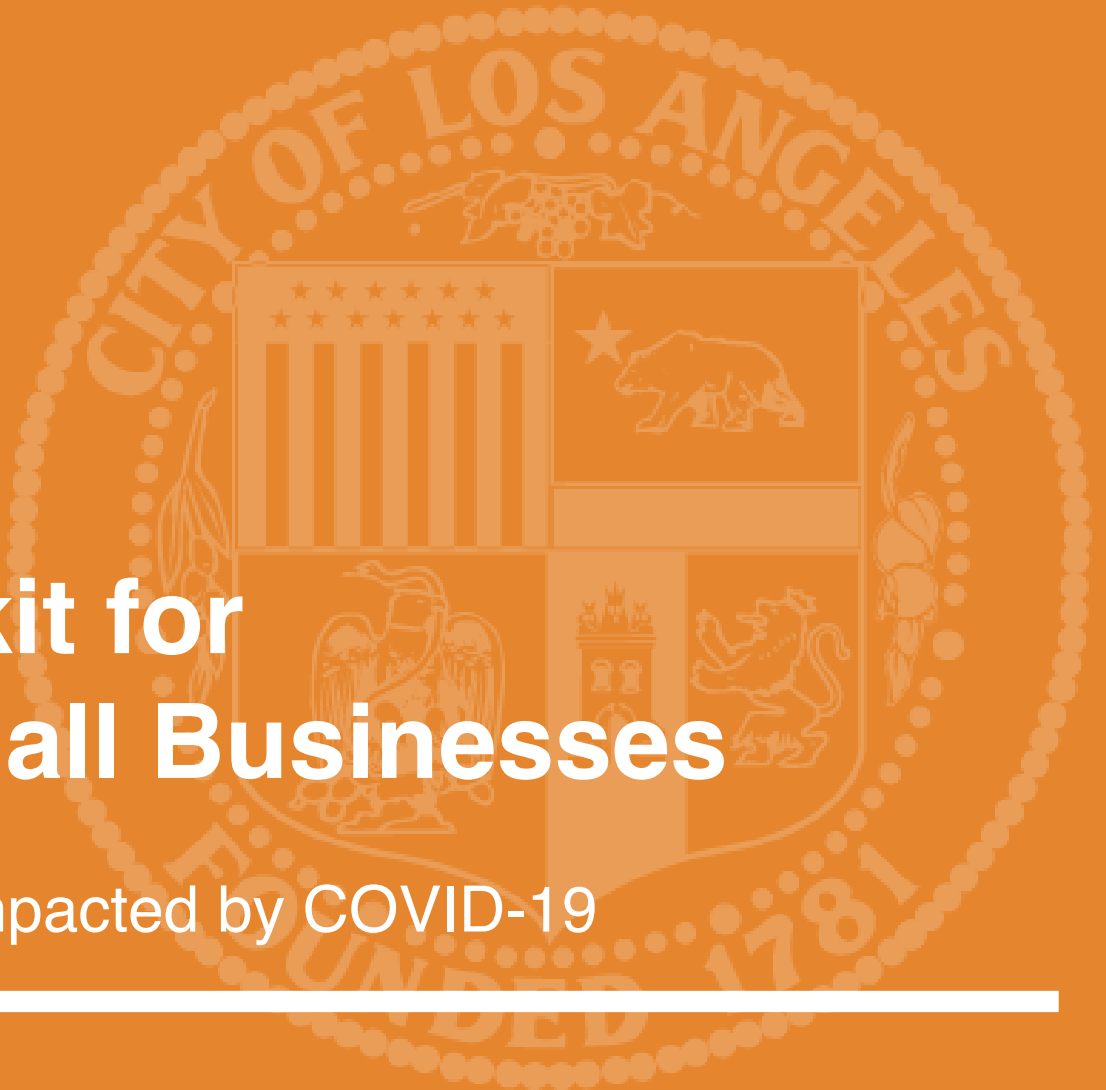




Resilience Toolkit for Los Angeles Small Businesses

Helping small businesses impacted by COVID-19



"We are getting through this together, and I am confident that Los Angeles will rise to the challenge as we always do in moments of crisis."

