




# Resource Toolkit for Lancaster Businesses

ASSISTING SMALL BUSINESSES AFFECTED BY COVID-19

LAST UPDATED MARCH 18, 2020

**BE WELL. STAY INFORMED. STAND STRONG.**



*We will get past this crisis by working and helping each other as one community.*

*-Mayor R. Rex Parris*

## Resource Toolkit

STAY INFORMED [1-3]

PLAN AND PREPARE [4-5]

BENEFITS [6-9]

**Be Well.  
Stay Informed.  
Stand Strong.**  
#COVID19AV

## Comprehensive Medical Health Information

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**California Department  
of Public Health**

[CDPH.ca.gov](http://CDPH.ca.gov)

**County of L.A. Department  
of Public Health**

[PublicHealth.lacounty.gov](http://PublicHealth.lacounty.gov)

**U.S. Centers for  
Disease Control**

[CDC.gov](http://CDC.gov)

**World Health  
Organization**

[WHO.int](http://WHO.int)

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## Emotional Wellness Information

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**Coping With Stress  
During an Outbreak of  
Infectious Disease**

[PublicHealth.lacounty.gov](http://PublicHealth.lacounty.gov)

**Addressing Loneliness  
During Social Distancing**

[AHIP.org](http://AHIP.org)

**Combat Stigma and  
Discrimination**

[CDC.gov](http://CDC.gov)

**Consumer Cost-Sharing  
Waived for Testing of  
COVID-19**

[Insurance.ca.gov](http://Insurance.ca.gov)

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## Real-Time Policy Changes

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### City

**City of Lancaster Coronavirus Updates – Sign Up for Email Updates**  
[CityofLancasterCA.org/coronavirus](https://www.cityoflanasterca.org/coronavirus)

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### County

**County Board of Supervisors**  
[BOS.lacounty.gov](https://bos.lacounty.gov)

**Los Angeles County  
Department of Public Health**  
[PublicHealth.lacounty.gov](https://publichealth.lacounty.gov)

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### State

**Office of the Governor**  
[Gov.ca.gov](https://gov.ca.gov)

**California  
Department of Public Health**  
[CDPH.ca.gov](https://cdph.ca.gov)

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### Federal

**Office of the President**  
[WhiteHouse.gov](https://whitehouse.gov)

**Health and  
Human Services (HHS)**  
[HHS.gov](https://hhs.gov)

**Federal Emergency  
Management Agency (FEMA)**  
[FEMA.gov](https://fema.gov)

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## Comprehensive Employer and Employee Information

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**U.S.  
Department of Labor**  
[DOL.gov](https://www.dol.gov)

**California  
Department of Labor**  
[Labor.ca.gov](https://www.labor.ca.gov)

**California Labor  
Commissioner's Office**  
[DIR.ca.gov](https://www.dir.ca.gov)

**CDC  
Emergency Planning**  
[CDC.gov](https://www.cdc.gov)

**California  
Department of Insurance**  
[Insurance.ca.gov](https://www.insurance.ca.gov)

**Los Angeles County  
DCBA LA County**  
[DCBA.lacounty.gov/  
portfolio/coronavirus-business](https://www.dcba.lacounty.gov/portfolio/coronavirus-business)

**U.S. Small Business  
Administration**  
[SBA.gov](https://www.sba.gov)

**Governor's  
Office of Business and  
Economic Development**  
[Business.ca.gov/coronavirus-2019/](https://www.business.ca.gov/coronavirus-2019/)

**City of Lancaster**  
[CityofLancasterCA.org/coronavirusbiz](https://www.cityoflanasterca.org/coronavirusbiz)

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## **Prioritize and Organize**

- ❑ Clarify essential job functions, eliminate redundancies, and cross-train personnel to perform essential functions if key staff members are absent.
- ❑ Revisit your business plan. Consider alternative business models, rebalance your sales and expense projections, adjust operations, while identifying various recovery and contingency options. Create a business continuity plan if you don't already have one and an infectious disease outbreak plan.
- ❑ Gather corporate documents, both in hardcopy and electronic formats. These might include corporate formation documents, lease and legal agreements, licenses and permits, insurance policies, financial statements, and tax records, among others.
- ❑ Review insurance policies, particularly business interruption insurance, and file claims as appropriate.

## **Make Necessary Adjustments**

- ❑ Closely track inventory to avoid any interruption in your supply chain.
- ❑ Consider using teleconferencing, videoconferencing, live streaming, and e-commerce solutions. Implement pick up, delivery and curbside services where possible.
- ❑ Cancel and postpone events and meetings, as necessary, and adjust travel and transportation plans as needed. Offer information about safety practices of public transportation with those who may be concerned.

