



LA SMALL BUSINESS DEVELOPMENT CENTER'S

COVID-19

BUSINESS RESOURCE GUIDE



The Los Angeles Regional Small Business Development Center Network is funded through a cooperative agreement with the U.S. Small Business Administration and through a grant with the Governor's Office of Business and Economic Development. Funding is not an endorsement of any product, opinion, or service.



**Los Angeles Regional Small Business Development Center Network's
COVID-19 BUSINESS RESOURCE GUIDE
March 13, 2020**

Our thoughts are with all who have been impacted by the recent outbreak of COVID-19. As business owners and leaders it is important to remain informed and prepared as this outbreak continues to impact our local and global communities. While recognizing social distancing is essential and important during this time, we do not want to overlook the importance of investing in our local economy.

The Small Business Development Center has compiled a list of resources now available for employees and employers who have been impacted by COVID-19. As new resources become available, this response guide will be updated as needed.

IMMEDIATE STEPS TO TAKE

As the spread and impact of COVID-19 is still an unknown, SBDC recommends employers and self-employed individuals to take the following action steps:

- 1. CONTACT YOUR INSURANCE PROVIDER-** Do you have business interruption insurance? If so, you may have coverage that supplements any income or sales loss during this time.
- 2. TRACK LOSSES-** During moments of disruption it is important to track any loss your business may have incurred as programs designed to assist cash flow needs and access to capital depend on accurate counts of economic injury or production loss.
- 3. DO YOU HAVE PERFORMANCE BASED CONTRACTS WITH YOUR SUPPLIERS OR CUSTOMERS?** - reviewing your current contracts and obligations will clarify limitations of liability and force majeure.
- 4. HAS YOUR BUSINESS EXPERIENCED DISRUPTION OR CONCERN IN THE FOLLOWING AREAS?**
 - Supply chain disruption and liability
 - Questions or concerns about the implications of tariffs
 - Technology plans for setting up remote work stations for employees
 - Concerns about cash flow during disruption
 - Concerns about credit and finance issues
 - Concerns about force majeure
- 5. NO-COST BUSINESS CONSULTING IS AVAILABLE!**
For businesses that have experienced the following concerns or disruptions our SBDC Advisors can assist providing guidance during this time. Please contact the office at 562.938.5020 to request an appointment.

STAY INFORMED

Visit and register (when applicable) with the following websites to keep up to date with the latest news and information related to COVID-19.

County of Ventura
<https://www.ventura.org/>

County of Santa Barbara
<http://www.countyofsb.org/>

VC Emergency
<http://www.vcemergency.com/>

California Governor's Office of Business and Economic Development
<https://business.ca.gov/coronavirus-2019/>

California Department of Public Health
<https://www.cdph.ca.gov/>

Centers for Disease Control and Prevention
<https://www.cdc.gov/coronavirus/2019-ncov/index.html>

ASSISTANCE FOR EMPLOYERS AND EMPLOYEES

ASSISTANCE FOR EMPLOYERS

WORK SHARING PROGRAM- Employers experiencing a slowdown in their businesses or services as a result of the Coronavirus impact on the economy may apply for the UI Work Sharing Program through the EDD. This program allows employers to seek an alternative to layoffs - retaining their trained employees by reducing their hours and wages that can be partially offset with UI benefits.

Workers of employers who are approved to participate in the Work Sharing Program receive the percentage of their weekly Unemployment Insurance benefit amount based on the percentage of hours and wages reduced, not to exceed 60 percent.

Visit the [Work Sharing Program](#) to learn more about its benefits for employers and employees, and how to apply.

EXTENSION FILING PAYROLL TAX - Employers statewide directly affected by the new coronavirus (COVID-19) may request up to a 60-day extension of time from the EDD to file their state payroll reports and/or deposit payroll taxes without penalty or interest. This extension may be granted under Section 1111.5 of the California Unemployment Insurance Code (CUIC). A written request for extension must be received within 60 days from the original delinquent date of the payment or return. For more information, please visit [EDD website](#).

ASSISTANCE FOR EMPLOYEES

UNEMPLOYMENT INSURANCE- Individuals who have had their hours reduced or have lost their job through no fault of their own may be eligible for unemployment benefits. Learn more by visiting the [EDD website](#).

NOTE: Governor's Emergency Proclamations waive the non-payable one-week waiting period for regular UI benefit payments to eligible individuals affected by current disasters. This means individuals can be paid benefits for the first week they are unemployed due to the disaster.

DISABILITY INSURANCE- Individuals who are unable to work due to having or being exposed to [COVID-19 \(certified by a medical professional\) can file a Disability Insurance \(DI\) claim.](#)

Disability Insurance provides short-term benefit payments to eligible workers who have full or partial loss of wages due to a non-work-related illness, injury, or pregnancy. Benefit amounts are approximately 60-70 percent of wages (depending on income) and range from \$50 - \$1,300 a week.

PAID FAMILY LEAVE- Californians who are unable to work because they are caring for an ill or quarantined family member with COVID-19 (certified by a medical professional) can [file a Paid Family Leave \(PFL\) claim](#).

Paid Family Leave provides up to six weeks of benefit payments to eligible workers who have a full or partial loss of wages because they need time off work to care for a seriously ill family member or to bond with a new child.

Benefit amounts are approximately 60-70 percent of wages (depending on income) and range from \$50 - \$1,300 a week.

BUSINESS DISRUPTION LOANS

EDC DISASTER LOAN FUND

In addition to our traditional EDC loan funds, EDC is offering low interest micro loans from \$5,000-\$50,000 through our Disaster Loan Fund to give a cash flow boost to businesses impacted by reduced sales, supply chain disruption or other challenges related to COVID-19. Contact Marvin Boateng, Lending Manager to apply. Email marvin@edcollaborative.com or call [\(805\) 409-9158](tel:8054099158).

