

RESOURCES FOR SAN MARINO BUSINESSES

Loans and Assistance Programs for Covid-19 Response



CARES ACT PAYCHECK PROTECTION PROGRAM (PPP)

- ▶ These loans are available if you are unable to pay your staff (payroll) or essentials such as (rent, utilities, interest).
- ▶ They are low interest loans that can be used for payroll and essential business expenses for an 8 week period and that can be **completely forgiven**.
- ▶ Loans up to \$10 million or 2.5x average monthly payroll costs from prior year.
- ▶ Please visit:

<https://www.sba.gov/funding-programs/disaster-assistance>

- ▶ How to file:

<https://www.sba.gov/document/sba-form--paycheck-protection-program-borrower-application-form>



SBA ECONOMIC INJURY DISASTER ASSISTANCE

- ▶ These loans are available if you are in need of economic support to help overcome the temporary loss of revenue.
- ▶ They are low interest disaster loans to help businesses recover from disasters.
- ▶ Loans provide up to \$2 million in assistance. The interest rate is 3.75% for small businesses.
- ▶ Please visit:

<https://www.sba.gov/funding-programs/disaster-assistance>

- ▶ How to file:

<https://disasterloan.sba.gov/ela/>



SBA EXPRESS BRIDGE LOAN PROGRAM

- ▶ This loan is available if you are in need of immediate economic assistance while waiting on long-term financing.
- ▶ Provides express financing to help small businesses recover from COVID-19.
- ▶ The maximum gross loan amount is \$25,000.
- ▶ Please visit:

<https://www.sba.gov/document/support--express-bridge-loan-pilot-program-guide>

- ▶ How to file:

<https://www.sba.gov/sites/default/files/2020-03/Express-Bridge-Loan-Pilot-Program-Guide-FINAL-3.25.20.pdf>



CA IBANK DISASTER RELIEF LOAN GUARANTEE PROGRAM

- ▶ This loan is available if your business has capital access barriers in light of a declared disaster.
- ▶ Provides loan guarantees and direct loans for small businesses and eligible nonprofits.
- ▶ Loans up to \$20 mil; max guarantee \$1 mil, guaranteed up to 7 years (term can be longer); and guarantees up to 80-95% of loan.

▶ Please visit:

<https://www.ibank.ca.gov/small-business-finance-center/>

▶ Small business owners may apply with a participating lender:

<https://cdcloans.com/small-business/start-buy-expand-a-business/bankers-cdc-loan/>

<https://www.pacificcommunityventures.org/>

<https://www.thatsmybank.com/>



CALED WORK SHARING PROGRAM

- ▶ This loan is available if the business interruption or slowdowns are causing you to consider layoffs.
- ▶ It provides business assistance to employees and employers.
- ▶ Full-time employees receive unemployment insurance benefits, keep current job, and avoid financial hardships.

▶ Please visit:

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

▶ How to file:

https://www.edd.ca.gov/pdf_pub_ctr/de8686.pdf



LA ECONOMIC DEVELOPMENT CORPORATION LAYOFF AVERSION PROGRAM

- ▶ This service is available if you would like to prevent layoffs by attaining confidential consulting.
- ▶ Confidential consulting for businesses at no cost and with no obligations.
- ▶ Help you identify incentives and resources that can save you money, assistance with access to financing, and more.

▶ Please visit:

<https://laedc.org/help-county/>

▶ How to file:

Call (888)4-LAEDC-1 or e-mail bap@laedc.org



COUNTY OF L.A. PROTECTION FROM PRICE GOUGING

- ▶ This program helps 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:
- ▶ <https://dcba.lacounty.gov/newsroom/protecting-yourself-after-the-disaster/>
- ▶ How to file:

Save your receipts and call: 800-593- 8222



L.A. COUNTY AJCC RAPID RESPONSE PROGRAM

- ▶ This service is available if you are facing layoffs or downsizing and in need of guidance through this transition.
- ▶ They assist in reducing the impact for workers facing layoffs and the stress among remaining workers.
- ▶ On-site services and resources to support management and help displaced workers transition to new careers at no cost to the employer.

▶ Please visit:

<https://workforce.lacounty.gov/rapid-response/>

▶ How to file:

Contact Kyndra Kinnard at (818) 267-7775 or e-mail her at kkinnard@jvssocal.org



DISABILITY INSURANCE BENEFITS

- ▶ This service is available if you're unable to work for at least 8 days 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 week.