## **Maintain Communication with Key Stakeholders**

- ❑ Be the first to open the lines of communication and continue to convey your plans and request assistance, as appropriate.
- ❑ Ensure that employees are well informed about health and job considerations.
- ❑ Let customers know about any changes in services or schedules and let them know how they can continue to patronize your business.
- ❑ Review expectations with suppliers and contractors and diversify your base of vendors, as needed.
- ❑ Dialogue with your landlord, lender(s), and investors to discuss mutually-beneficial options.
- ❑ Reach out to professional advisors such as your attorney, accountant, bookkeeper, and insurance professionals for advice and assistance.

## Emergency Response Checklist

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### Health and Wellness

- Practice and post hygiene measures
- Access health information as necessary
- Consider emotional wellness
- Contain sickness if it occurs

### Business Resilience

- Get organized
- Engage:
  - Employees
  - Customers
  - Landlord
  - Lender(s)
  - Suppliers/Contractors
- Access employee benefits

### Business Assistance

- Consider Government Assistance including:
- Business consulting and loan packaging
- Loans and loan guarantees
- Layoff aversion
- Post-layoff transition
- City Services

### Stay Informed About Policy Changes

- Federal
  - State
  - County
  - City
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# BENEFITS FOR WORKERS [6]

| Program                       | Why   | What  | Benefits   | More Information   | How to File  |
|-------------------------------|---|---|--|--|--|
| <b>Disability Insurance</b>   | If you're unable to work due to medical quarantine or illness related to COVID-19 (certified by a medical professional)                     | Short-term benefit payments to eligible workers who have a full or partial loss of wages due to a non-work-related illness, injury, or pregnancy.                         | Approximately 60-70% of wages (depending on income); ranges from \$50-\$1,300 a week for up to 52 weeks. | Learn more about your eligibility at <a href="https://edd.ca.gov">EDD.ca.gov</a> | <a href="#">File a Disability Insurance Claim</a>    |
| <b>Paid Family Leave</b>      | If you're unable to work because you are caring for an ill or quarantined family member with COVID-19 (certified by a medical professional) | Up to 6 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. | Approximately 60-70% of wages (depending on income); ranges from \$50-\$1,300 a week for up to 6 weeks.  | Learn more about your eligibility at <a href="https://edd.ca.gov">EDD.ca.gov</a> | <a href="#">File a Paid Family Leave Claim</a>       |
| <b>Unemployment Insurance</b> | If you have lost your job or have had your hours reduced for reasons related to COVID-19  | Partial wage replacement benefit payments to workers who lose their job or have their hours reduced, through no fault of their own.                                       | Range from \$40-\$450 per week for up to 26 weeks.   | Learn more about your eligibility at <a href="https://edd.ca.gov">EDD.ca.gov</a> | <a href="#">File an Unemployment Insurance Claim</a> |

Source: CA Labor & Workforce Development Agency



# BENEFITS FOR WORKERS [7]

| Program   | Why  | What  | Benefits  | More Information  | How to File  |
|---|--|---|---|---|--|
| <b>Paid Sick Leave</b>                                  | If you or a family member are sick or for preventative care when civil authorities recommend quarantine  | The leave you have accumulated or your employer has provided to you under the Paid Sick Leave law.  | Paid to you at your regular rate of pay or an average based on the past 90 days.  | Learn more about your eligibility at <a href="https://edd.ca.gov">EDD.ca.gov</a>                            | If accrued sick leave is denied, <a href="#">file a Wage Claim</a> |
| <b>Workers' Compensation</b>                            | If you are unable to do your usual job because you were exposed to and contracted COVID-19 during the regular course of your work              | Benefits include temporary disability (TD) payments, which begin when your doctor says you can't do your usual work for more than 3 days, or you are hospitalized overnight. You may be entitled to TD for up to 104 weeks. | TD generally pays two-thirds of the gross wages you lose while you are recovering from a work-related illness or injury, up to maximum weekly amount set by law.                        | Learn more about your eligibility at <a href="https://edd.ca.gov">EDD.ca.gov</a>                            | <a href="#">File a Workers' Compensation Claim</a>                 |
| <b>L.A. County Department of Public Social Services</b> | If you are experiencing economic hardship and are in need of assistance to obtain essential services such as healthcare and financial support. | Programs and services include cash assistance, employment and job referral programs, in-home supportive services, CalFresh food purchasing assistance, child care, and access to Medi-Cal programs.                         | The Department provides temporary financial assistance and employment services, free and low-cost health care insurance for families, food benefits for families, and individuals, etc. | Contact L.A. County Department of Public Social Services at <a href="https://lacounty.gov">lacounty.gov</a> | <a href="#">Apply for benefits online</a>                          |

