insurance Coverage](#): The following insurance companies on this list are currently licensed to provide health insurance coverage as of December 31, 2023.

Regarding Workers’ Compensation, CDI provides several tools to help employers who are shopping for workers' compensation insurance or experiencing rating or underwriting problems. Their webpage includes links to:

- [Workers’ Compensation Information Guide](#)
- [Workers’ Compensation Rate Comparison](#)
- [Licensed Workers’ Compensation Companies](#)
- [Insurance Company Profiles](#)
- [Workers’ Compensation Employer Formal Appeal and Review Process](#)

If you need additional assistance, information, or have any questions regarding health and/or workers’ compensation insurance (or other insurance provided through CDI), you can contact CDI using the contact information provided below.

- **Contact Information:** For general questions or inquiries, please fill out a [contact form](#) and someone will reach out to you.
- **Contact Information - Phone:** 1-800-927-4357
- **Address:** 300 Capitol Mall, 17th Floor, Sacramento, CA 95814
- **Geography:** California

✦ **CalSavers:** CalSavers’s mission is to ensure all Californians have a path to financial security in retirement by providing a simple, portable, low-cost way for workers to invest in their futures. In 2022, California passed legislation ([SB-1126](#)) to expand the CalSavers mandate to employers with at least one employee. Eligible employers with 1-4 employees are required to register or exempt by December 31, 2025. Employers who do not fulfill their responsibilities by the specified deadline dates are subject to enforcement action, which will include financial penalties.

The [CalSavers Retirement Savings Program](#) was created by state law to ensure all California workers can save for retirement through automatic payroll contributions facilitated from their workplace. CalSavers is designed to be as easy as possible for employers, with no employer fees, no employer contributions, and minimal ongoing responsibilities. To sign-up for the CalSavers program, you can follow their step-by-step guide found on this [webpage](#). If you’d like additional support, CalSavers has a dedicated and experienced Client Services team ready to support employers throughout the state. You can meet with members of their team to learn about employer requirements, activities and deadlines for completing your simple facilitation steps. They’re also available to meet with your employees to educate them about CalSavers. Educational webinars as well as one-on-one meetings are available and found [here](#).

- **Contact Information - Phone:** 855-650-6916
- **Contact Information - Email:** clientservices@calsavers.com
- **Geography:** California

✦ **[City and County of San Francisco \(CCSF\) - Contractor Development Program \(CDP\):](#)** The Contract Development Program (CDP) enables certified Local Business Enterprise (LBE) firms to receive technical, financial and bonding support and assistance. CCSF created the CDP in 1997 to increase participation of underrepresented SF Bay Area contractors in City and County construction projects and offers contractors a range of services, from technical support to contract financing assistance. CDP services regarding bonding and insurance include:

- Individualized technical and contract-specific support, as well as group workshops on bonding, financing, industry best practices and business management.
- Help securing required insurance and bonding.
- Bid, performance, and payment bond guarantees to surety companies (up to the lesser of 40% of the bond amount or \$750,000).
- Contract financing guarantees on City and County of San Francisco-awarded contracts (up to the lesser of 50% of the loan amount or \$750,000).
- Coordinating Third Party Fund Administration to manage contract disbursements.

- Project Risk Management/Problem Resolution on projects.

Program services are sponsored by CCSF and, with the exception of a \$500 participation fee for the preparation of business financial statements, all services are provided at no charge to participating contractors. To participate in CDP, contractors must be certified with the San Francisco Contract Monitoring Division as a Local Business Enterprise (LBE). If you are interested in participating in the CCSF's Contractor Development Program, you can reach out to Merriwether & Williams using the contact information below.