- Mayor Eric Garcetti



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Prevent.

Help prevent illness by prominently posting hygiene precautions and encouraging employees to wash their hands every 30 minutes.

Employers must provide employees with cloth face coverings or reimburse employees for their cost.

Make adjustments, such as implementing physical distancing measures for employees, customers, and visitors to reduce the chance of infection.

Contain illness should it occur.

Detailed guidelines available at [Corona-virus.la](https://corona-virus.la). Sign up for updates at [Emergency.lacity.org/NotifyLA](https://emergency.lacity.org/NotifyLA).



Wash your hands often with soap and water for at least 20 seconds. Avoid touching your eyes, nose, and mouth with unwashed hands. Cover your cough or sneeze. Clean and disinfect frequently touched objects and surfaces.

Practice social distancing such as keeping six feet between yourself and others, avoid shaking hands, and avoid crowded areas. Have extra food, medical supplies, and emergency kits, but avoid hoarding. Develop an emergency plan.

If you have recently traveled in an area with coronavirus infections, have been in contact with someone who has tested positive, or are showing symptoms, please separate yourself from others. Monitor your health and talk to a medical professional. Seek medical help if needed.

01

Stay informed.

Comprehensive Medical Health and Safety Information

**What You Should Know
About COVID-19**
[Corona-virus.la](https://www.corona-virus.la)

**City of L.A. Emergency
Management Department**
[Emergency.lacity.org](https://www.emergency.lacity.org)

**County of L.A.
Department of Public Health**
[PublicHealth.lacounty.gov](https://www.PublicHealth.lacounty.gov)

**Cal/Osha
Protecting Workers**
www.dir.ca.gov

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

**U.S. Centers for
Disease Control**
[CDC.gov](https://www.CDC.gov)

**Occupational Safety and
Health Administration (OSHA)**
www.osha.gov

**World Health
Organization**
[WHO.int](https://www.WHO.int)

Emotional Wellness Information

**Coping With Stress
During an Outbreak of
Infectious Disease**
[PublicHealth.lacounty.gov](https://www.PublicHealth.lacounty.gov)

**Addressing Loneliness
During Social Distancing**
[AHIP.org](https://www.AHIP.org)

**Combat Stigma
and Discrimination**
[CDC.gov](https://www.CDC.gov)



Call your doctor: If you think you have been exposed to COVID-19 and develop a fever and symptoms, such as cough or difficulty breathing, call your healthcare provider for medical advice.

IF YOU ARE SICK:

- Stay home except to get medical care
- Separate yourself from others at home
- Avoid sharing personal household items
- Clean “high touch” surfaces daily

Detailed guidelines available at [CDC.gov](https://www.CDC.gov).

02

Be resilient.

Prioritize and Organize

- Clarify essential job functions, eliminate any 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, e-commerce solutions, and convenience options such as pick up, delivery and curbside service.
- Cancel and postpone events and meetings, as necessary, and adjust travel and transportation plans as needed. Offer information about safety practices of public transportation such as Metro, Metrolink, and LADOT 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.



Use creative tactics for marketing. Engage with customers. Continue to communicate with them to provide reassurance. Market and promote protective measures you've implemented.

For your business.

Comprehensive Employer and Employee Information

**Los Angeles County
Help Center**
lacountyhelpcenter.org

**California Employment
Development Department**
edd.ca.gov

**U.S. Small Business
Administration**
www.sba.gov

**California
Department of Insurance**
insurance.ca.gov

**California
Department of Labor**
labor.ca.gov

**U.S.
Department of Labor**
DOL.gov

**CDC
Emergency Planning**
CDC.gov

**U.S.
Chamber of Commerce**
www.uschamber.com

**Los Angeles City
BusinessSource and
WorkSource Centers**
ewddlacity.com

**Governor's
Office of Business and
Economic Development**
business.ca.gov

**California
Department of
Industrial Relations**
DIR.ca.gov

**Los Angeles County
America's Job Center
of California**
workforce.lacounty.gov

LAprotects.org

Mayor Eric Garcetti issued an order that requires many workers providing non-medical essential services to wear face coverings while at work. This site is for businesses interested in either producing or requesting essential protective gear for Angelenos during COVID-19.

