



# Resilience Toolkit for Los Angeles Businesses

Helping small businesses impacted by COVID-19

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*"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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**03 Be resilient**

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# Prevent.

**Help prevent illness by prominently posting hygiene precautions and social distancing guidelines.**

**Make adjustments, such as canceling or postponing large or unnecessary gatherings, and curtailing travel to reduce the chance of infection.**

**Contain illness should it occur.**

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

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## Comprehensive Medical Health Information

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**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)

**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)

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

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## Emotional Wellness Information

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**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)



**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.

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## Comprehensive Employer and Employee Information

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**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)

**Los Angeles County  
DCBA LA County**  
[DCBA.lacounty.gov/  
porfolio/coronavirus-business](https://www.dcba.lacounty.gov/portfolio/coronavirus-business)

**U.S. Small Business  
Administration**  
[SBA.gov](https://www.sba.gov)

**Governor's  
Office of Business and  
Economic Development**  
[Business.ca.gov/coronavirus-2019/](https://www.business.ca.gov/coronavirus-2019/)

## Benefits for Workers Impacted by COVID-19

Program	Why	What	Benefits	More Information	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 percent of wages (depending on income); ranges from \$50-\$1,300 a week for up to 52 weeks.	Learn more about your eligibility for <a href="#">Disability Insurance</a> at <a href="http://www.edd.ca.gov">www.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 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 <a href="#">Paid Family Leave</a> at <a href="http://www.edd.ca.gov">www.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 for <a href="#">Unemployment Insurance</a> at <a href="http://www.edd.ca.gov">www.edd.ca.gov</a>	<a href="#">File an Unemployment Insurance claim</a>
<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 for <a href="#">Paid Sick Leave</a> at <a href="http://www.edd.ca.gov">www.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, you may be eligible for workers' compensation benefits.	Benefits include temporary disability (TD) payments, which begin when your doctor says 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 stops when either you return to work, your doctor releases you for work, or your doctor says your illness has improved as much as it's going to.	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. In addition, eligible employees are entitled to medical treatment and additional payments if a doctor determines you suffered a permanent disability because of the illness.	Learn more about your eligibility for <a href="#">Workers' Compensation</a> benefits at <a href="http://www.edd.ca.gov">www.edd.ca.gov</a>	<a href="#">File a Workers' Compensation claim</a>

## Benefits for Workers Impacted by COVID-19

Program	Why	What	Benefits	More Information	How to File
<b>L.A. County Department of Public Social Services</b>	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 <a href="http://lacounty.gov">lacounty.gov</a> for more information	Apply for benefits online at <a href="http://dpss.lacounty.gov">dpss.lacounty.gov</a> .

*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.*



# Businesses Impacted.

## Benefits for Workers Impacted by COVID-19

Program	Why	What	Benefits	More Information	How to File
<b>LA BusinessSource Centers</b>	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 <a href="#">BusinessSource Center</a> near you. <a href="#">LABusinessSource.org</a>	Contact <a href="#">BusinessSource Center</a> near you. <a href="#">LABusinessSource.org</a>
<b>City of Los Angeles Emergency Microloan</b>	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.	Emergency microloans for small businesses in the City of Los Angeles	Contact the City of L.A. <a href="#">Economic and Workforce Development Dept.</a> for more information <a href="#">ewddlacity.com</a>	File a City Emergency Loan Application <a href="#">ewddlacity.com</a>
<b>SBA 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.	SBA's Economic Injury Disaster Loans offer up to \$2 million in assistance. The interest rate is 3.75% for small businesses.	Learn more about your eligibility for <a href="#">SBA Disaster Assistance</a> <a href="#">www.sba.gov</a>	File an <a href="#">SBA Disaster Loan application</a> <a href="#">www.sba.gov</a>
<b>Jewish Free Loan Program</b>	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 <a href="#">www.jfla.org</a> for additional information.	Please visit <a href="#">www.jfla.org</a> to fill-out a pre-loan application.
<b>CA iBank Disaster Relief Loan Guarantee Program</b>	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 <a href="#">www.ibank.ca.gov</a> for additional information.	Please visit <a href="#">pcrcorp.org/california-small-business-loan</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="#">www.ibank.ca.gov</a> for additional information	Please visit <a href="#">www.ibank.ca.gov</a> to apply.

# Businesses Impacted.

## Benefits for Businesses Impacted by COVID-19

Program	Why	What	Benefits	More Information	How to File
<b>CA Employment Development Dept 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> for additional information.	Please visit <a href="http://edd.ca.gov">edd.ca.gov</a> to download application.
<b>LA Economic Development Corporation Layoff Aversion Program</b>	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 <a href="http://laedc.org">laedc.org</a> for additional information.	Call at (888) 4-LAEDC-1 or via email at <a href="mailto:bap@laedc.org">bap@laedc.org</a> for more information.
<b>County of L.A. Protection from Price Gouging</b>	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> for additional information.	Save your receipts and call 800-593-8222.
<b>L.A. Economic &amp; Workforce Development Dept Rapid Response</b>	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 <a href="http://ewddlacity.com">ewddlacity.com</a> for additional information	Call (213) 744-7205 or email <a href="mailto:Maricela.Hernandez@lacity.org">Maricela.Hernandez@lacity.org</a>
<b>CA Employment Development Dept Worker Adjustment and Retraining Notification</b>	To protect employees by requiring that employers give a 60-day notice to the affected employees.	An employer that fails to provide notice as required to a unit of local government 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> for additional information	Email <a href="mailto:eddwarnnotice@edd.ca.gov">eddwarnnotice@edd.ca.gov</a>

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.

# Real-time policy.

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## Stay informed on updated policy changes

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**City**

**Office of the Mayor**  
[Lamayor.org](http://Lamayor.org)

**L.A. Emergency  
Management Department**  
[Emergency.lacity.org/NotifyLA](http://Emergency.lacity.org/NotifyLA)

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**County**

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

**Los Angeles County  
Department of Public Health**  
[Publichealth.lacounty.gov](http://Publichealth.lacounty.gov)

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**State**

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

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

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**Federal**

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

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

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

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**09**

# Checklist.

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## Emergency response checklist:

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### 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](mailto:mayor.communitybusiness@lacity.org)

**LA Business Portal**  
[Business.lacity.org](http://Business.lacity.org)

**Economic and Workforce Development Department**  
Business Response Unit  
[LABusinessResponse@lacity.org](mailto:LABusinessResponse@lacity.org)  
[LABusinessSource.org](http://LABusinessSource.org)