



NOVEL CORONAVIRUS COVID-19

BUSINESS RESOURCE GUIDE



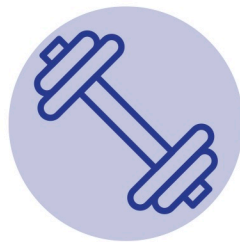
COVID-19 FAQs For Employers

Do I have to close my business?

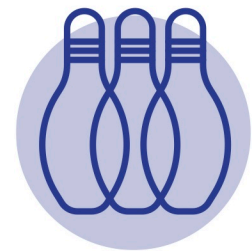
As of March 16, 2019, the County of Los Angeles Department of Public Health issued an order by the Health Officer to immediately close the following businesses:



Bars and Nightclubs
that do not serve food



Gyms & Fitness Centers



Movie Theaters,
Live Performance Theaters,
Bowling Alleys & Arcades

All Angelenos are asked to remain **SAFE-AT-HOME**.

YOU CAN:



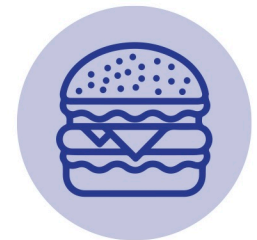
Go to the grocery
convenience or
warehouse store



Go to the pharmacy
to pick up medications and
other healthcare necessities



Go to medical appointments
(check with your doctor
or provider first)



Go to a restaurant for take-out,
delivery or drive-thru



Care or support
a friend or
family member



Exercise or be in nature
while practicing
social distancing



Walk your pets and
take them to the vet
if necessary



Help someone age 65+
or at-risk get
necessary supplies

You SHOULD NOT:

- Go to work unless you are providing essential services as defined by this order.
- Visit friends and family if there is no urgent need.
- Maintain less than 6 feet of distance from others when you go out.
- Visit loved ones in the hospital, nursing home, skilled nursing facility, or other residential care facility.

Is this order mandatory? What happens if I don't comply?

Yes. This is a legally enforceable order. It is against the law to violate this Order, and you may be punished by a fine or imprisonment for doing so.

For complete FAQs on SAFE AT HOME order visit: <https://corona-virus.la/faq>

What can I do as a business to help in this situation?

Do your part to slow the spread:



Avoid social gatherings
of 10 people or more



Work or engage from home



Make sure to conduct
regular environmental cleaning



Wear appropriate
protective equipment



Have soap and paper towels
in bathrooms at all times



Avoid
unnecessary travel

Is there financial assistance available to my business?

A new bi-partisan spending package was passed in the US House of Representatives and the Senate. This package, when it is implemented, will provide \$7 billion in federal funds to assist small businesses that suffer economic harm from the coronavirus outbreak. New information will be released once available.

The California Governor's Office of Business and Economic Development (GO-Biz) provides iBank loans (there are a few types) for small businesses from one to 750 employees.

Many businesses have business interruption insurance. Now is the time to contact your insurance agent to review your policy to understand precisely what you are and are not covered for in the event of an extended incident.



The Small Business Association (SBA) has developed Lender Match, a free online referral tool that connects small businesses with participating SBA-approved lenders within 48 hours.

To find a lender click here:

<https://www.sba.gov/funding-programs/loans/lender-match>

- The federal Small Business Administration (SBA) is offering Disaster Loans for businesses, private non-profits, homeowners and renters. The application link is now open for any California business wishing to apply for a disaster loan related to economic damage from the COVID-19 health crisis.



- 7(a) program offers loan amounts up to \$5,000,000 and is an all-inclusive loan program deployed by lending partners for eligible small businesses within the U.S. States and its territories. The uses of proceeds include: working capital; expansion/renovation; new construction; purchase of land or buildings; purchase of equipment, fixtures; lease-hold improvements; refinancing debt for compelling reasons; seasonal line of credit; inventory; or starting a business.



- Express loan program provides loans up to \$350,000 for no more than 7 years with an option to revolve. There is a turnaround time of 36 hours for approval or denial of a completed application. The uses of proceeds are the same as the standard 7(a) loan.



- Community Advantage loan pilot program allows mission-based lenders to assist small businesses in underserved markets with a maximum loan size of \$250,000. The uses of proceeds are the same as the standard 7(a) loan.



- 504 loan program is designed to foster economic development and job creation and/or retention. The eligible use of proceeds is limited to the acquisition or eligible refinance of fixed assets.



- Microloan program involves making loans through nonprofit lending organizations to underserved markets. Authorized use of loan proceeds includes working capital, supplies, machinery & equipment and fixtures (does not include real estate). The maximum loan amount is \$50,000 with the average loan size of \$14,000.

