



Resource Guide for **California D-46** Businesses in the Time of COVID-19

Dear Friend, please find enclosed a list of comprehensive resources for you to consider accessing or applying during this time. My staff is always here to help you navigate federal agencies and resources. If you run into any roadblocks, please contact my district team at 714-559-6190. Information around this outbreak is changing rapidly. The latest information is available at [the California Department of Public Health](#) and [CDC.gov/Coronavirus](#).

U.S. SMALL BUSINESS ADMINISTRATION ECONOMIC INJURY DISASTER LOANS

California Governor Gavin Newsom formally requested the U.S. Small Business Administration (SBA) to issue an Economic Injury Disaster declaration for the state. As of March 13, 2020, the SBA has declared Orange County as an eligible disaster area. Low-interest federal disaster loans for working capital for small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19).

You may apply for an EIDL loan here: <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.

For additional information or to obtain help preparing the loan application, please contact the Orange County SBA District Office in Santa Ana at 714-550-7420 or by visiting their website: <https://www.sba.gov/offices/district/ca/santa-ana>

More information regarding the Economic Injury Disaster Loan program can be found here: <https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources>

See *FAQ on SBA Disaster Loans* on page 7.

NATIONAL RESOURCES:

The U.S. Treasury Department, IRS and Department of Labor have announced a plan to [implement Coronavirus-related paid leave for workers and tax credits for small and midsize businesses](#).

The U.S. Chamber of Commerce has information on resources and ways individuals, or businesses, can seek assistance. For more information, please visit: <https://www.uschamber.com/coronavirus> or contact: 1-800-638-6582.

The U.S. Chamber of Commerce has a small business resource guide that features technology tools, employer guidance, business strategies and more as you navigate through this challenging time. For more information, please visit: <https://www.uschamber.com/co/small-business-coronavirus>.

The National Main Street program has resources for small business and offers community support for those impacted by COVID-19. Call 312-610-5613 or visit: <https://www.mainstreet.org/howwecanhelp/resourcecenter/covid19resources>

STATE AND LOCAL RESOURCES:

Small businesses may be eligible for loans through California State entities. Visit the [California Infrastructure and Economic Development Bank website](#) to learn more.

Visit the [Governor's Office of Business and Economic Development's COVID-19's page](#) for links to other valuable resources.

The California Chamber of Commerce, [CalChamber](#), has information and numerous resources, including a webinar on the [Families First COVID-19 Response Act](#).

[California's Small Business Development Council](#) has developed a comprehensive COVID-19 resource guide.

The California Infrastructure and Economic Development Bank (IBANK) is offering a [Disaster Relief Loan Guarantee Program \(DRLGP\)](#) to help you with your working capital needs.

The California Hotel and Lodging Association (CHLA) offers COVID-19 information and resources. Please visit: <https://calodging.com/coronavirus-information-resources> or call 800.678.2462.

The California Restaurant Association provides updated information on COVID-19 resources, including a list of relief funds for restaurants, bars, and food service workers: <https://www.calrest.org/coronavirus-resources#restaurantrelief>

The California State Treasurer's office has compiled a comprehensive resource list for small businesses affected by COVID-19: <http://bit.ly/stosmallbizlist>.

The Orange County Small Business Administration District Office is located in Santa Ana and may be reached at 714-550-7420 or by visiting their website: <https://www.sba.gov/offices/district/ca/santa-ana>

The Orange County Business Council is sharing resources to help plan and weather COVID-19 issues in special newsletters published daily: <https://www.ocbc.org/newsroom/ocbc-indicator-enewsletter/>.
Sign up to receive updates here: <https://bit.ly/2JccmlT>.

The [Orange County Development Board](#) oversees Orange County's workforce development activities and establishes programs in response to the workforce needs of Orange County, including labor market information, employment and training services, and business assistance. Phone: (714) 480-6500

[Small Business Development Corporation of Orange County](#), in collaboration with the California Infrastructure and Economic Development Bank, focuses on the economic development of underserved communities in California by helping small businesses access capital to grow their companies and create jobs. The Santa Ana-based non-profit may be contacted via: 714-571-1900 or info@sbfdoc.org.

The [Community Action Partnership of Orange County](#) offers a comprehensive list of resources.