SBA ECONOMIC INJURY DISASTER LOANS

NOTE: At this time, assistance will become available when the State of California qualifies for federal aid. We believe this will be eminent.

The U.S. Small Business Administration is offering designated states and territories low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19).

SBA's Economic Injury Disaster Loans offer up to \$2 million in assistance and can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing.

These loans may be used to pay fixed debts, payroll, accounts payable and other bills that can't be paid because of the disaster's impact. The interest rate is 3.75% for small businesses without credit available elsewhere; businesses with credit available elsewhere are not eligible. The interest rate for non-profits is 2.75%.

SBA offers loans with long-term repayments in order to keep payments affordable, up to a maximum of 30 years. Terms are determined on a case-by-case basis, based upon each borrower's ability to repay.

For additional information, please contact the SBA disaster assistance customer service center. Call 1-800-659-2955 (TTY: 1-800-877-8339) or e-mail disastercustomerservice@sba.gov

For additional assistance in navigating access to capital contact Marvin Boateng, Lending Manager to apply. Email marvin@edcollaborative.com or call (805) 409-9158.

ADDITIONAL RESOURCES FOR EMPLOYERS AND EMPLOYEES

CA Governor's Office of Business and Economic Development COVID-19 Business Resources

The California's Governor's Office of Business and Economic Development has released information on their website for employees and employers impacted by COVID-19. Visit their [website](#) for more information.

SBA COVID-19 BUSINESS GUIDE

The SBA has released a comprehensive guide to help businesses plan and respond to the current COVID-19 threat. Visit the [SBA website](#) for more information.

CDC COVID-19 BUSINESS GUIDE

The Centers for Disease Control and Prevention (CDC) have created an interim guide based on what is currently known [about the coronavirus disease 2019 \(COVID-19\)](#). For access to the full guide and more information please visit the [CDC website](#).

RECOMMENDATIONS FOR EMPLOYERS TO TAKE NOW

Note: This information is not intended to be used as medical advice. Please contact your local health professional or visit the [CDC website](#) for further information.

Actively encourage sick employees to stay home:

Employees who have symptoms of acute respiratory illness are recommended to stay home and not come to work until they are free of fever (100.4° F [37.8° C] or greater using an oral thermometer), signs of a fever, and any other symptoms for at least 24 hours, without the use of fever-reducing or other symptom-altering medicines (e.g. cough suppressants).

Employees should notify their supervisor and stay home if they are sick.

Ensure that your sick leave policies are flexible and consistent with public health guidance and that employees are aware of these policies.

Talk with companies that provide your business with contract or temporary employees about the importance of sick employees staying home and encourage them to develop non-punitive leave policies.

Do not require a healthcare provider's note for employees who are sick with acute respiratory illness to validate their illness or to return to work, as healthcare provider offices and medical facilities may be extremely busy and not able to provide such documentation in a timely way.

Employers should maintain flexible policies that permit employees to stay home to care for a sick family member. Employers should be aware that more employees may need to stay at home to care for sick children or other sick family members than is usual.

Separate sick employees:

CDC recommends that employees who appear to have acute respiratory illness symptoms (i.e. cough, shortness of breath) upon arrival to work or become sick during the day should be separated from other employees and be sent home immediately. Sick employees should cover their noses and mouths with a tissue when coughing or sneezing (or an elbow or shoulder if no

tissue is available).

Emphasize staying home when sick, respiratory etiquette and hand hygiene by all employees:

Place posters that encourage [staying home when sick](#), [cough and sneeze etiquette](#), and [hand hygiene](#) at the entrance to your workplace and in other workplace areas where they are likely to be seen.

Provide tissues and no-touch disposal receptacles for use by employees.

Instruct employees to clean their hands often with an alcohol-based hand sanitizer that contains at least 60-95% alcohol, or wash their hands with soap and water for at least 20 seconds. Soap and water should be used preferentially if hands are visibly dirty.

Provide soap and water and alcohol-based hand rubs in the workplace. Ensure that adequate supplies are maintained. Place hand rubs in multiple locations or in conference rooms to encourage hand hygiene.

Visit the [coughing and sneezing etiquette](#) and [clean hands webpage](#) for more information.

Perform routine environmental cleaning:

Routinely clean all frequently touched surfaces in the workplace, such as workstations, countertops, and doorknobs. Use the cleaning agents that are usually used in these areas and follow the directions on the label.

No additional disinfection beyond routine cleaning is recommended at this time. Provide disposable wipes so that commonly used surfaces (for example, doorknobs, keyboards, remote controls, desks) can be wiped down by employees before each use.

Advise employees before traveling to take certain steps:

Check the [CDC's Traveler's Health Notices](#) for the latest guidance and recommendations for each country to which you will travel. Specific travel information for travelers going to and returning from China, and information for aircrew, can be found at on the [CDC website](#). Advise employees to check themselves for symptoms of [acute respiratory illness](#) before starting travel and notify their supervisor and stay home if they are sick.

Ensure employees who become sick while traveling or on temporary assignment understand that they should notify their supervisor and should promptly call a healthcare provider for advice if needed.

If outside the United States, sick employees should follow your company's policy for obtaining medical care or contact a healthcare provider or overseas medical assistance company to assist them with finding an appropriate healthcare provider in that country. A

U.S. consular officer can help locate healthcare services. However, U.S. embassies, consulates, and military facilities do not have the legal authority, capability, and resources to evacuate or give medicines, vaccines, or medical care to private U.S. citizens overseas.

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