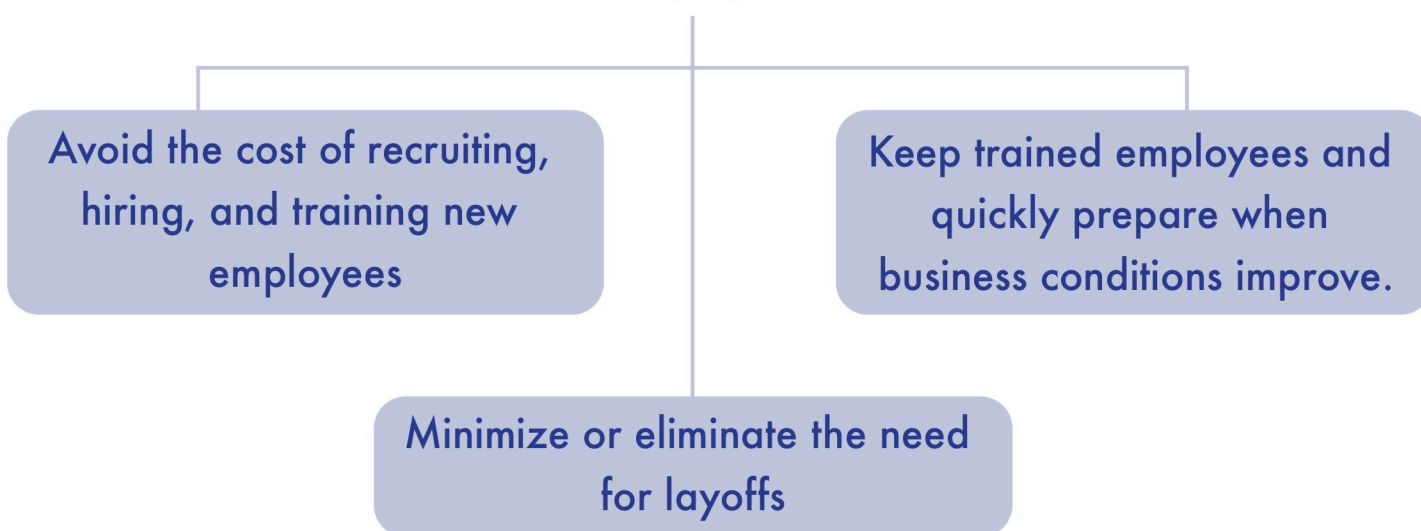
For more information: <https://ewddlacity.com/index.php/microloan-program>

Additionally, employers can apply for the Unemployment Insurance (UI) Work Sharing Program if reduced production, services, or other conditions cause them to seek an alternative to layoffs.

The Work Sharing Program helps employees whose hours and wages have been reduced:



The Work Sharing Program helps employers:



FOR MORE INFORMATION:

https://www.edd.ca.gov/unemployment/Work_Sharing_Program.htm

What if I have to lay off employees to avoid closing my business?

Is your business facing the possibility of laying off employees or even closing? The Los Angeles County America's Jobs Centers of California (AJCCs) can help you get your business back on track. Specialized Business Service Representatives can work with you and your employees to minimize losses and improve morale. We can also assist your business with strategic planning to ensure that your business does not face a similar situation in the future.

Contact your local Business Service Representative at an America's Job Center of California (AJCC) for more information email: bizdev@wdacs.lacounty.gov

The Department of Workforce Development, Aging and Community services can also provide Rapid Response Services which start with conducting planning meetings to assess layoff aversion strategies and then conduct on-site orientation to impacted employees where they can provide information about unemployment benefits, Trade Adjustment, Assistance Act benefits, COBRA benefits and re-employment services.

For additional information, email: RapidResponse@wdacs.lacounty.gov

LAEDC, the County's provider for Layoff Aversion services, can work with businesses one-on-one to see if they qualify for other non-traditional loan programs. Please email LAEDC for details. Include a business name and city where the business is located so LAEDC can assign a regional manager to follow up with you.

Contact LAEDC at (213)622-4300 or email: info@laedc.org



Can I increase prices for my services and products?

Price gouging is the act of a business raising prices of needed products and services over 10% during a declared emergency. Price gouging is prohibited and is governed by California Penal Code 396 and the Los Angeles County Price Gouging Ordinance. For 30 days following the declaration of emergency, it is illegal for a person, contractor, or business to sell or offer to sell any food items or goods or service for a price of more than 10 percent above the price charged by that person or business immediately before the declaration of emergency was issued.

Typically, this statute applies for 30 days after an emergency declaration. However, the statute applies for 180 days for reconstruction services and emergency cleanup services. State and local municipalities may extend the effective period of the statute beyond these timeframes. If you believe that you have been a victim of price gouging or you suspect a business is price gouging, contact the Los Angeles County Department of Consumer and Business Affairs at (800)593-8222.

What if I can't afford to pay my rent or utilities?

