

What financial and other support resources are available if my business has experienced a slow-down due to COVID-19?

ACCESS TO CAPITAL

(PENDING) SBA's Coronavirus (COVID-19) Disaster Relief Funding: Low-interest federal disaster loans for working capital up to \$2 Million to small businesses suffering substantial economic injury as a result of COVID-19. (PENDING – California is in the process of making this funding available; SBA is declaring disaster status state-by-state)

(PENDING) Grants: May be available in the future; the Governor's office will alert everyone when they are available, and information will be updated on this page at that time as well.

Small Business Finance Center: An existing program through CA Infrastructure and Economic Development Bank (IBANK), a unit within California Governor's Office of Business and Economic Development (GO-Biz) to support small businesses (1-750 employees) impacted by disasters in California. Visit <http://www.ibank.ca.gov/small-business-finance-center/> for more information on these programs:

- **Disaster Relief Loan Guarantee Program (DRLGP):** Loan guarantees up to 95% of the loan for small business borrowers impacted by disasters who need term loans or lines of credit for working capital.
- **Jump Start Loan Program:** Loans from \$500-\$10,000 to low-wealth entrepreneurs in declared disaster and emergency areas.

Cal Cap Program --- need to research & add

CONSULTING SERVICES

San Diego and Imperial Small Business Development Center (SBDC): This organization is a resource partner of both the SBA and California Go-Biz, and will provide for-profit small business owners with no-cost guidance through your recovery process, including applying for disaster recovery loans if needed. To learn more and request services, visit <https://www.sdivsbdc.org/>.

- 60 Centers through the state of California, with 1000 consultants that speak 12 languages who are current and former business owners.
- Knowledgeable on how to get access to capital, and how to create a strategy for navigating the business impacts of COVID-19
- Advice from SBDC: Be cautious of online lenders charging high interest rates.

Women's Business Center (WBC): Serves women-owned businesses (for profit and non-profit), and is a resource partner of both the SBA and California Go-Biz, and provides business counseling and access to capital, among other services. Visit <https://www.sandiegowbc.org/> to learn more.

OTHER FINANCIAL / OPERATIONAL RESOURCES

SDG&E will waive late payment fees for business customers whose finances have been impacted: <http://www.sdgenews.com/article/sdgc-suspends-service-disconnections-nonpayment-part-its-coronavirus-response>

Technical Assistance: (Will update shortly)

What resources are available to help me avoid employee layoffs?

EDD EMPLOYER SERVICES (Partial Claims / Work Sharing)

Partial Claims: For employees whose employers want to keep them when there is lack of work. The employer certifies that the employee is expected to return to work, and gives them a form to file an Unemployment Insurance (UI) claim

- https://www.edd.ca.gov/unemployment/Partial_Claims.htm

Work Sharing Program: If COVID-19 has impacted your business or services, you can avoid potential layoffs by participating in the Unemployment Insurance (UI) Work Sharing Program. This program allows you to retain your workers by reducing their hours and wages no more than 60 percent and partially offsetting the wage loss with UI benefits. This helps you avoid the cost of recruiting, hiring, and training new workers and helps your workers keep their jobs and receive some financial support with UI benefits.

- https://www.edd.ca.gov/unemployment/Work_Sharing_Program.htm
- See Requirements at EDD website above

Other Changes to your Business: If you are a registered employer, you must report any change in your business status, including if you no longer have employees but the business remains open, if you sell or close your business, or if you re-open your Employer Payroll Tax Account

- https://www.edd.ca.gov/Payroll_Taxes/Changes_to_Your_Business.htm

What if I have to lay off some of my workers temporarily until business improves?

LAYOFF TRANSITION (RAPID RESPONSE)

Layoff Transition Services (Rapid Response Program): We can offer your affected workers a webinar full of information and resources on how to file for unemployment insurance, how to get re-employed as soon as possible, and options regarding retirement assets and health insurance.

- If you are planning on laying off 50 or more employees, you may be required to file a Worker Adjustment and Retraining Notification (WARN) at the state and/or federal level. To understand your obligation, visit https://www.edd.ca.gov/jobs_and_training/Layoff_Services_WARN.htm
- Filing a WARN is not required

<https://sdwp.sharepoint.com/:w:/g/BusinessServices/EX-eFuxfAPVCoUNIAJcelkoBGGwxcRLJNf9-vN-x6h5Qvg>

What if I can't file my payroll taxes on time because of COVID-19?

- Adding this section soon

What can I do to protect my workers from COVID-19?

PROTECTING WORKERS FROM COVID-19

Centers for Disease Control and Prevention (CDC) has published an interim guide for businesses and employers to respond to COVID-19: <https://www.cdc.gov/coronavirus/2019-ncov/community/guidance-business-response.html>

California Department of Industrial Relations has published a Cal/OSHA guide on requirements to protect workers from COVID-19: <https://www.dir.ca.gov/dosh/coronavirus/Health-Care-General-Industry.html>

California Department of Public Health has published many Guidance Documents and technical support resources to local health departments, health care facilities, providers, schools, childcare facilities, food industry, and more; view a full list

here: <https://www.cdph.ca.gov/Programs/CID/DCDC/Pages/Guidance.aspx>

San Diego County has published an extensive list of resources specific to industry sectors, occupations, and service

providers: https://www.sandiegocounty.gov/content/sdc/hhsa/programs/phs/community_epidemiology/dc/2019-nCoV/CommunitySectors.html

What information can I give to my employees to help them better cope with COVID-19 Disruptions?

SUPPORT FOR WORKERS

California Employment Development Department (EDD): provides a variety of support services to individuals affected by COVID-19 in California. Per Governor Newsom's [Executive Order](#), the customary one-week waiting period has been waived. Visit the EDD website to learn more and file claims online: https://www.edd.ca.gov/about_edd/coronavirus-2019/faqs.htm

- **Disability Insurance (DI)**: short term benefits to workers who have full or partial loss of wages due to a non-work-related illness, injury, or pregnancy.
- **Paid Family Leave (PFL)**: if you are unable to work because you are caring for an ill or quarantined family member with COVID-19.
- **Unemployment Insurance (UI)**: If you are unable to work or experience reduced work hours, you can file a claim for partial wage replacement benefits. UI benefits are available in the following COVID-19 impact scenarios:
 - Employer-initiated reduced work hours and temporary furloughs
 - Reduced work
- **Disability Insurance Elective Coverage (DIEC)**: an elective program for employers and self-employed individuals who are not required to pay into State Disability Insurance (SDI) but want to be covered by Disability Insurance (DI) and Paid Family Leave (PFL). <https://www.edd.ca.gov/disability/Self-Employed.htm>

Labor & Workforce Development Agency has compiled a chart to help demystify what benefits an employee is entitled to under the various COVID-19 impact scenarios: <https://www.labor.ca.gov/coronavirus2019/#chart>

Franchise Tax Board (FTB): Individuals and businesses may request a 60-day extension to file 2019 California tax returns and make certain payments. Refer to <https://www.ftb.ca.gov/> for more information.