- ▶ Please visit:

https://www.edd.ca.gov/disability/am_i_eligible_for_di_benefits.htm

- ▶ How to file:

https://edd.ca.gov/Disability/How_to_File_a_DI_Claim_in_SDI_Online.htm



PAID FAMILY LEAVE

- ▶ This program is available 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).
- ▶ Provides 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.
- ▶ Please visit:

https://www.edd.ca.gov/disability/Am_I_Eligible_for_PFL_Benefits.htm

- ▶ How to file:

https://edd.ca.gov/Disability/How_to_File_a_PFL_Claim_in_SDI_Online.htm



UNEMPLOYMENT INSURANCE

- ▶ This is available 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.
- ▶ Please visit:

<https://www.edd.ca.gov/unemployment/eligibility.htm>

- ▶ How to file:

https://edd.ca.gov/Unemployment/Filing_a_Claim.htm



PAID SICK LEAVE

- ▶ Paid sick leave may be available if you or a family member are sick or for preventative care when civil authorities recommend quarantine.
- ▶ The leave you have accumulated or under the calculations provided by your employer under the Paid Sick Leave Law.
- ▶ Paid to you at your regular rate of pay or an average based on the past 90 days.
- ▶ Please visit:

https://www.dir.ca.gov/dlse/paid_sick_leave.htm

- ▶ How to file:

https://www.dir.ca.gov/dlse/paid_sick_leave.htm



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.
- ▶ 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.

- ▶ Please visit:

<https://www.dir.ca.gov/InjuredWorkerGuidebook/InjuredWorkerGuidebook.html>

- ▶ How to file:

<https://www.dir.ca.gov/dwc/FileAClaim.htm>



HEALTH RESOURCES

COMPREHENSIVE MEDICAL HEALTH INFORMATION

California Department of
Public Health

- ▶ [CDPH.ca.gov](https://www.cdph.ca.gov)

County of L.A. Department of Public
Health

- ▶ [PublicHealth.lacounty.gov](https://www.publichealth.lacounty.gov)

U.S. Centers for Disease Control

- ▶ [CDC.gov](https://www.cdc.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)

Consumer Cost-Sharing Waived for Testing
of COVID-19

- ▶ [Insurance.ca.gov](https://www.insurance.ca.gov)



KEEP UP WITH POLICY CHANGES

CITY

City of San Marino Coronavirus Updates

https://www.cityofsanmarino.org/news_detail_T34_R55.php

COUNTY

County Board of Supervisors: <http://bos.lacounty.gov/>

LA County Department of Public Health: <http://publichealth.lacounty.gov/>

STATE

Office of the Governor: <https://www.gov.ca.gov/>

California Department of Public Health: <https://www.cdph.ca.gov/>

FEDERAL

Office of the President: <https://www.whitehouse.gov/>

Health and Human Services: <https://www.hhs.gov/>

Federal Emergency Management Agency: <https://www.fema.gov/>



COMPREHENSIVE EMPLOYER AND EMPLOYEE INFORMATION RESOURCES

- ▶ [US DEPARTMENT OF LABOR](#)
- ▶ [CDC EMERGENCY PLANNING](#)
- ▶ [US SMALL BUSINESS ADMINISTRATION](#)
- ▶ [CALIFORNIA DEPARTMENT OF LABOR](#)
- ▶ [CALIFORNIA DEPARTMENT OF INSURANCE](#)
- ▶ [GOVERNOR'S OFFICE OF BUSINESS AND ECON DEVELOPMENT](#)
- ▶ [CALIFORNIA LABOR COMMISSIONER'S OFFICE](#)
- ▶ [LA COUNTY DEPARTMENT OF CONSUMER AND BUSINESS AFFAIRS](#)
- ▶ [CITY OF SAN MARINO](#)



NEXT STEPS FOR YOUR BUSINESS

- ▶ 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, and identify 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.
- ▶ 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 ecommerce options. 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 practice of public transportation with those who may be concerned.



Thank you,
and Stay Safe.



Questions? Contact us at the City of San Marino:

Aldo Cervantes: acervantes@cityofsanmarino.org

Stephanie Britt: sbritt@cityofsanmarino.org