- **Contact Information - Phone:** 415-986-3999
- **Contact Information - Email:** cdp@imwis.com
- **Geography:** San Francisco County, CA

✦ **City of Oakland - Contractor Technical Assistance Program (CTAP):** Merriwether & Williams partners with the City of Oakland to provide a Contractor Bonding & Development Program. The City of Oakland's Contractor Technical Assistance Program (CTAP) is designed to help small local and diverse contractors participate in City of Oakland public works projects. It was established to provide comprehensive business assistance and referrals for bonding support to small, local, and minority construction contractors interested in bidding on public works projects. CTAP services regarding bonding and insurance include:

- Workshops, training, individual and contract-specific technical support for securing bonding, learning industry best practices and overall business management and development
- Assisting contractors in obtaining and securing required insurance, bid, performance and/or payment bonds

These program services are provided to participating Contractors at no charge by the City of Oakland. CTAP is open to all small, local contractors intending to bid on City contracts and subcontracts. Public Works, Transportation, Workplace and Employment Standards, and Economic and Workforce Development departments all participate in CTAP for Oakland. If you are a contractor that is interested in participating in the City of Oakland's Contractor Technical Assistance Program, please contact someone using the contact information provided below.

- **Contact Information - Phone:** 510-740-6922
- **Contact Information - Email:** CTAP@imwis.com
- **Geography:** Alameda County, CA

✦ **County of Alameda - Contractor Technical Assistance Program (CTAP)**: Alameda County's Contractor Technical Assistance Program (CTAP) puts County construction contracts in reach for smaller, local vendors. CTAP services regarding bonding and insurance include:

- Supporting contractor success through individualized technical support and group workshops on bonding, financing and business management.
- Assisting contractors in obtaining required insurance and bonding.
- Providing bid, performance, and payment bond guarantees to surety companies (up to the lesser of 40% of the bond amount or \$750,000).
- Coordinating with Third Party Fund Administrators to ensure that project-related expenses are paid in a timely manner.

These program services are sponsored by Alameda County and are provided at no charge to participating Contractors. To participate in Alameda County's CTAP, local contractors must be located in Alameda County and be eligible for small business certification form(s):

- Alameda County (SLEB)
- State Small Business Enterprise (SBE) certification
- U.S. Department of Transportation Disadvantaged Business Enterprise Certification (DBE)
- Minority Business Enterprise (MBE), Women-owned Business Enterprise (WBE) or Locally Based Enterprise (LBE)

For more information on how to participate in Alameda County's CTAP and the process for applying and registering, please reach out to Johanna Le-Penn through the contact information provided below.

- **Contact Information - Phone:** 415-217-6567
- **Contact Information - Email:** Johanna.lepenn@hubinternational.com
- **Geography:** Alameda County, CA

✦ **GF Brown Insurance Services**: GF Brown Insurance Service is a full service insurance company in California consisting of independent agents specializing in property and liability coverage for businesses, and saving on various insurance plans including Group Medical, Personal Medical, and 401k options. Bond quotes and information are also provided through their services. To explore the various insurance plans and services GF Brown offers, they encourage prospective contractors and interested parties to fill out a contact form specific for Health Insurance, 401k's, as well as Bonds. If you have any other general questions, you can contact a representative using the contact information provided below.

- **Contact Information - Phone:** 510-524-8812
- **Contact Information - Email:** info@gfbrownins.com
- **Address:** 828 San Pablo Ave, Suite #201, Albany, CA 94706
- **Geography:** 9-County Bay Area

◆ **Healthcare Insurance Marketplace:** If you don't have health insurance through a job, Medicare, Medicaid, the Children's Health Insurance Program (CHIP), or another source that provides qualifying healthcare coverage, you can find coverage through the Marketplace. If you are a small employer (generally one with 1-50 employees), you may be able to offer them Small Business Health Options Program (SHOP) coverage. The Marketplace allows small employers to explore information and resources to help them, sole proprietors, and full- or part-time employees of small businesses make decisions about health insurance coverage. To explore your healthcare coverage options as a small business owner, you can visit their [informational page](#) which lists the information about various insurance plans.

If you are interested in registering for SHOP insurance, you can browse their [Resources Page](#) which includes how-to guides, fact sheets, tools, and other resources for employers. To get more information on how to enroll in SHOP, you can talk with a Small Business Health Options Program (SHOP)-registered agent or broker to enroll in SHOP insurance. You can enter your zip code [here](#), filter by small business coverage type, and you'll get a list of SHOP-registered agents and brokers in your area.

