

The Fresno Regional Workforce Development Board's Business Services Center and our partners are here to help the business community in response to the spread of COVID-19. The Business Services Center will remain closed to the public until further notice. To schedule an appointment with our Workforce Connection Job Center at Manchester Mall, please call **559 230 4092**.

If you're in need of guidance on staying in compliance as our region begins phased reopening for businesses, please call our HR Hotline to schedule a 1 hour, no-cost appointment with a certified HR professional from Sierra HR Partners. All consultations are confidential. To schedule an appointment, or to hear more about our other programs at the Business Services Center, call us today at **559 230 4062**.

To get connected to any business support programs, visit <u>www.fresno4biz.com</u> to submit an assistance request today.

RAPID RESPONSE-LAYOFF ASSISTANCE

If you're experiencing layoffs or business closures as a result of COVID-19, our Rapid Response program can provide assistance. Please call **559 230 4062** or visit our website www.fresnobsc.com/rapid-response/ for more information and a list of our upcoming online orientations.

We can offer your affected workers information and resources on how to file for unemployment insurance, re-employment opportunities, health benefits, low cost housing alternatives, and more.

The 60-day filing requirement for a <u>Worker Adjustment and Retraining Notification (WARN)</u> in the event of a mass layoff, relocation, and termination, has been temporarily suspended due to this emergency and now only requires as much notice as is practicable.

FEDERAL RESOURCES

<u>Small Business Administration (SBA): https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources#section-header-0</u>

<u>The Paycheck Protection Program</u> provides loans to help businesses keep their workforce employed during the COVID-19 pandemic. SBA is currently offering:

- First Draw PPP Loans for first time program participants
- Second Draw PPP Loans for certain businesses who have previously received a PPP loan

SBA is currently accepting Paycheck Protection Program PPP loan applications from participating community financial institutions (CFIs) and lenders with under \$1 billion in assets, which includes approximately 5,000 institutions, including community banks, credit unions, and farm credit institutions. Lender Match can help you



find a participating lender. The program will open to all lenders on January 19, 2021. For more information visit, the Small Business Administration Paycheck Protection Program page.

- Economic Injury Disaster Loans provide working capital for small businesses and qualified agricultural businesses impacted by COVID-19. Businesses are eligible for an Economic Injury Disaster Loan advance of up to \$10,000. The loan advance will provide economic relief to businesses that are currently experiencing a temporary loss of revenue. Applicants who already submitted their applications will continue to be processed on a first-come, first-served basis. Businesses may apply for the EIDL and EIDL Advance here: https://covid19relief.sba.gov/#/
- The SBA Debt Relief Program provides immediate relief to small businesses with non-disaster SBA loans, in particular 7(a), 504, and microloans. The Small Business Debt Relief Program can cover all SBA loan payments including principal, interest, and fees for six months. This relief will also be available to new borrowers who take out loans within six months of the bill being signed into law. For more information about the Debt Relief program, please visit https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/sba-debt-relief
- <u>Express Bridge Loans</u> allows small businesses who currently have a business relationship with an SBA Express Lender to access up to \$25,000 with less paperwork. https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources#section-header-0

The US Department of Labor Occupational Safety and Health Administration (OSHA) has issued a guide on preparing your workplace in response to COVID-19. Visit this here.

The Internal Revenue Service (IRS) has established a special section focused on steps to help taxpayers, businesses and others affected by the coronavirus. View more <u>here</u>.

STATE RESOURCES

State of California COVID-19 resource website can be found here: https://covid19.ca.gov/

The California Employment Development Department (EDD) is granting a 60-day extension to file state payroll reports and/or deposit state payroll taxes without penalty or interest for employers experiencing hardship due to COVID-19. Under the CARES Act, an additional \$600 from the federal government is included in all UI claims. For the most up-to-date information, visit the CA EDD COVID-19 resource page

• Reduced Work Hours or Layoffs

If your employer has reduced your hours or shut down operations due to COVID-19, you can <u>file</u> an <u>Unemployment Insurance (UI) claim</u>. UI provides partial wage replacement benefit payments to workers who lose their job or have their hours reduced, through no fault of their own. If you are temporarily unemployed due to COVID-19 and expected to return to work with



your employer within a few weeks, you are not required to actively seek work each week. However, you must remain able and available and ready to work during your unemployment for each week of benefits you claim and meet all other eligibility criteria. If you're eligible, benefits can range from \$40-\$450 per week.

• Work Sharing Program

Employers can apply for the Work Sharing Program if they are looking for alternatives to layoffs due to reduced production, services, or other conditions. This program allows employers to keep trained employees so that when business conditions improve, the employer avoids the expense of recruiting, hiring and training new employees, and saves the existing employees the hardship of becoming fully unemployed. Hours must be reduced by at least 10 percent but not exceed 60 percent. For more information, visit the <u>CA EDD Work Sharing Program page</u>

• Pandemic Unemployment Assistance

Through the CARES Act, UI benefits have been expanded for previously excluded individuals. Certain business owners, self-employed individuals, and independent contractors who are unable to work due to COVID-19 related circumstances can access these benefits for up to 39 weeks, with unemployment starting on February 2, 2020. Visit the EDD's Pandemic Unemployment Assistance page for more information

The California Governor's Office of Business and Economic Development (GO-Biz) provides many services to employers affected by COVID-19. For more information, please visit their resource page

California Infrastructure and Economic Development Bank (IBank) provides a Small Business Loan Guarantee Program & Disaster Relief Loan Guarantee Program. Small businesses located in California with 1-750 employees are eligible. For more information, visit the IBank's Small Business Finance Center page

LOCAL RESOURCES

Fresno County Department of Public Health Guide COVID-19 Guidance for Reopening

The City resource page can be found here: https://www.fresno.gov/

Coronavirus Update: https://www.fresno.gov/coronavirus/

County Public Health: https://www.co.fresno.ca.us/departments/public-health/covid-19

Those businesses with questions about whether they are an essential business should call the Code Enforcement hotline at **621-8400**.



<u>Valley Community Small Business Development Center (SBDC)</u> can navigate your start up or small business to available resources, including applying for financial relief, addressing cash flow and supply chain concerns, and more. https://centralvalleysbdc.com/covid-19-resources

<u>The Fresno County Economic Development Corporation (Fresno EDC)</u> offers great information on local resources. View more information <u>here</u>. For additional business inquiries pertaining to COVID-19, please call their emergency hotline at **559 476 2509** or email them at <u>covid@fresnoedc.com</u>

<u>Better Business Bureau (BBB)</u> is actively tracking scams and price gouging as a result of COVID-19. For information and tips on how to avoid scammers targeting your business, visit https://www.bbb.org/council/coronavirus/. To submit a price gouging complaint, visit https://www.bbb.org/central-california-inland-empire/public/Form/Form.aspx?f=951&e=3e-c3-92-c3-9e