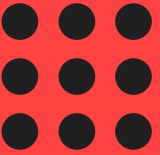


# TOOLKIT FOR WEST HOLLYWOOD BUSINESSES

ASSISTING SMALL BUSINESSES AFFECTED BY COVID-19



LAST UPDATED APRIL 3, 2020



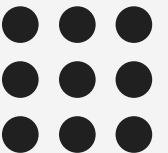
# **Business Toolkit**

**STAY INFORMED [1-3]**

**PLAN AND PREPARE [4-7]**

**BENEFITS [8-12]**

#WEHOSTRONG @WEHOCITY



## STAY INFORMED [1]

### 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)

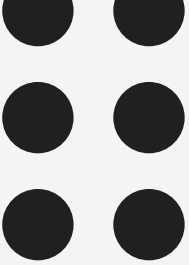
### EMOTIONAL WELLNESS INFORMATION

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)



**STAY INFORMED [2]**

## **REAL-TIME POLICY CHANGES**

### **CITY**

City of West Hollywood Coronavirus Updates

[www.weho.org/coronavirus](http://www.weho.org/coronavirus)

### **COUNTY**

County Board of Supervisors: [BOS.lacounty.gov](http://BOS.lacounty.gov)

LA County Department of Public Health: [PublicHealth.lacounty.gov](http://PublicHealth.lacounty.gov)

### **STATE**

Office of the Governor: [Gov.ca.gov](http://Gov.ca.gov)

California Department of Public Health: [CDPH.ca.gov](http://CDPH.ca.gov)

### **FEDERAL**

Office of the President: [WhiteHouse.gov](http://WhiteHouse.gov)

Health and Human Services: [HHS.gov](http://HHS.gov)

Federal Emergency Management Agency: [FEMA.gov](http://FEMA.gov)

**STAY INFORMED [3]**

# **COMPREHENSIVE EMPLOYER + EMPLOYEE INFORMATION**

**U.S.  
DEPARTMENT  
OF LABOR**

[DOL.gov](https://www.dol.gov)

**CALIFORNIA  
DEPARTMENT OF  
LABOR**

[Labor.ca.gov](https://labor.ca.gov)

**CALIFORNIA LABOR  
COMMISSIONER'S  
OFFICE**

[DIR.ca.gov](https://www.dir.ca.gov)

**CDC  
EMERGENCY  
PLANNING**

[CDC.gov](https://www.cdc.gov)

**CALIFORNIA  
DEPARTMENT OF  
INSURANCE**

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

**LA COUNTY DEPT OF  
CONSUMER +  
BUSINESS AFFAIRS**

[DCBA.lacounty.gov/portfolio/coronavirus-businesses](https://www.dcba.lacounty.gov/portfolio/coronavirus-businesses)

**U.S. SMALL  
BUSINESS  
ADMINISTRATION**

[SBA.gov](https://www.sba.gov)

**GOVERNOR'S  
OFFICE OF  
BUSINESS + ECON.  
DEVELOPMENT**

[Business.ca.gov/coronavirus-2019](https://www.business.ca.gov/coronavirus-2019)

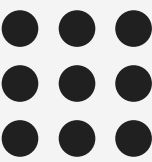
**CITY OF WEST  
HOLLYWOOD**

[www.weho.org/coronavirus](https://www.weho.org/coronavirus)

## **PRIORITIZE + ORGANIZE**

- 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, 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, and e-commerce solutions. 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 practices of public transportation 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.



# 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 ASSISTANCE

- Consider Government Assistance including:
- Business consulting and loan packaging
- Loans and loan guarantees
- Layoff aversion
- Post-layoff transition
- City Services

## BUSINESS RESILIENCY

- Get organized
- Engage:
  - Employees
  - Customers
  - Landlord
  - Lender(s)
  - Suppliers/Contractors
- Access employee benefits

## STAY INFORMED ABOUT POLICY CHANGES

- Federal
- State
- County
- City

## BENEFITS FOR **BUSINESSES** [8]



PROGRAM	WHY	WHAT	BENEFITS	MORE INFO	HOW TO FILE
<b>CARES ACT PAYCHECK PROTECTION PROGRAM (PPP)</b>	If you are unable to pay your staff (payroll) or essentials (rent, utilities, interest)	Low interest loans that if used for payroll and essential business expenses, over an 8 week period could be <b>completely forgiven</b>	Loans up to \$10 million or 2.5x average monthly payroll costs from prior year.	Please visit <a href="https://www.sba.gov">SBA.gov</a>	<a href="#">Paycheck Protection Program Application</a>
<b>SBA ECONOMIC INJURY DISASTER ASSISTANCE</b>	If you are in need of economic support to help overcome the temporary loss of revenue	Low interest disaster loans to help business recover from declared disasters	Loans up to \$2 million in assistance. The interest rate is 3.75% for small businesses.	Please visit <a href="https://www.sba.gov">SBA.gov</a>	<a href="#">SBA Disaster Loan Application</a>
<b>SBA EXPRESS BRIDGE LOAN PROGRAM</b>	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 <a href="https://www.sba.gov">SBA.gov</a>	<a href="#">Express Bridge Loan Program Guide</a>

