



ECONOMIC  
DEVELOPMENT  
COLLABORATIVE



ECONOMIC DEVELOPMENT COLLABORATIVE  
**COVID-19 BUSINESS  
RESOURCE GUIDE**  
MARCH 26, 2020



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.



**Economic Development Collaborative**  
**COVID-19 Business Resource Guide**  
**March 26, 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 Economic Development Collaborative has compiled a list of resources now available for employees and employers who have been impacted by COVID-19.

**IMMEDIATE STEPS TO TAKE**

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As the spread and impact of COVID-19 is still an unknown, the EDC 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. APPLY FOR UNEMPLOYMENT-** Whether you are self-employed or a W2 employee, if you have lost hours or wages due to the impact of COVID-19, we encourage you to file for unemployment benefits. Apply for unemployment [here](#).
- 3. 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 and production loss.
- 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

**NO-COST BUSINESS CONSULTING IS AVAILABLE!**

Please sign up for an appointment by following this [link](#).

**PUBLIC HEALTH ORDERS FOR THE STATE OF CALIFORNIA- ACTIVE UNTIL FURTHER NOTICE**

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The Executive Department of the State of California has issued a "[Shelter in Place](#)" Order. The order allows for businesses that are among "[critical infrastructure sectors](#)" to remain open.

**PUBLIC HEALTH ORDERS FOR VENTURA COUNTY- ACTIVE UNTIL FURTHER NOTICE**

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The Ventura County Public Health Department has issued a "[Stay Well at Home](#)" order. We encourage all citizens to adhere to this directive.

**PUBLIC HEALTH ORDERS FOR SANTA BARBARA COUNTY- ACTIVE UNTIL FURTHER NOTICE**

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The Santa Barbara County Public Health Department has issued a "[Stay at Home](#)" order. We encourage all citizens to adhere to this directive.

## STAY INFORMED

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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

<https://www.countyofsb.org/>

VC Emergency

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

California Department of Public Health

<https://www.cdph.ca.gov/>

California Governor's Office of Business and Economic Development

<https://business.ca.gov/coronavirus-2019/>

Centers for Disease Control and Prevention

<https://www.cdc.gov/coronavirus/2019-nCoV/index.html>

## RESOURCES AND ASSISTANCE FOR EMPLOYERS IN VENTURA AND SANTA BARBARA COUNTY

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**WORK SHARING PROGRAM-** This EDD 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. Visit the [Work Sharing Program](#) to learn more about its benefits for employers and employees, and how to apply.

**DISABILITY AND UNEMPLOYMENT INSURANCE FOR SELF-EMPLOYED INDIVIDUALS-** Whether you are self-employed or a W2 employee, if you have lost hours or wages due to the impact of COVID-19, we encourage you to file for unemployment benefits. Apply for unemployment [here](#).

**EXTENSION FILING PAYROLL TAX -** Employers statewide directly affected by 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. For more information please visit [EDD website](#).

**STATE EXTENSION FILING PERSONAL AND BUSINESS TAXES-** The Franchise Tax Board announced special tax relief for California taxpayers affected by the COVID-19 pandemic. Affected taxpayers are granted an extension to file 2019 California tax returns and make certain payments to June 15, 2020, for all tax filings and payments due between March 15, 2020, through June 15, 2020. For more information please visit the [Franchise Tax Board website](#).

**FEDERAL EXTENSION FILING PERSONAL AND BUSINESS TAXES-** Taxpayers can defer federal income tax payments due on April 15, 2020, to July 15, 2020, without penalties and interest, regardless of the amount owed. This deferment applies to all taxpayers, including individuals, trusts and estates, corporations and other non-corporate tax filers as well as those who pay self-employment tax. Taxpayers do not need to file any additional forms or call the IRS to qualify for this automatic federal tax filing and payment relief. For more information please visit the [IRS website](#).

## RESOURCES AND ASSISTANCE FOR EMPLOYEES IN VENTURA AND SANTA BARBARA COUNTY

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**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.

