



ECONOMIC
DEVELOPMENT
COLLABORATIVE



ECONOMIC DEVELOPMENT COLLABORATIVE COVID-19 BUSINESS RESOURCE GUIDE MARCH 23, 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 23, 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. As new resources become available, this guide will be updated as needed.

IMMEDIATE STEPS TO TAKE

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. 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.
- 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 EDC SBDC Advisors can assist providing guidance during this time. To connect with an EDC SBDC Advisor, please sign up for an appointment by following this [link](#).

PUBLIC HEALTH ORDERS FOR THE STATE OF CALIFORNIA- CURRENT AS OF 3.23.2020

THE EXECUTIVE DEPARTMENT OF THE STATE OF CALIFORNIA HAS ISSUED THE FOLLOWING ORDER FROM THE STATE PUBLIC HEALTH SAFETY OFFICER:

(SEE ATTACHED ORDER FOR MORE INFORMATION)

"To protect public health, I as State Public Health Officer and Director of the California Department of Public Health order all individuals living in the State of California to stay home or at their place of residence except as needed to maintain continuity of operations of the federal critical infrastructure sectors, as outlined at

<https://www.cisa.gov/critical-infrastructure-sectors>. In addition, and in consultation with the Director of the Governor's Office of Emergency Services, I may designate additional sectors as critical in order to protect the health and well-being of all Californians."

WE ENCOURAGE ALL BUSINESSES TO SEEK GUIDANCE FROM THEIR LOCAL GOVERNMENT AUTHORITY TO DETERMINE IF THEIR BUSINESS MEETS THE GUIDELINES OF A "FEDERAL CRITICAL INFRASTRUCTURE SECTOR" IN ORDER TO REMAIN OPEN.

PUBLIC HEALTH ORDERS FOR VENTURA COUNTY- CURRENT AS OF 3.23.2020

**THE VENTURA COUNTY PUBLIC HEALTH DEPARTMENT HAS ISSUED THE FOLLOWING ORDER:
(SEE ATTACHED ORDER FOR MORE INFORMATION)**

1. All permanent food facilities, as defined by Health and Safety Code § 113849, may only prepare and offer food that is provided to customers via delivery service, via pick-up for takeout dining, and via drive-thru. Bars and nightclubs that offer food to consumers may remain open only for purposes of continuing to prepare and offer food to consumers via delivery service, via pick-up, or via drive-thru. Permanent food facilities that provide and offer food to consumers for pick up must require patrons or groups of patrons who are ordering food and beverages to be and remain at least six (6) feet apart from each other while inside the facility.
2. The following types of Businesses are ordered to close (March 18, 2020 to April 1, 2020):
 - a. Bars and nightclubs that do not serve food.
 - b. Movie theaters, live performance venues, bowling alleys, and arcades.
 - c. Gyms, and fitness centers, and aquatic centers.
 - d. Wineries, breweries, and tap rooms that provide tastings.

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
<https://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 IN VENTURA AND SANTA BARBARA COUNTY

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.

DISABILITY AND UNEMPLOYMENT INSURANCE FOR SELF-EMPLOYED INDIVIDUALS- If as a self-employed individual you have paid quarterly into EDD's Disability Insurance Elective Coverage (DIEC) we encourage you to file a claim. For more information visit the [EDD website](#).

If as a self-employed individual you have elected not to participate in the DIEC program, at this time, we encourage you to file for unemployment benefits so as to become eligible when such benefits are released. Learn more by visiting the [EDD website](#).

FOR AN EASY TO READ CHART THAT EXPLAINS EDD BENEFITS AVAILABLE AT THIS TIME, PLEASE REFER TO THE LABOR WORKFORCE AND DEVELOPMENT AGENCY'S [WEBSITE](#). (CHART IS LOCATED AT THE BOTTOM OF THE PAGE.)

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](#).

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](#).

ASSISTANCE FOR EMPLOYEES IN VENTURA AND SANTA BARBARA COUNTY

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.

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BUSINESS DISRUPTION LOANS FOR VENTURA AND SANTA BARBARA COUNTY

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.