The [Anaheim Chamber of Commerce](#) and Visit Anaheim have joined together to form the Response and Recovery COVID-19 task force. The two organizations are working with the City of Anaheim, communications, Emergency Operating Center and Community Services to provide information and resources for local residents and businesses:

The [Garden Grove Chamber of Commerce](#) offers a comprehensive list of resources for businesses dealing with the impact of COVID-19.

[Orange Chamber of Commerce](#) is providing Covid19 updates and resources for the business community.

[Santa Ana Chamber of Commerce](#) has published a list of resources that includes help for employers planning a closure or major layoffs as a result of the coronavirus, including a [Rapid Response Services for Businesses Fact Sheet \(De 87144RRB PDF\)](#)

The [Santa Ana Small Business Incentive Program](#) is designed to encourage entrepreneurs to establish businesses within the City of Santa Ana. The program provides up to a \$5,000 reimbursement grant to eligible businesses on a first-come, first-serve basis.

RESOURCES FOR EMPLOYERS & EMPLOYEES CONTEMPLATING POTENTIAL LAYOFFS

In the face of the COVID-19, the California Labor & Workforce Development Agency (LWDA) is strongly urging job providers facing work shortages to place their employees on temporary leave as opposed to termination, so that they may remain eligible for potential federal assistance.

Temporary Leave vs. Termination

Due to the uncertainty regarding potential congressional action regarding whether and how furloughed workers will be able to access federal paid sick, family and medical leave resources, **employers are strongly urged to place employees on temporary leave and advise the worker that they expect to have work available within 120-days as opposed to termination.** There is no additional cost to employers, employees remain eligible for unemployment insurance benefits through the state, and employees may remain eligible for potential federal assistance.

Steps for employers placing employees on temporary unpaid leave:

- Do not terminate the employee – specify a temporary/indefinite leave with return to work expected that is within 120 days.
- Do not create a contractual obligation to bring the employee back to work – let the employee know that the situation is fluid and subject to change.
- Provide the employee with a formal Unemployment Compensation Notice which can be found here: https://www.edd.ca.gov/pdf_pub_ctr/de1857a.pdf
Employers will need to provide their Employer Account Number and Federal Identification Number.
- Communicate to the employee about their rights. Workers who are placed on leave or are unable to work because they are sick, quarantined, immunocompromised or have an unanticipated family care responsibility, are eligible for unemployment insurance benefits.
- Ensure employees are provided information on how to obtain unemployment insurance benefits.
- Get each employee's up-to-date contact information.

- Let employees know if you will be putting updated information on the entity's website or intranet, if applicable.
- Appoint a single individual (or limited number of individuals) who will field questions and communicate that information to your employees.
- Keep a tally of all questions and answers. Periodically share with employees.

Here is additional guidance for workers and employers.

[Summary Chart: Benefit for Workers Impacted by COVID-19 Paid Sick Leave](#)

[Information on Disability Insurance \(DI\), Paid Family Leave \(PFL\), and Unemployment Insurance \(UI\)](#)

[Support Services for those who are Sick or Quarantined, Caregiving, or Dealing with Reduced Work Hours.](#)

[Frequently Asked Questions: Coronavirus 2019 \(COVID-19\) and Benefit Guidance](#)

Work Share

If employers are financially distressed but hope to continue operations by cutting back hours, they are encouraged to use the [Unemployment Insurance Agency's \(UIA\) Work Share Program](#) that allows employers to maintain employment levels and business operations during declines in regular business activity rather than laying off workers.

BANK ASSISTANCE INFORMATION

Several Banks have set-up contact lines to work with individuals impacted by COVID-19. If a bank is not listed below, reach-out to them to find out what they are doing to assist those affected by COVID-19. The Federal Deposit Insurance Corporation (FDIC) and the (National Credit Union Administration (NCUA) have also put out information for bankers and consumers.

FDIC: <https://www.fdic.gov/coronavirus/index.html>

NCUA: <https://www.ncua.gov/>

Other banks assisting during COVID-19:

- Bank of America: <https://about.bankofamerica.com/promo/assistance/latest-updates-from-bank-of-america-coronavirus>
- Capitol One: <https://www.capitalone.com/coronavirus/>
- Chase: <https://www.chase.com/digital/resources/coronavirus>
- CitiBank: <https://online.citi.com/US/JRS/pands/detail.do?ID=covid19>
- US Bank: <https://www.usbank.com/splash/covid-19.html>
- Wells Fargo: <https://newsroom.wf.com/press-release/corporate-social-responsibility/wells-fargo-donates-625-million-aid-coronavirus>