**PAID FAMILY LEAVE-** Employees 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](#).

**STATE EXTENSION FILING PERSONAL TAXES-** The Franchise Tax Board announced special tax relief for California taxpayers affected by the COVID-19 pandemic. Affected taxpayers are granted an extension to file 2019 California tax returns and make certain payments to June 15, 2020, for all tax filings and payments due between March 15, 2020, through June 15, 2020. For more information please visit the [Franchise Tax Board website](#).

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## BUSINESS DISRUPTION LOANS FOR VENTURA AND SANTA BARBARA COUNTY

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### EDC DISASTER LOAN FUND

In addition to our traditional EDC loan funds, EDC is offering 4.25% interest 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. Call 805.409.9159 for more information.

### WOMEN'S ECONOMIC VENTURES (WEV) QUICK RESPONSE LOAN

WEV'S Quick Response Loan is designed to provide financial support to businesses experiencing economic hardship. Loans of up to \$10,000, with a 4.5% fixed interest rate and 36 month repayment term are available to eligible businesses. Visit [WEV's website](#) for more information.

### JEWISH FREE LOAN ASSOCIATION- *Applicants must be a resident of Ventura or Los Angeles County*

The Jewish Free Loan Association is offering no interest quick response loans to those who have been impacted by COVID-19. Loans can be applied for business economic injury, childcare costs and much more. Visit [their website](#) for more information.

### SBA ECONOMIC INJURY DISASTER LOANS

**NOTE: THE FILING DEADLINE FOR ECONOMIC INJURY LOANS IS DECEMBER 16, 2020. ADDITIONALLY, THE SBA HAS IMPLEMENTED AUTOMATIC DEFERMENT ON EXISTING SBA DISASTER LOANS THROUGH THE END OF 2020. IF YOU HAVE AN EXISTING SBA LOAN YOU DO NOT NEED TO**

## **REQUEST DEFERMENT.**

### **(SEE ATTACHED SBA FACT SHEETS FOR MORE INFORMATION)**

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).

- Up to \$2 million in assistance
- 3.75% interest rate for small businesses
- 2.75% interest rate for non profits
- Up to 30 year terms

Applicants may apply online, receive additional disaster assistance information and download applications at <https://disasterloan.sba.gov/ela>

Applicants may also call SBA's Customer Service Center at (800) 659-2955 or email [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov) for more information on SBA disaster assistance. Individuals who are deaf or hard-of-hearing may call (800) 877-8339. Completed applications should be mailed to U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.

## **GRANTS AVAILABLE FOR INDIVIDUALS IN VENTURA AND SANTA BARBARA COUNTY**

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**Grants Available Through the Ventura County Community Foundation** The Ventura County Community Foundation, in coordination with the County of Ventura, Amgen Foundation, Southeast Ventura County YMCA, Give An Hour, and the Economic Development Collaborative, has launched the Ventura County Rapid Response Fund to support nonprofit organizations addressing the needs of individuals and families with food and housing support, childcare, wage replacement, mental health care, and more. The fund will also go to supporting small businesses through this crisis. [Click here](#) for more information.

**Grants Available Through the Santa Barbara Community Foundation-** The Santa Barbara Foundation, United Way of Santa Barbara County, and Hutton Parker Foundation are leading a countywide collaborative with members of the Foundation Roundtable to provide assistance to individuals and families as well as organizations actively engaged in assistance efforts for members of the community affected by the COVID-19 pandemic. [Click here](#) for more information.

## **ADDITIONAL RESOURCES FOR EMPLOYERS AND EMPLOYEES IN VENTURA AND SANTA BARBARA COUNTY**

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### **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

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**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.

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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.