- **Contact Information - Phone:** 800-318-2596
- **Geography:** National

◆ **Merriwether & Williams:** Over the past 20 years, Merriwether & Williams has enabled small, minority, women and disabled-owned contracting businesses to bid on public works construction projects through their Contractor Development & Bonding Programs in California. Participating Contractors have successfully completed work with a less than 1% default rate and due in-part to their participating contractors. These include access to insurance services such as:

- Collateral guarantees so that contractors can secure contract financing and bonding
- Assistance with obtaining or increasing bonding capacity.

In particular, Merriwether & Williams partners with various Bay Area city governments to offer Contractor Technical Assistance Programs to local contractors who are looking to secure local government contracting opportunities.

For more information on their programs with Alameda County, City and County of San Francisco, and City of Oakland, please visit their [Contractor Bonding and Development Program webpage](#), or review the corresponding organization descriptions in this Contractor Support Section.

- **Contact Information - Phone:** 415-986-3999
- **Contact Information - Email:** cdp@imwis.com
- **Address:** 44 Montgomery, Suite 940, San Francisco, CA 94104
- **Geography:** National, California, 9-County Bay Area

✦ **[North Coast Builder's Exchange \(NCBE\)](#):** The NCBE is a non-profit contractors association that provides services and representation to construction-related firms in Sonoma, Mendocino, Lake, and Napa Counties. They're meant to be a "one-stop-shop" for contractors, and NCBE members can count on them to provide group Workers' Comp and Health Insurance Programs. To gain access to a myriad of services offered by NCBE, contractors can join as a member. Membership prices vary and can be found on their [Membership page](#). Depending on your business, NCBE offers prospective members a number of full membership options including their regular membership which is open to contractors who possess valid and up-to-date licenses for \$745 annually.

Members of NCBE have an opportunity to join their [Group Health Insurance Plan](#), which offers members and their employees a comprehensive employee benefits program that includes medical, dental, vision, and life coverage. For those who enroll in the Group Insurance Plan, members enjoy access to top-rated healthcare providers, simplified annual open enrollment, in-house customer service professionals, one single monthly bill, and free COBRA administration. For more information, you can contact member services using their email address: valeska@ncbeonline.com.

NCBE also offers [Group Workers' Compensation](#), and members will get an additional 10% discount (on the insurer's base rates) on their workers' comp through this program. To qualify for this program, you must:

- NCBE member in good standing
- Have over 50% of your payroll in a construction classification
- Payroll classifications must be approved by the insurer

Although NCBE cannot provide rates or quotes themselves, members are encouraged to contact one of the insurance company's construction specialists at their email address: sparsons@gpins.com.

- **Contact Information - Phone:** 707-542-9502
- **Contact Information - Email**
 - **Group Health Insurance:** valeska@ncbeonline.com
 - **Group Workers' Comp:** sparsons@gpins.com
- **Address:** 1030 Apollo Way, Santa Rosa, CA 95407
- **Geography:** Sonoma County, Napa County, CA

✦ **Pacific Community Ventures (PCV):** Pacific Community Ventures is a nonprofit community development financial institution (CDFI) that envisions a world of thriving communities where everyone has a fair shake. Their mission is to invest in small businesses, create good jobs for working people, and make markets work for social good. Through their Good Jobs, Good Business Toolkit, employers can find overviews, how to get started information, and additional help on how to secure healthcare insurance and retirement for their employees.

For information on health benefits, you can visit their webpage to learn more about: where to begin, what the law requires, can tax incentives help to afford coverage, learn what your peers are doing, and what your health insurance plan options are. To determine what you, as a small business owner can afford, Pacific Community Ventures' BusinessAdvising.org webpage is a free way to find a pro-bono advisor. For information on retirement benefits, you can visit their webpage to learn more about: what plan is the best option for your business, what legal issues you should be aware of, which tax incentives can offset the cost of adopting and managing a plan, what other businesses are doing.

If you have a general question about the Good Jobs, Good Business Toolkit you can contact PCV through this email address and someone will answer your questions as soon as possible. If you're interested in free, small business mentoring, you can start at this webpage.