Governor Gavin Newsom issued an executive order that authorizes local governments to halt evictions for renters and homeowners, slows foreclosures, and protects against utility shutoffs for Californians affected by COVID-19. The order does not relieve a tenant from the obligation to pay rent, or restrict the landlord's ability to recover rent that is due. The protections are in effect through May 31, 2020, unless extended. The order also requests banks and other financial institutions to halt foreclosures and related evictions during this time period.

L.A. County utilities are providing resources and relief to eligible residents

Public Works will not shut off or stop services for customers who are delinquent or behind in service or permit payments until this order is lifted. This includes water, sewer and trash pick-up services.

FOR INQUIRIES:

800•675•4357

Southern California Edison is implementing the following provisions immediately:

- Suspension of Disconnections for Non-Payment:

All residential & commercial customers eligible.

- Flexible Payment Plans to Impacted Customers:

Customers who contact SCE and self-identify as being impacted financially by the COVID-19 emergency.

- Customers with current accounts:

Will be offered a one-time, up to 60-day, extension.

- Customers with past due amounts:

Will be offered up to 6-month payment arrangement.

SCE will work with the customer to accommodate a customer's unique situation that may result in a payment arrangement for up to 12 months.

Visit Southern California Edison or CA Power Alliance for more information.

Southern California Edison:

<https://www.sce.com/residential/assistance?from=/billhelp>

California Power Alliance:

<https://cleanpoweralliance.org/>

Are there other markets I can reach to increase my business during this time?

Consider Government Contracting; become a vendor with Los Angeles County.

If interested visit: <https://dcba.lacounty.gov/small-business-services>

Also, SBA is focused on assisting with the continuity of operations for small business contracting programs and small businesses with federal contracts.

FOR MORE INFO ON FEDERAL CONTRACTING:

<https://www.sba.gov/federal-contracting/contracting-guide>

More specifically:

- T8(a) Business Development program serves to help provide a level playing field for small businesses owned by socially and economically disadvantaged people or entities, and the government limits competition for certain contracts to businesses that participate. The 8(a) program offer and acceptance process is available nationwide, and the SBA continues to work with federal agencies to ensure maximum practicable opportunity to small businesses. 8(a) program participants should stay in touch with their Business Opportunity Specialist (BOS.)
- HUBZone program offers eligibility assistance every Thursday from 2:00-3:00 p.m. ET at (201)765-1264; access code 63068189#. Members of the HUBZone team answer questions to help firms navigate the certification process.

For specific questions regarding an application, please contact: hubzone@sba.gov

- Women-owned small business firms who have questions, please visit: www.sba.gov/wosbready or email: wosb@sba.gov
- Google My Business is assisting businesses increase their web presence to adapt to "safer at home" mandates. Visit: <https://smallbusiness.withgoogle.com>
- Additionally, Google is offering \$10k grant for non-profit advertising. Visit: <https://www.google.com/grants/>

Exporting Assistance

SBA provides export loans to help small businesses achieve sales through exports and can help these businesses respond to opportunities and challenges associated with trade, such as COVID-19.

The loans are available to U.S. small businesses that export directly overseas, or those that export indirectly by selling to a customer that then exports their products.

- Export Express loan program allows access to capital quickly for businesses that need financing up to \$500,000. Businesses can apply for a line of credit or term note prior to finalizing an export sale or while pursuing opportunities overseas, such as identifying a new overseas customer should an export sale be lost due to COVID-19.
- Export Working Capital program enables small businesses to fulfill export orders and finance international sales by providing revolving lines of credit or transaction-based financing of up to \$5 million. Businesses could use a loan to obtain or retain overseas customers by offering attractive payment terms.
- International Trade loan program helps small businesses engaged in international trade to retool or expand to better compete and react to changing business conditions. It can also help exporting firms to expand their sales to new markets or to re-shore operations back to the United States.

What are additional best practices I should be considering?

- **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 or production loss.
- **INVENTORY & SUPPLY CHAIN SHORTFALLS** – While the possibility could be remote, it is a prudent preparedness measure to ensure you have either adequate supplies of inventory for a sustained period and/or diversify your distributor sources in the event one supplier cannot meet an order request.

FOR MORE INFORMATION CONTACT:



PHONE:

213•810•1641

EMAIL:

Bizdev@wdacs.lacounty.gov

ON SOCIAL MEDIA:



ADDITIONAL RESOURCES:

http://smallbizla.org/wp-content/uploads/2020/03/COVID-19-BUSINESS-RESOURCE-GUIDE_3.16.2020_3pm.pdf

<https://wdacs.lacounty.gov/covid-19/>

<https://laedc.org/coronavirus/>

<https://www.cdc.gov/coronavirus>

<https://lacounty.gov/covid19/>

<http://www.publichealth.lacounty.gov/media/Coronavirus/>