[To connect with someone to discuss the EDC DISASTER LOAN FUND, please sign up for an appointment by following this link.](#)

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.

SBA ECONOMIC INJURY DISASTER LOANS

[NOTE: ALL COUNTIES WITHIN THE STATE OF CALIFORNIA ARE NOW ELIGIBLE. 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).

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.

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 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.

If you are an existing EDC SBDC client and need additional assistance in navigating access to capital contact Marvin Boateng, Lending Manager to apply. Email marvin@edcollaborative.com or call (805) 409-9158. If you are not a client, please sign up today through this link.

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

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](#).

RECCOMENDATIONS 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.



U.S. Small Business
Administration

NEWS RELEASE

PRESS OFFICE

Release Date: March 23, 2020
Release Number: 20-27

Contact: Press_Office@sba.gov, (202) 205-7036
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Carranza Implements Automatic Deferment on Existing SBA Disaster Loans Through End of 2020

WASHINGTON – Today, U.S. Small Business Administration [Administrator Jovita Carranza](#) announced changes to help borrowers still paying back SBA loans from previous disasters. By making this change, deferments through December 31, 2020, will be automatic. Now, borrowers of home and business disaster loans do not have to contact SBA to request deferment.

“The SBA is looking at every option and taking every action to cut red tape to make it easier for small businesses to stay in business. Automatically deferring existing SBA disaster loans through the end of the year will help borrowers during this unprecedented time,” said Administrator Carranza. “Today’s announcement adds a list of growing actions the SBA is taking to support small businesses. These actions include making it easier for states and territories to request a declaration so small businesses statewide can now apply for economic injury disaster loans, and changing the terms of new economic injury loans to allow for one-year deferments. We are working around the clock to find ways to assist small businesses and today’s action is one step in this process.”

Previous Announcement:

March 17, 2020: [SBA Updates Criteria on States for Requesting Disaster Assistance Loans for Small Businesses Impacted by Coronavirus \(COVID-19\)](#)

Visit [SBA.gov/Coronavirus](https://www.sba.gov/Coronavirus) for more information on SBA’s assistance to small businesses.

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About the U.S. Small Business Administration

The U.S. Small Business Administration makes the American dream of business ownership a reality. As the only go-to resource and voice for small businesses backed by the strength of the federal government, the SBA empowers entrepreneurs and small business owners with the resources and support they need to start, grow or expand their businesses, or recover from a declared disaster. It delivers services through an extensive network of SBA field offices and partnerships with public and private organizations. To learn more, visit www.sba.gov.



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 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 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.

**HEALTH OFFICER ORDER FOR THE CONTROL OF COVID-19
DIRECTING VULNERABLE INDIVIDUALS LIVING IN
THE COUNTY TO SHELTER AT THEIR PLACE OF RESIDENCE,
RESTRICTIONS OF CERTAIN BUSINESSES, AMONG OTHER ORDERS
DATE OF ORDER: MARCH 17, 2020**

Please read this Order carefully. Violation of or failure to comply with this Order is a misdemeanor punishable by fine, imprisonment, or both, pursuant to Health and Safety Code section 120295 et seq.

WHEREAS, the intent of this Order is to strengthen the steps the County of Ventura has already taken to protect our residents and particularly the most vulnerable in our population from COVID-19; and

WHEREAS, on March 15, 2020 Governor Gavin Newsom announced that California is taking additional measures to protect those most at risk of serious, life-threatening complications from COVID-19, including urging those most vulnerable to COVID-19 to socially isolate at home, such as people age 65 and older and those with underlying medical conditions that make them more susceptible to serious illness from the coronavirus; and

WHEREAS, the intent of this Order is to ensure that specified individuals self-isolate in their places of residence to the maximum extent feasible to slow the spread of COVID-19 to the maximum extent possible, and all provisions of this Order should be interpreted to effectuate this intent; and

WHEREAS, social isolation is considered useful as a tool to control the spread of pandemic viral infections; and

WHEREAS, social isolation is the shared responsibility of all individuals in the County; and