- **Contact Information - Email:** gjgb@pcvmail.org
- **Geography:** National, California, 9-County Bay Area

✦ **Small Business Development Centers (SBDC):** Small Business Development Centers (SBDCs) offer free or low-cost advisory services to help small business owners navigate the often complex landscape of employee benefits and insurance. Whether you're launching a new venture or growing an existing one, SBDCs provide guidance on state and federal requirements around health insurance, workers' compensation, and unemployment insurance, and helping owners understand their legal obligations and how to meet them.

They can connect business owners to state-based health insurance marketplaces and other resources to find affordable coverage for themselves and their employees. Beyond health benefits, SBDCs assist with personnel administration, helping owners design competitive benefits packages to attract and retain talent. They also offer support around business continuity and property protection planning, ensuring owners are prepared for unexpected disruptions. With locations in every state and territory, SBDCs serve as a valuable first step for small business owners seeking clarity on benefits and insurance - pointing them toward the right resources, programs, and professionals to fit their specific needs.

To find the closest SBDC to your location in California, you can utilize the [Find My SBDC Tool](#), enter your zipcode, and be taken to the location-specific SBDC website.

- **Contact Information:** The closest SBDC to you will determine the appropriate phone number and address to contact them. Use the [Find My SBDC Tool](#) to find the closest SBDC to your location in California.
- **Geography:** National, California, 9-County Bay Area



Union Contractor Associations: [PCA/MCAA](#) (Plumbing Contractors Association/Mechanical Contractors Association of America), [NECA](#) (National Electrical Contractors Association), and [SMACNA](#) (Sheet Metal and Air Conditioning Contractors' National Association) and other [Union Contractor Associations](#) in California play a critical role in helping union contractors access affordable, high-quality benefits and insurance by leveraging collective purchasing power, industry partnerships, and joint labor-management governance structures. These organizations negotiate group insurance programs including: workers' compensation, general liability, property, and specialized coverages, and often securing discounted premiums, enhanced claims management, and tailored risk mitigation services that individual contractors may not be able to obtain on their own. For example, SMACNA's alternative dispute resolution workers' compensation model reduces claim costs and durations, while both SMACNA and MCAA maintain national partnerships with insurers to provide comprehensive, industry-specific coverage options.

Beyond insurance procurement, these associations are deeply involved in the administration and oversight of jointly managed trust funds that provide health, pension, and retirement benefits to union workers, ensuring long-term stability and compliance with federal regulations. Additionally, they offer members access to compliance guidance, legal resources, HR and payroll support, and safety training programs that help contractors effectively manage benefits, navigate complex labor requirements, and reduce administrative burden.

- **Contact Information:** Contact information for BTC's and local unions will vary. Search [this page](#) and find the most relevant BTC or local union for you, and reach out using the contact information listed. Alternatively, you may contact [CTWI](#) and they will help to connect you to the appropriate representative.
- **Geography:** National, California, 9-County Bay Area

✦ **Venturize:** Venturize is a free bilingual resource hub managed by the [Small Business Majority](#) for small business owners that need help accessing tools and information to sustain and grow your business. Venturize offers resources to small business owners regarding Health Insurance, Retirement, and Other Benefits (Paid Family and Medical Leave, Workplace Wellness, Flexible Spending Accounts) including:

- Guidelines for choosing insurance plans
- Benefits of providing insurance (health, retirement, etc.)
- Types of insurance plans and the different types of coverage
- Key factors to consider when choosing appropriate insurance plans
- Events and webinars to learn about insurance options for small businesses
- Blogs containing key tools, resources, and developments on accessing insurance for small businesses

For more resources and expert advice on how to attract and retain top talent through offering benefits, you can sign up for Venturize's monthly newsletter [here](#). To connect with someone through the Venturize platform, you can fill out a contact form at the bottom of [this webpage](#) with your name, email address, subject, and message.

- **Contact Information:** To connect with someone at Venturize via email, please fill out their contact form at the bottom of [this webpage](#).
- **Geography:** National

Rising Sun Center for Opportunity

1116 36th St., Oakland, CA
(510) 665-1501
risingsunopp.org