U.S. Small Business  
Administration

## U.S. SMALL BUSINESS ADMINISTRATION FACT SHEET – ECONOMIC INJURY DISASTER LOANS

### CALIFORNIA Declaration #16332

(Disaster: CA-00313)

Incident: CORONAVIRUS (COVID-19)

occurring: January 31, 2020 & continuing

*All counties within the State of California:*

*the contiguous Arizona counties of: La Paz, Mohave & Yuma;*

*the contiguous Nevada counties of: Clark, Douglas, Esmeralda, Lyon, Mineral, Nye & Washoe;*

*and the contiguous Oregon counties of: Curry, Jackson, Josephine, Klamath & Lake*

**Application Filing Deadline: December 16, 2020**

#### **Disaster Loan Assistance Available:**

Economic Injury Disaster Loans (EIDLs) – Working capital loans to help small businesses, small agricultural cooperatives, small businesses engaged in aquaculture, and most private, non-profit organizations of all sizes meet their ordinary and necessary financial obligations that cannot be met as a direct result of the disaster. These loans are intended to assist through the disaster recovery period.

#### **Credit Requirements:**

- Credit History – Applicants must have a credit history acceptable to SBA.
- Repayment – Applicants must show the ability to repay the loan.
- Collateral – Collateral is required for all EIDL loans over \$25,000. SBA takes real estate as collateral when it is available. SBA will not decline a loan for lack of collateral, but SBA will require the borrower to pledge collateral that is available.

#### **Interest Rates:**

The interest rate is determined by formulas set by law and is fixed for the life of the loan. The maximum interest rate for this disaster is 3.75 percent.

#### **Loan Terms:**

The law authorizes loan terms up to a maximum of 30 years. SBA will determine an appropriate installment payment based on the financial condition of each borrower, which in turn will determine the loan term.

#### **Loan Amount Limit:**

The law limits EIDLs to \$2,000,000 for alleviating economic injury caused by the disaster. The actual amount of each loan is limited to the economic injury determined by SBA, less business interruption insurance and other recoveries up to the administrative lending limit. SBA also considers potential contributions that are available from the business and/or its owner(s) or affiliates. If a business is a major source of employment, SBA has the authority to waive the \$2,000,000 statutory limit.

#### **Loan Eligibility Restrictions:**

Noncompliance – Applicants who have not complied with the terms of previous SBA loans may not be eligible. This includes borrowers who did not maintain required flood insurance and/or hazard insurance on previous SBA loans.

**Note:** Loan applicants should check with agencies / organizations administering any grant or other assistance program under this declaration to determine how an approval of SBA disaster loan might affect their eligibility.

#### **Refinancing:**

Economic injury disaster loans cannot be used to refinance long term debts.

#### **Insurance Requirements:**

To protect each borrower and the Agency, SBA may require you to obtain and maintain appropriate insurance. By law, borrowers whose damaged or collateral property is located in a special flood hazard area must purchase and maintain flood insurance. SBA requires that flood insurance coverage be the lesser of 1) the total of the disaster loan, 2) the insurable value of the property, or 3) the maximum insurance available.



Applicants may apply online, receive additional disaster assistance information and download applications at <https://disasterloan.sba.gov/ela>. Applicants may also call SBA's Customer Service Center at (800) 659-2955 or email [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov) for more information on SBA disaster assistance. Individuals who are deaf or hard-of-hearing may call (800) 877-8339. Completed applications should be mailed to U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.



U.S. Small Business  
Administration

# HOJA DE DATOS DE LA AGENCIA FEDERAL PARA EL DESARROLLO DE LA PEQUEÑA EMPRESA

## PRÉSTAMOS DE DESASTRES POR PÉRDIDAS ECONÓMICAS

**CALIFORNIA Declaración #16332**  
(Desastre: CA-00313)  
Incidente: **CORONAVIRUS (COVID-19)**

ocurriendo: **31 de Enero de 2020 y continuando**

**Todos los condados dentro del estado de California:**  
**los condados contiguos de La Paz, Mohave y Yuma, Arizona;**  
**los condados contiguos de Clark, Douglas, Esmeralda, Lyon, Mineral, Nye y Washoe, Nevada;**  
**y los condados contiguos de Curry, Jackson, Josephine, Klamath y Lake, Oregon**