Source: CA Labor & Workforce Development Agency

# BENEFITS FOR BUSINESSES [8]

| Program  | Why   | What  | Benefits   | More Information   | How to File  |
|--|---|---|--|--|--|
| <b>SBA Disaster Assistance</b>                             | If you are in need of economic support to help overcome the temporary loss of revenue             | Low interest disaster loans to help business recover from declared disasters                          | SBA's Economic Injury Disaster Loans offer up to \$2 million in assistance. The interest rate is 3.75% for small businesses.             | Please visit <a href="https://www.sba.gov">SBA.gov</a>           | <a href="#">SBA Disaster Loan Application</a>  |
| <b>Jewish Free Loan Program</b>                            | If you are a business or individual with urgent financial needs                                   | Jewish Free Loan offers interest-free loans on a non-sectarian basis to those affected by Coronavirus | Loans up to \$10,000 can be turned around in a matter of days. No fees. No interest.   | Please visit <a href="https://www.jfla.org">JFLA.org</a>         | <a href="#">JFLA Pre-Loan Application</a>  |
| <b>CA iBank Disaster Relief Loan Guarantee Program</b>     | If your business is experiencing capital access barriers in light of a declared disaster          | Provides loan guarantees and direct loans for small businesses  | Loans up to \$20 million; max guarantee \$1 million, guaranteed up to 7 years (term can be longer); and guarantees up to 80-95% of loan. | Please visit <a href="https://www.ibank.ca.gov">iBank.ca.gov</a> | Please visit <a href="https://www.pccorp.org/california-small-business-loan">pccorp.org/california-small-business-loan</a> |
| <b>CA iBank Jumpstart Loan Program</b>                     | If you are a low-to-moderate income (LMI) business owner or operate a business in a LMI community | Provides microloans, technical assistance and financial literacy training.                            | Loan amounts range from \$500 to \$10,000. Term up to 5 years, fully amortized.  | Please visit <a href="https://www.ibank.ca.gov">iBank.ca.gov</a> | Please visit <a href="https://www.ibank.ca.gov">iBank.ca.gov</a> to apply.   |
| <b>CA Employment Development Dept Work Sharing Program</b> | If business interruption or slowdowns are causing you to consider layoffs                         | Business assistance to employees and employers  | Full-time employees receive UI benefits, keep current job, and avoid financial hardships   | Please visit <a href="https://www.edd.ca.gov">EDD.ca.gov</a>     | <a href="#">Work Sharing Unemployment Insurance Plan Application</a>   |

# BENEFITS FOR BUSINESSES [9]

| Program   | Why   | What   | Benefits  | More Information  | How to File  |
|---|---|--|---|---|--|
| <b>LA Economic Development Corporation Layoff Aversion Program</b>                  | If you would like to prevent layoffs by attaining confidential consulting                       | Confidential consulting for businesses at no cost, with no obligation.   | Identify incentives and resources that can save you money, assistance with access to financing, and more.                             | Please visit <a href="http://LAEDC.org">LAEDC.org</a>               | Call (888) 4-LAEDC-1 or email <a href="mailto:bap@laedc.org">bap@laedc.org</a>   |
| <b>County of L.A. Protection from Price Gouging</b>                                 | To protect consumers and businesses from exorbitant price increases during a disaster           | Prevents businesses from increasing the price of goods and services more than 10% for 30 days in most cases. This protection extends for 180 days for any contractor-related services.               | Provides protections for consumers with a penalty of \$10,000 fine, one year in jail, or both for offenders.                          | Please visit <a href="http://dcbalacounty.gov">dcbalacounty.gov</a> | Save your receipts and call 800-593-8222   |
| <b>L.A. County AJCC Rapid Response Program</b>                                      | If you are facing layoffs or downsizing and in need of guidance through this transition         | Assistance in reducing the impact among workers facing layoffs and the stress among your remaining workers, maintaining their morale, increasing productivity, and accelerating workplace stability. | On-site services and resources to support management and help displaced workers transition to new careers at no cost to the employer. | Please visit <a href="http://jvs-social.org">jvs-social.org</a>     | Contact Kyndra Kinnard at (818) 267-7775 or email <a href="mailto:kkinnard@jvs-social.org">kkinnard@jvs-social.org</a> |
| <b>CA Employment Development Dept Worker Adjustment and Retraining Notification</b> | To protect employees by requiring that employers give a 60-day notice to the affected employees | An employer that fails to provide notice as required to a unit of local government is subject to a civil penalty not to exceed \$500 for each day of violation.                                      | Rapid Response Teams to assist employers and workers during a mass layoff or plant closing.   | Please visit <a href="http://EDD.ca.gov">EDD.ca.gov</a>             | Email <a href="mailto:eddwarnnotice@edd.ca.gov">eddwarnnotice@edd.ca.gov</a>   |

No claims, promises, or guarantees about the completeness, accuracy, content or quality of information contained in these tables above are made. Please check with the program provider for the latest information.



[CityofLancasterCA.org\Coronavirus](https://www.cityoflanasterca.org/coronavirus)

SIGN UP FOR EMAIL UPDATES

**BE WELL. STAY INFORMED. STAND STRONG.**

*The information contained in this toolkit is sourced from the City of Los Angeles and adjusted to serve businesses operating within the City of Lancaster.*