WHEREAS, this Order is issued based on evidence of increasing occurrence of COVID-19 within the County and scientific evidence that the age, condition, and health of a significant portion of the population of the County places it at risk for serious health complications, including death, from COVID-19; and

WHEREAS, the scientific evidence shows that at this stage of the emergency, it is essential to slow virus transmission as much as possible to protect the most vulnerable and to prevent the health care system from being overwhelmed and that one proven way to slow the transmission is to limit interactions among people to the greatest extent practicable;

WHEREAS, by reducing the spread of the COVID-19 virus, this Order also helps preserve critical and limited healthcare capacity in the County; and

WHEREAS, this Order comes after the release of substantial guidance from the Centers for Disease Control and Prevention, the California Department of Public Health, and other public

health officials throughout the United States and around the world, including a variety of prior orders to combat the spread and harms of COVID-19;

NOW, THEREFORE, PURSUANT TO SECTIONS 101040, 101085 AND 120175 OF THE HEALTH AND SAFETY CODE, IT IS HEREBY ORDERED AS FOLLOWS:

1. All individuals currently living within Ventura County, equal to or older than 75 years of age, or equal to or older than 70 years of age with an active or unstable comorbidity, are ordered to shelter at their place of residence from March 18, 2020 to April 1, 2020. To the extent such individuals are using shared or outdoor spaces, they must at all times as reasonably possible maintain physical distancing of at least six feet from any other person. Exceptions shall only exist as necessary to seek medical care, nutrition, or to perform essential work in healthcare or government.
2. All permanent food facilities, as defined by Health and Safety Code § 113849, may only prepare and offer food that is provided to customers via delivery service, via pick-up for takeout dining, and via drive-thru. Bars and nightclubs that offer food to consumers may remain open only for purposes of continuing to prepare and offer food to consumers via delivery service, via pick-up, or via drive-thru. Permanent food facilities that provide and offer food to consumers for pick up must require patrons or groups of patrons who are ordering food and beverages to be and remain at least six (6) feet apart from each other while inside the facility.
3. The following types of businesses are ordered to close (March 18, 2020 to April 1, 2020):
 - a. Bars and nightclubs that do not serve food.
 - b. Movie theaters, live performance venues, bowling alleys, and arcades.
 - c. Gyms, and fitness centers, and aquatic centers.
 - d. Wineries, breweries, and tap rooms that provide tastings.
4. This Order is issued in accordance with, and incorporates by reference, the March 4, 2020 Proclamation of a State of Emergency issued by Governor Newsom, the March 12, 2020 Declaration of Local Health Emergency issued by the Health Officer, the March 17, 2020 Resolution of the Board of Supervisors of the County of Ventura Proclaiming a Local Emergency and Ratifying and Extending the Declaration of a Local Health Emergency, the March 12, 2020 State of California Executive Order N-25-20, and the March 16, 2020 California Department of Public Health guidance on Retail Food, Beverage, and Other Related Service Venues.
5. The violation of any provision of this Order constitutes a threat to public health. Pursuant to Government Code sections 26602 and 41601 and Health and Safety Code section 101029, the Health Officer requests that the Sheriff and all chiefs of police in the County ensure compliance with and enforce this Order.

6. This Order shall become effective at 12:01 a.m. on March 18, 2020 and will continue to be in effect until 11:59 p.m. on April 1, 2020, or until it is extended, rescinded, superseded, or amended in writing by the Health Officer.
7. The Health Officer will continue to assess the quickly evolving situation and may issue additional Orders related to COVID-19.
8. Copies of this Order shall promptly be: (1) made available at the County of Ventura Public Health Office at 2240 East Gonzalez Road, ste. 210, Oxnard, California 93036; (2) posted on the County Public Health Department website (available at www.vchca.org/ph); and (3) provided to any member of the public requesting a copy of this Order.
9. If any provision of this Order or the application thereof to any person or circumstance is held to be invalid by a court of competent jurisdiction, the remainder of the Order, including the application of such part or provision to other persons or circumstances, shall not be affected and shall continue in full force and effect. To this end, the provisions of this Order are severable.

