



SANTA BARBARA COUNTY WORKFORCE DEVELOPMENT
BOARD

COVID-19 BUSINESS RESOURCE GUIDE

Email Contact: COVIDbiz@countyofsb.org

Special thanks to the Economic Development Collaborative for creating this original document.

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Updated March 20, 2020

IMMEDIATE STEPS TO TAKE

As the spread and impact of COVID-19 is still an unknown, it is recommended that employers and self-employed individuals to take the following action steps:

- 1. CONTACT YOUR INSURANCE PROVIDER** - Do you have business interruption insurance? If so, you may have coverage that supplements any income or sales loss during this time.
- 2. 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.
- 3. DO YOU HAVE PERFORMANCE-BASED CONTRACTS WITH YOUR SUPPLIERS OR CUSTOMERS?** - reviewing your current contracts and obligations will clarify limitations of liability and force majeure.
- 4. HAS YOUR BUSINESS EXPERIENCED DISRUPTION OR CONCERN IN THE FOLLOWING AREAS?**
 - Supply chain disruption and liability
 - Questions or concerns about the implications of tariffs
 - Technology plans for setting up remote work stations for employees
 - Concerns about cash flow during disruption
 - Concerns about credit and finance issues
 - Concerns about force majeure

5. BUSINESS SUPPORT AVAILABLE

For businesses that have experienced the following concerns or disruptions, you can contact us for assistance at COVIDbiz@countyofsb.org.

STAY INFORMED

Visit and register (when applicable) with the following websites to keep up to date with the latest news and information related to COVID-19.

- County of Santa Barbara - www.countyofsb.org
Santa Barbara County Public Health - publichealthsb.org
California Governor's Office of Business & Economic Development - business.ca.gov/coronavirus-2019
California Department of Public Health - www.cdph.ca.gov
Centers for Disease Control and Prevention - www.cdc.gov/coronavirus/2019-ncov
Santa Barbara County ReadySBC for businesses and affected workers - <https://readysbc.org/economicrecovery/>

ASSISTANCE FOR EMPLOYERS AND EMPLOYEES

ASSISTANCE FOR EMPLOYERS

If you are a business owner or Human Resources representative for an employer considering work stoppages, layoffs or furloughs, we encourage you to email the County's Workforce Development Board (WDB) Business Services Strategist, Alma Janabajab at alma@sbcwdb.org. WDB will get back to you within one business day to discuss information and services that may assist impacted employees, including Unemployment Insurance information, tax assistance, Work Sharing program to avoid layoffs, financial planning, remote career services and more.

WDB can offer your affected workers a webinar full of information and resources on how to file for unemployment insurance, how to get re-employed as soon as possible, and options regarding retirement assets and health insurance.

On March 4, Governor Gavin Newsom signed [Executive Order N-31-20](#) to ease the regulatory burden on employers who had to close before being able to provide employees advanced notice related to the [Worker Adjustment and Retraining Notification \(WARN\)](#).

Labor Code sections pertaining mass layoff, relocation and termination, which normally requires a 60 day notice, have been temporarily suspended due to this emergency and now only require as much notice as is practicable is provided, and when the notice is given, a brief statement regarding the basis for reducing the notification period is included.

Work Share Program

Employers experiencing a slowdown in their businesses or services as a result of the Coronavirus impact on the economy may apply for the UI Work Sharing Program through the EDD. This program allows employers to seek an alternative to layoffs - retaining their trained employees by reducing their hours and wages that can be partially offset with UI benefits.

Workers of employers who are approved to participate in the Work Sharing Program receive the percentage of their weekly Unemployment Insurance benefit amount based on the percentage of hours and wages reduced, not to exceed 60 percent.

Visit the [Work Sharing Program](#) to learn more about its benefits for employers and employees, and how to apply.

Extension Filing Payroll Tax

Employers statewide directly affected by the new coronavirus (COVID-19) may request up to a 60-day extension of time from the EDD to file their state payroll reports and/or deposit payroll taxes without penalty or interest. A written request for extension must be received within 60 days from the original delinquent date of the payment or return. For more information about how to request an extension and other employer assistance available, visit [Emergency and Disaster Assistance for Employers](#). You can also learn about assistance available through the Internal Revenue Service's [Help During Disasters](#) web page.