LAjobsportal.org

Whether you are looking to hire or would like to help those whose jobs have been impacted by COVID-19, this website enables unemployed Angelenos to find and apply to job opportunities across all industries.

Workers Impacted.

Benefits for Workers Impacted by COVID-19

Program	Why	What	Benefits	More Information	How to File
Disability Insurance	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 percent of wages (depending on income); ranges from \$50-\$1,300 a week for up to 52 weeks.	Learn more about your eligibility for Disability Insurance at www.edd.ca.gov	File a Disability Insurance claim
Paid Family Leave	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 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.	Approximately 60-70 percent of wages (depending on income); ranges from \$50-\$1,300 a week for up to 6 weeks.	Learn more about your eligibility for Paid Family Leave at www.edd.ca.gov	File a Paid Family Leave claim
Unemployment Insurance/ Federal Pandemic Unemployment Compensation (FPUC)/ Pandemic Unemployment Assistance (PUA)	If you have lost your job or have had your hours reduced for reasons related to COVID-19 (PUA extends benefits to self-employed workers and those seeking part-time employment).	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. FPUC now also provides additional \$600 on top of the current weekly benefit amount and a 13-week extension.	Learn more about your eligibility for Unemployment Insurance at www.edd.ca.gov	File an Unemployment Insurance claim
Paid Sick Leave	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 for Paid Sick Leave at www.edd.ca.gov	If accrued sick leave is denied, file a Wage claim
Workers' Compensation	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, you may be eligible for workers' compensation benefits.	Benefits include temporary disability (TD) payments, which begin when you can't do your usual work for more than three 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 a set maximum weekly amount. Eligible employees are entitled to medical treatment and additional payments if you suffered a permanent disability.	Learn more about your eligibility for Workers' Compensation benefits at www.edd.ca.gov	File a Workers' Compensation claim

Source: CA Labor & Workforce Development Agency www.edd.ca.gov/disability/

Benefits for Workers Impacted by COVID-19

Program	Why	What	Benefits	More Information	How to File
L.A. County Department of Public Social Services	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 lacounty.gov and visit dpss.lacounty.gov for more information.	Apply for benefits online at dpss.lacounty.gov .

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

Financial Assistance for Businesses Impacted by COVID-19

Program	Who	What	Benefits	More Information	How to File
LA BusinessSource Centers	If you are in need of business and loan packaging consultation.	Free business consulting and loan packaging for Los Angeles City businesses.	One-on-one consulting available in-person, by phone, and email.	Contact BusinessSource Center near you. LABusinessSource.org	Contact BusinessSource Center near you. LABusinessSource.org
City of Los Angeles Emergency Microloan	If your business has been impacted by COVID-19 and is in need of working capital to continue operations.	The City provides microloans to businesses experiencing financial difficulty during this local emergency.	Loans between \$5,000 to \$20,000. Interest free for a term of up to 18 months, with repayment deferred for up to 6 months OR Interest rate at 3% for a term of up to 5 years, with repayment deferred for up to 12 months. <i>(terms vary for non-profits)</i>	Contact the City of L.A. Economic and Workforce Development Dept. for more information ewddlacity.com	File a City Emergency Loan Application ewddlacity.com
SBA Paycheck Protection Program (PPP)	If you are a small business (incl. sole proprietorships, independent contractors and self-employed persons), non-profit or veterans organization impacted by COVID-19. <i>(businesses in the hospitality and food industry with more than one location can also be eligible if individual locations employ less than 500 workers.)</i>	Loans to cover the cost of retaining employees. Forgives loans if all employees are kept on the payroll for eight weeks and the money is used for payroll, rent, mortgage interest, or utilities.	Loans up to \$10M with a maturity of 2 years and an interest rate of 1%. Payments deferred for six months. No fees, no collateral, and no personal guarantees are required. Fully forgivable if at least 75% of funds are used for payroll costs.	Learn more about your eligibility for PPP at www.sba.gov	File a PPP Loan Application www.sba.gov
SBA Economic Injury Disaster Loan (EIDL)/ Emergency Economic Injury Grant	If you are a small business (including sole proprietorships, independent contractors and self-employed persons), non-profit or veterans organization.	To help businesses overcome the temporary loss of revenue due to the Coronavirus (COVID-19) pandemic.	Offers up to \$2 million in assistance. The interest rate is 3.75% for small businesses/ 2.75% for non-profits. Loan advance of up to \$10,000 is available within few days of a successful application and will not have to be repaid.	Learn more about your eligibility for EIDL at www.sba.gov	File an EIDL Application www.sba.gov