## BENEFITS FOR **BUSINESSES** [9]



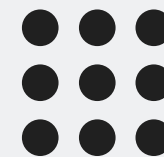
PROGRAM	WHY	WHAT	BENEFITS	MORE INFO	HOW TO FILE
<b>JEWISH FREE LOAN PROGRAM</b>	If you are a business or individual with urgent financial needs	interest-free loans on a nonsectarian basis to those affected by Coronavirus	Loans up to \$10,000 can be turned around in a matter of days. No fees. No interest.	Please visit <a href="http://JFLA.org">JFLA.org</a> .	<a href="#">JFLA Pre-Loan Application</a>
<b>CA IBANK DISASTER RELIEF LOAN GUARANTEE PROGRAM</b>	If your business has capital access barriers in light of a declared disaster	Provides loan guarantees and direct loans for small businesses	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 <a href="http://iBank.ca.gov">iBank.ca.gov</a>	Please visit <a href="#">PCR Small Business Development Corporation</a>
<b>CA IBANK JUMPSTART LOAN PROGRAM</b>	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 <a href="http://iBank.ca.gov">iBank.ca.gov</a>	Please visit <a href="http://iBank.ca.gov">iBank.ca.gov</a> to apply
<b>CALED WORK SHARING PROGRAM</b>	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 <a href="http://EDD.ca.gov">EDD.ca.gov</a>	<a href="#">Work Sharing, Unemployment Insurance Plan Application</a>

# BENEFITS FOR **BUSINESSES** [10]



PROGRAM	WHY	WHAT	BENEFITS	MORE INFO	HOW TO FILE
LA ECONOMIC DEVELOPMENT CORPORATION LAYOFF AVERSION PROGRAM	If you would like to 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 <a href="http://LAEDC.org">LAEDC.org</a> .	Call (888)4-LAEDC-1 or email <a href="mailto:bap@laedc.org">bap@laedc.org</a> .
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 <a href="http://dcba.lacounty.gov">dcba.lacounty.gov</a>	Save your receipts and call 800-593-8222
L.A. COUNTY AJCC RAPID RESPONSE PROGRAM	If you are facing layoffs or downsizing and in need of guidance through this transition	Assists 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 <a href="http://jvs-socal.org">jvs-socal.org</a> .	Contact Kyndra Kinnard at (818) 267-7775 or email <a href="mailto:kkinnard@jvssocal.org">kkinnard@jvssocal.org</a> .
CA EMPLOYMENT DEVELOPMENT DEPT WORKER ADJUSTMENT + RE-TRAINING NOTIFICATION	To protect employees by requiring that employers give a 60- day notice to the affected employees	An employer that fails to provide notice is subject to a civil penalty not to exceed \$500 for each day of violation.	Rapid Response Teams to assist employers and workers during a mass layoff or plant closing..	Please visit <a href="http://EDD.ca.gov">EDD.ca.gov</a>	Email <a href="mailto:eddwarnnotice@edd.ca.gov">eddwarnnotice@edd.ca.gov</a>

# BENEFITS FOR WORKERS [11]



PROGRAM	WHY	WHAT	BENEFITS	MORE INFO	HOW TO FILE
<b>DISABILITY INSURANCE</b>	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% of wages (depending on income); ranges from \$50- \$1,300 a week for up to 52 week	Learn more about your eligibility at <a href="https://edd.ca.gov">EDD.ca.gov</a>	<a href="#">File a Disability Insurance Claim</a>
<b>PAID FAMILY LEAVE</b>	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 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.	Learn more about your eligibility at <a href="https://edd.ca.gov">EDD.ca.gov</a>	<a href="#">File a Paid Family Leave Claim</a>
<b>UNEMPLOYMENT INSURANCE</b>	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.	Learn more about your eligibility at <a href="https://edd.ca.gov">EDD.ca.gov</a>	<a href="#">File an Unemployment Insurance Claim</a>

# BENEFITS FOR WORKERS [12]



PROGRAM	WHY	WHAT	BENEFITS	MORE INFO	HOW TO FILE
<b>PAID SICK LEAVE</b>	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 at <a href="https://edd.ca.gov">EDD.ca.gov</a>	If accrued, sick leave is denied, <a href="#">file a Wage Claim</a>
<b>WORKERS' COMPENSATION</b>	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.	Learn more about your eligibility at <a href="https://edd.ca.gov">EDD.ca.gov</a>	<a href="#">File a Workers' Compensation Claim</a>
<b>UNEMPLOYMENT INSURANCE</b>	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.	Learn more about your eligibility at <a href="https://edd.ca.gov">EDD.ca.gov</a>	<a href="#">File an Unemployment Insurance Claim</a>

# CITY OF WEST HOLLYWOOD

8300 Santa Monica Boulevard

## WEBSITE

[www.weho.org](http://www.weho.org)

## SOCIAL MEDIA

@wehocity



**Stay informed.  
Stay Safe.**