BUSINESS DISRUPTION LOANS

U.S. Small Business Administration (SBA) Economic Injury Disaster Loans

The U.S. Small Business Administration is offering designated states and territories low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19).

SBA's Economic Injury Disaster Loans offer up to \$2 million in assistance and can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing.

These loans may be used to pay fixed debts, payroll, accounts payable and other bills that cannot be paid because of the disaster's impact. The interest rate is 3.75% for small businesses without credit available elsewhere; businesses with credit available elsewhere are not eligible. The interest rate for non-profits is 2.75%.

SBA offers loans with long-term repayments in order to keep payments affordable, up to a maximum of 30 years. Terms are determined on a case-by-case basis, based upon each borrower's ability to repay.

For additional information, please contact the SBA disaster assistance customer service center. Call 1-800-659-2955 (TTY: 1-800-877-8339) or e-mail disastercustomerservice@sba.gov.

Economic Development Collaborative (EDC) Disaster Loan Fund

Economic Development Collaborative (EDC) is offering low interest micro loans from \$5,000-\$50,000 through our Disaster Loan Fund to give a cash flow boost to businesses impacted by reduced sales, supply chain disruption or other challenges related to COVID-19. Contact Marvin Boateng, Lending Manager to apply or for additional assistance navigating access to capital. Email marvin@edcollaborative.com or call (805) 409-9158. EDC also offers no cost business consulting for businesses affected by COVID-19. EDC Small Business Development Center (SBDC) Advisors can assist by providing guidance during this time. Contact the EDC office at 805.409.9159 to request an appointment.

Women's Economic Ventures (WEV)

WEV is offering a [Quick Response Loan Program](#) to provide financial support of up to \$10,000 and assistance to businesses experiencing economic hardship as a result of the Coronavirus/COVID-19 pandemic of 2020. For WEV existing loans, you can apply for a WEV Quick Response Loan to request deferment for up to three payments. Please visit the [WEV website](#) for more information. Contact Marni Brook at mbrook@wevonline.org or Marta Quintero at mquintero@wevonline.org for more information.

Santa Barbara Foundation, Hutton Parker Foundation, and United Way

The [Santa Barbara Foundation](#) and Hutton Parker Foundation will provide grants up to \$25,000 to nonprofit organizations serving all regions of Santa Barbara County. United Way of Santa Barbara County will be providing grants to individuals for those disproportionately impacted by coronavirus and the economic consequences of the pandemic. The Santa Barbara Foundation, United Way of Santa Barbara County and Hutton Parker Foundation are leading a countywide collaborative with members of the Foundation Roundtable to provide assistance to individuals as well as organizations actively engaged in assistance efforts for members of the community affected by the COVID-19 pandemic.

Government-Backed Loan Programs

Government-backed loan programs are available, including special disaster assistance at the state and federal levels:

- [Small Business Finance Center](#) partners with Financial Development Corporations to provide loan guarantees and direct loans for small businesses that experience capital access barriers. Below are two programs:
 - Jump Start Loan Program: California IBank has a Small Business Loan Guarantee Program for loans up to \$1 million and a JumpStart micro lending program for loans up to \$10,000 with accommodations for disasters. The program is run through local mission based lenders, the Financial Development Corporations:
 - Disaster Relief Loan Guarantee Program (DRLGP): Loan guarantees up to 95% of the loan for small business borrowers impacted by disasters who need term loans or lines of credit for working capital.
- California Capital Access Program (CalCAP): California Treasurers Office has a small business loan program with special disaster assistance that is used extensively by the CDFI community: [CalCAP](#)

California's network of small business support centers help businesses figure out which loans are best for them, develop resiliency strategies, and find other resources. These centers are deployed to respond in disasters ([PDF here](#)).

ASSISTANCE FOR EMPLOYEES

Unemployment Insurance

Individuals who have had their hours reduced or have lost their job through no fault of their own may be eligible for unemployment benefits. Learn more by visiting the [EDD website](#).

Note: Governor's Emergency Proclamations waive the non-payable one-week waiting period for regular UI benefit payments to eligible individuals affected by current disasters. This means individuals can be paid benefits for the first week they are unemployed due to the disaster.