Financial Assistance for Businesses Impacted by COVID-19

Program	Who	What	Benefits	More Information	How to File
SBA Express Bridge Loan	If you currently have a business relationship with an SBA Express Lender and experiencing the temporary loss of revenue as a result of the Coronavirus (COVID-19) pandemic.	Provides bridge funding for businesses that have an urgent need for cash while waiting for decision and disbursement on an Economic Injury Disaster Loan (EIDL).	Access up to \$25,000 quickly. Repaid in full or in part by proceeds from the EIDL loan.	Learn more about your eligibility for Express Bridge Loan at www.sba.gov .	Contact a SBA Express Lender www.sba.gov .
CA iBank Disaster Relief Loan Guarantee Program	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 www.ibank.ca.gov for additional information.	Please visit pcrcorp.org/california-small-business-loan . You can also email IBank@IBank.ca.gov .
CA iBank Jumpstart Loan Program	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 www.ibank.ca.gov for additional information.	Please visit www.ibank.ca.gov to apply. You can also email IBank@IBank.ca.gov .
California Capital Access Program (CalCAP)	If you are a business having difficulty obtaining financing.	A loan loss reserve program which may provide up to 100% coverage on losses as a result of certain loan defaults.	The maximum loan amount is \$5 million. Individual borrowers are limited to a maximum of \$2.5 million enrolled over a 3 year period.	Please visit www.treasurer.ca.gov for more information.	Contact a participating lender to enroll. Call 1-916-653-2995 or email CalCAP@Treasurer.ca.gov .
Los Angeles County Employer Assistance Grant Fund	If you are a for-profit corporation, partnership, or non-profit with a for-profit activity in Los Angeles County and have between 2-50 employees.	Provide grants to qualified businesses within LA County that demonstrate significant economic hardship as a result of COVID-19.	Businesses are awarded up to \$10,000 based on demonstrated need.	Please visit workforce.lacounty.gov for more information.	Visit mywdacs.force.com to apply.

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Businesses Impacted.

Non-Governmental Financial Assistance for Businesses Impacted by COVID-19

Program	Who	What	Benefits	More Information	How to File
CDC C-19 Emergency Relief Microloan	If you are a for-profit small businesses whose operations, revenue and staffing have been disrupted due to COVID-19.	CDC Small Business Finance is a non-profit lender providing capital to small businesses.	Up to \$50,000. No payments for the first 90 days. Term of 5 years with 10 years amortization. Variable rate of Prime rate + 1%. No personal guarantees or collateral. CDC can generally fund in 4-7 days.	Please visit cdcloans.com for more information.	For additional information, please contact: Noe Castillo @ 626-375-9485 or ncastillo@cdcloans.com
CDC C-19 Emergency Relief Working Capital Loan	If you are a for-profit small businesses whose operations, revenue and staffing have been disrupted due to COVID-19.	CDC Small Business Finance is a non-profit lender providing capital to small businesses.	Loans between \$20,000 to \$150,000. Interest for 6 months only. Variable rate that includes prime rate + 2.75% ~6%. Term of 10 years fully amortized. No personal guarantees. CDC can generally fund in 4-7 days.	Please visit cdcloans.com for more information.	For additional information, please contact: Noe Castillo @ 626-375-9485 or ncastillo@cdcloans.com
Jewish Free Loan Program	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 www.jfla.org for additional information.	Please visit www.jfla.org to fill-out a pre-loan application.
Inclusive Action Street Vendor Emergency Fund	If you are a street vendor who is without income due to the sudden loss of business due to the Coronavirus pandemic.	This fund provides direct cash assistance to vendors who cannot access resources from the government.	Provides \$400 in direct cash to street vendors.	Please visit inclusiveaction.org for additional information.	Please email info@inclusiveaction.org Or call (323) 604-9765 for more information.
Verizon/LISC Small Business Recovery Grant	If you are a business facing immediate financial pressure because of COVID-19.	Especially for entrepreneurs of color, women-owned businesses and other enterprises in historically underserved communities.	Provides grants of up to \$10,000.	For more information, please visit lisc.org . Please email verizongrantsinfo@lisc.org for questions and troubleshooting.	To register to be notified of future rounds, please subscribe at lisc.org .