**Fechas Límites Para Solicitar Préstamos: 16 de Diciembre de 2020**

### Tipos de Prestamos de Desastre:

Préstamos para Pérdidas Económicas (EIDL por sus iniciales en inglés) – Son préstamos para capital de trabajo para pequeños negocios, cooperativas agrícolas, pequeños negocios involucrados en acuicultura y la mayoría de organizaciones privadas sin fines de lucro, de todos los tamaños. Son préstamos para cubrir las obligaciones ordinarias y financieras que no pueden cubiertas, debido al resultado directo del desastre. Estos préstamos están destinados para la asistencia durante el periodo de recuperación del desastre.

### Requisitos de Crédito:

- Historial de Crédito – Solicitantes tendrán que tener un historial de crédito aceptable a SBA.
- Capacidad de Pago – Los solicitantes deben demostrar su habilidad de pagar el préstamo.
- Colateral – Colateral es requerido para préstamos de pérdidas económicas de más de \$25,000. SBA toma propiedad inmobiliaria como colateral cuando está disponible. SBA no desaprobará un préstamo por falta de colateral, pero requiere que el prestatario ofrezca aquel colateral que esté disponible.

### Tasa de Interés:

La tasa de interés es determinada por fórmulas establecidas por la ley y son fijas durante el término del préstamo. La tasa de interés máximo para este desastre es el 3,75 por ciento.

### Términos de Préstamo:

La ley autoriza términos de préstamo hasta un máximo de 30 años. SBA determinará un pago a plazos apropiado basado en la condición financiera de cada prestatario, lo que determinará el término de préstamo.

### Límites de la Cantidad de Préstamo:

La ley limita EIDLs hasta \$2,000,000 para aliviar el daño económico causado por el desastre. La cantidad actual de cada préstamo es limitada por daño económico determinado por la SBA, menos el seguro de interrupción de negocios y otro tipo de indemnizaciones hasta el límite administrativo. SBA también considera contribuciones potenciales que están disponibles para el negocio y / o de su propietario(s) o afiliados. Si el negocio es una fuente importante de empleos, SBA tiene la autoridad para elevar el límite legal de \$2,000,000.

### Restricciones sobre la Elegibilidad de Préstamo:

Incumplimiento – Solicitantes que con anterioridad no han cumplieron con sus obligaciones en los préstamos de SBA no son elegibles. Esto incluye a prestatarios que no han cumplido con su obligación de mantener un seguro contra inundaciones y/o seguro contra riesgo en anteriores préstamos de SBA.

**Nota:** Los solicitantes de préstamos deberán verificar con las agencias/organizaciones que administran subvenciones u otros programas de asistencia, bajo esta declaración, para determinar si un préstamo de desastre aprobado por SBA podría afectar su elegibilidad.

**Refinanciar:**

Préstamos para pérdidas económicas de desastre no pueden ser utilizados para refinanciar deudas a largo plazo.

**Requisitos de Seguro:**

Para proteger a cada prestatario y la Agencia, SBA requiere a los prestatarios obtener y mantener un seguro apropiado. Por ley, aquellos prestatarios cuya propiedad dañada o propiedad de colateral está situada en un área especial de peligro de inundación. SBA requiere que la cobertura de seguro contra inundaciones ser el menor valor de: 1) el total del préstamos de desastre, 2) el valor asegurable de la propiedad, o 3) el seguro máximo disponible.

Los solicitantes pueden solicitar en línea, recibir información adicional sobre asistencia en casos de desastre y descargar aplicaciones en <https://disasterloan.SBA.gov/ela>. Los solicitantes también pueden llamar al centro de servicio al cliente de SBA al (800) 659-2955 o enviar un correo electrónico a [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov) para más información sobre asistencia para desastres de SBA. Las personas sordas o con dificultades auditivas pueden llamar al (800) 877-8339. Las solicitudes completas deben enviarse por correo a U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.