Disability Insurance

Individuals who are unable to work due to having or being exposed to COVID-19 (certified by a medical professional) can file a [Disability Insurance \(DI\) claim](#).

Disability Insurance provides short-term benefit payments to eligible workers who have full or partial loss of wages due to a non-work-related illness, injury, or pregnancy. Benefit amounts are approximately 60-70 percent of wages (depending on income) and range from \$50 -\$1,300 a week.

Paid Family Leave

Californians who are unable to work because they are caring for an ill or quarantined family member with COVID-19 (certified by a medical professional) can file a [Paid Family Leave \(PFL\) claim](#).

Paid Family Leave provides 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 or to bond with a new child.

Benefit amounts are approximately 60-70 percent of wages (depending on income) and range from \$50 - \$1,300 a week.

ADDITIONAL RESOURCES FOR EMPLOYERS AND EMPLOYEES

CA Governor's Office of Business and Economic Development COVID-19 Business Resources

The California's Governor's Office of Business and Economic Development has released information on their website for employees and employers impacted by COVID-19. Visit their [website](#) for more information.

Labor & Workforce Development Agency (LWDA) Guidance for Employers and Workers

The LWDA has a guidance to make it easier and spread awareness through this centralized source of information on the [LWDA website](#) to help determine what is best for the businesses, their employees, and their family.

California Employment Development Department (EDD) COVID-19 Online Resources

The State of California EDD provides a variety of support services affected by COVID-19 in California. The [EDD website](#) offers many services online for businesses and employees.

SBA COVID-19 Business Guide

The U.S. Small Business Administration (SBA) has released a comprehensive guide to help businesses plan and respond to the current COVID-19 threat. Visit the [SBA website](#) for more information.

CDC COVID-19 Business Guide

The Centers for Disease Control and Prevention (CDC) have created an interim guide based on what is currently known about the [coronavirus disease 2019 \(COVID-19\)](#). For access to the full guide and more information, please visit the [CDC website](#).

U.S. Occupational Safety and Health Administration (OSHA)

The [U.S. Occupational Safety and Health Administration \(OSHA\)](#) has information to help employers address the coronavirus pandemic.

America's Small Business Development Center (SBDC)

[America's Small Business Development Center \(SBDC\) Network's website](#) is contains information and resources including a [booklet of business resources](#). SBDC represents America's nationwide network of Small Business Development Centers (SBDCs) – the most comprehensive small business assistance network in the United States and its territories.

SBDCs are hosted by leading universities, colleges, state economic development agencies and private partners, and funded in part by the United States Congress through a partnership with the U.S. Small Business Administration.

SCORE

SCORE Santa Barbara County is a federally funded arm of the Small Business Association created to mentor entrepreneurs, small businesses and create new jobs in our community. SCORE offers free business mentorship, workshops and interactive sessions to entrepreneurs and small businesses in Santa Barbara County. Areas of expertise includes marketing, sales guidance, taxes, bookkeeping, social media, digital marketing, tax help, legal support, online entrepreneurship, the start-up process, wholesale development, retail mentoring, warehousing, supply chain management, franchising and much more. SCORE mentors local businesses at no cost. To learn more about SCORE, request mentor, or volunteer to be a mentor please visit the SCORE website at santabarbara.score.org or our national website score.org.

Local Chambers of Commerce

Stay connected with your local Chamber of Commerce. Chambers of Commerce are well connected with the business community and legislative and they all are collecting additional resources to assist businesses. You can also subscribe to their newsletter for free to stay up-to-date on local information.

Buellton Chamber of Commerce & Visitors Bureau, www.buellton.org, 805.688.7829

Carpinteria Valley Chamber of Commerce, www.carpinteriachamber.org, 805.684.5479

Goleta Chamber of Commerce, goletachamber.com, 805.967.2500

Lompoc Chamber of Commerce & Visitors Bureau, www.lompoc.com, 805.736.4567

Santa Barbara Chamber of Commerce, www.sbchamber.org, 805.965.3023

Santa Maria Valley Chamber of Commerce, santamaria.com, 805.925.2403

Solvang Chamber of Commerce, www.solvangcc.com, 805.688.0701

RECOMMENDATIONS FOR EMPLOYERS TO TAKE NOW

Note: This information is not intended to be used as medical advice. Please contact your local health professional or visit the [CDC website](https://www.cdc.gov) for further information.