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Businesses Impacted.

Non-Governmental Financial Assistance for Businesses Impacted by COVID-19

Program	Who	What	Benefits	More Information	How to File
Opportunity Fund's Small Business Relief Fund	If you are self-employed or small business owner impacted by the COVID-19 crisis - especially women, people of color and immigrants.	Provides loan payment relief, funding, and free, expert technical assistance (restructure debt, financial and tax advice, marketing strategies, legal support, and human resource and layoff aversion support).	Businesses can skip a payment on their loan for up to three months. The payment will either be forgiven entirely or tacked onto the end of the loan.	Please visit opportunityfund.org for more information.	Please visit opportunityfund.formstack.com to begin your request.
Pacific Community Venture Small Business Loan	If your business has been in operation for at least 12 months but has trouble qualifying for loans from traditional banks or SBA lenders	Provides businesses with capital and pro bono expert advice to grow.	Loans between \$10,000 and \$200,000. Term of 1-5 years at 7% -13% fixed interest rate and 1%-5% loan fee at closing.	Please visit www.pacificcommunityventures.org for more information.	Please visit www.pacificcommunityventures.org to apply.
Kiva	If you can't get loans from conventional lenders.	Crowdfunding loan platform that requires "social underwriting," for loans to be approved <i>(friends and family must lend a portion of the loan request).</i>	Up to \$15,000 at 0% interest.	Please visit www.kiva.org for more information.	Sing up at kivaportal.force.com to apply.

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Businesses Impacted.

Layoff Aversion and Other Assistance for Businesses Impacted by COVID-19

Program	Why	What	Benefits	More Information	How to File
CA Employment Development Dept Work Sharing Program	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 www.edd.ca.gov for additional information.	Please visit www.edd.ca.gov to download application.
LA Economic Development Corporation Layoff Aversion Program	If you would like 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 laedc.org for additional information.	Call at (888) 4-LAEDC-1 or email covid19response@laedc.org .
County of L.A. Protection from Price Gouging	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 dcba.lacounty.gov for additional information.	Save your receipts and call 800-593-8222.
Los Angeles Economic & Workforce Development Dept. Rapid Response	To support businesses and employees through the transition process of laying off staff.	Provides resources such as job search assistance, unemployment insurance, health benefit and pensions, financial planning, and career counseling.	Post-layoff transition assistance.	Please visit ewddlacity.com for additional information	Call (213) 744-7205 or email Maricela.Hernandez@lacity.org
LA County America's Job Centers of California (AJJC) Rapid Response Program	If you are planning a closure or major layoffs as a result of the coronavirus pandemic.	They help minimize the impacts on affected employees, work with businesses to identify preventative measures, and provide services to businesses downsizing or expected to go out of business.	Specialized Business Service representatives can discuss your needs, help your business get back on track, and help prevent layoffs. They can also help minimize losses and improve morale.	Please visit workforce.lacounty.gov for additional information.	Email RapidResponse@wdacs.lacounty.gov for more information.

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Checklist.

Emergency response checklist:

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 employees 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



For further information, please contact:



Mayor's Office of Community Business
mayor.communitybusiness@lacity.org

LA Business Portal
Business.lacity.org

Economic and Workforce Development
Business Response Unit
LABusinessResponse@lacity.org

LA City BusinessSource Centers
LABusinessSource.org