IT IS SO ORDERED:


Robert Levin, M.D.

Robert Levin, M.D.
Ventura County Health Officer

Dated: March 17, 2020

**EXECUTIVE DEPARTMENT
STATE OF CALIFORNIA**

EXECUTIVE ORDER N-33-20

WHEREAS on March 4, 2020, I proclaimed a State of Emergency to exist in California as a result of the threat of COVID-19; and

WHEREAS in a short period of time, COVID-19 has rapidly spread throughout California, necessitating updated and more stringent guidance from federal, state, and local public health officials; and

WHEREAS for the preservation of public health and safety throughout the entire State of California, I find it necessary for all Californians to heed the State public health directives from the Department of Public Health.

NOW, THEREFORE, I, GAVIN NEWSOM, Governor of the State of California, in accordance with the authority vested in me by the State Constitution and statutes of the State of California, and in particular, Government Code sections 8567, 8627, and 8665 do hereby issue the following Order to become effective immediately:

IT IS HEREBY ORDERED THAT:

- 1) To preserve the public health and safety, and to ensure the healthcare delivery system is capable of serving all, and prioritizing those at the highest risk and vulnerability, all residents are directed to immediately heed the current State public health directives, which I ordered the Department of Public Health to develop for the current statewide status of COVID-19. Those directives are consistent with the March 19, 2020, Memorandum on Identification of Essential Critical Infrastructure Workers During COVID-19 Response, found at: <https://covid19.ca.gov/>. Those directives follow:

ORDER OF THE STATE PUBLIC HEALTH OFFICER
March 19, 2020

To protect public health, I as State Public Health Officer and Director of the California Department of Public Health order all individuals living in the State of California to stay home or at their place of residence except as needed to maintain continuity of operations of the federal critical infrastructure sectors, as outlined at <https://www.cisa.gov/critical-infrastructure-sectors>. In addition, and in consultation with the Director of the Governor's Office of Emergency Services, I may designate additional sectors as critical in order to protect the health and well-being of all Californians.

Pursuant to the authority under the Health and Safety Code 120125, 120140, 131080, 120130(c), 120135, 120145, 120175 and 120150, this order is to go into effect immediately and shall stay in effect until further notice.

The federal government has identified 16 critical infrastructure sectors whose assets, systems, and networks, whether physical or virtual, are considered so vital to the United States that their incapacitation or

destruction would have a debilitating effect on security, economic security, public health or safety, or any combination thereof. I order that Californians working in these 16 critical infrastructure sectors may continue their work because of the importance of these sectors to California's health and well-being.

This Order is being issued to protect the public health of Californians. The California Department of Public Health looks to establish consistency across the state in order to ensure that we mitigate the impact of COVID-19. Our goal is simple, we want to bend the curve, and disrupt the spread of the virus.

The supply chain must continue, and Californians must have access to such necessities as food, prescriptions, and health care. When people need to leave their homes or places of residence, whether to obtain or perform the functions above, or to otherwise facilitate authorized necessary activities, they should at all times practice social distancing.

- 2) The health care delivery system shall prioritize services to serving those who are the sickest and shall prioritize resources, including personal protective equipment, for the providers providing direct care to them.
- 3) The Office of Emergency Services is directed to take necessary steps to ensure compliance with this Order.
- 4) This Order shall be enforceable pursuant to California law, including, but not limited to, Government Code section 8665.

IT IS FURTHER ORDERED that as soon as hereafter possible, this Order be filed in the Office of the Secretary of State and that widespread publicity and notice be given of this Order.

This Order is not intended to, and does not, create any rights or benefits, substantive or procedural, enforceable at law or in equity, against the State of California, its agencies, departments, entities, officers, employees, or any other person.

IN WITNESS WHEREOF I have hereunto set my hand and caused the Great Seal of the State of California to be affixed this 19th day of March 2020.



GAVIN NEWSOM
Governor of California

ATTEST:

ALEX PADILLA
Secretary of State