President's Coronavirus Guidelines for America: 15 Days to Slow the Spread

The president recently released these simple [guidelines](#) to encourage all of us to do our part to slow the spread of COVID-19.

Actively encourage sick employees to stay home

Employees who have symptoms of acute respiratory illness are recommended to stay home and not come to work until they are free of fever (100.4° F [37.8° C] or greater using an oral thermometer), signs of a fever, and any other symptoms for at least 24 hours, without the use of fever-reducing or other symptom-altering medicines (e.g. cough suppressants). Employees should notify their supervisor and stay home if they are sick.

Ensure that your sick leave policies are flexible and consistent with public health guidance and that employees are aware of these policies.

Talk with companies that provide your business with contract or temporary employees about the importance of sick employees staying home and encourage them to develop non-punitive leave policies.

Do not require a healthcare provider's note for employees who are sick with acute respiratory illness to validate their illness or to return to work, as healthcare provider offices and medical facilities may be extremely busy and not able to provide such documentation in a timely way.

Employers should maintain flexible policies that permit employees to stay home to care for a sick family member. Employers should be aware that more employees may need to stay at home to care for sick children or other sick family members than is usual.

Separate sick employees

CDC recommends that employees who appear to have acute respiratory illness symptoms (i.e. cough, shortness of breath) upon arrival to work or become sick during the day should be separated from other employees and be sent home immediately. Sick employees should cover their noses and mouths with a tissue when coughing or sneezing (or an elbow or shoulder if no tissue is available).

Emphasize staying home when sick, respiratory etiquette and hand hygiene by all employees

Place posters that encourage [staying home when sick](#), [cough and sneeze etiquette](#), and [hand hygiene](#) at the entrance to your workplace and in other workplace areas where they are likely to be seen.

Provide tissues and no-touch disposal receptacles for use by employees.

Instruct employees to clean their hands often with an alcohol-based hand sanitizer that contains at least 60-95% alcohol, or wash their hands with soap and water for at least 20 seconds. Soap and water should be used preferentially if hands are visibly dirty.

Provide soap and water and alcohol-based hand rubs in the workplace. Ensure that adequate supplies are maintained. Place hand rubs in multiple locations or in conference rooms to encourage hand hygiene.

Visit the [coughing and sneezing etiquette](#) and [clean hands webpage](#) for more information.

Perform routine environmental cleaning

Routinely clean all frequently touched surfaces in the workplace, such as workstations, countertops, and doorknobs. Use the cleaning agents that are usually used in these areas and follow the directions on the label.

No additional disinfection beyond routine cleaning is recommended at this time. Provide disposable wipes so that commonly used surfaces (for example, doorknobs, keyboards, remote controls, desks) can be wiped down by employees before each use.

Advise employees before traveling to take certain steps

Check the [CDC's Traveler's Health Notices](#) for the latest guidance and recommendations for each country to which you will travel. Specific travel information for travelers going to and returning from China, and information for aircrew, can be found at on the [CDC website](#). Advise employees to check themselves for symptoms of [acute respiratory illness](#) before starting travel and notify their supervisor and stay home if they are sick.

Ensure employees who become sick while traveling or on temporary assignment understand that they should notify their supervisor and should promptly call a healthcare provider for advice if needed.

If outside the United States, sick employees should follow your company's policy for obtaining medical care or contact a healthcare provider or overseas medical assistance company to assist them with finding an appropriate healthcare provider in that country. A U.S. consular officer can help locate healthcare services. However, U.S. embassies, consulates, and military facilities do not have the legal authority, capability, and resources to evacuate or give medicines, vaccines, or medical care to private U.S. citizens overseas.

The Santa Barbara County ReadySBC website has an Economic Recovery section to provide up-to-date information for businesses and affected workers. It also includes Frequently Asked Questions (FAQS), Emergency Declarations and Orders, and Businesses Hiring Now. Please visit: readysbc.org/economicrecovery/

If your business is hiring or you have business-related questions please send us an email with a link to your career page at COVIDbiz@countyofsb.org.

