



2020 Coronavirus Business Resource Guide

If you are a business owner or employee of a business that has been affected by the Novel Coronavirus (COVID-19), check here for information about your next steps.

In partnership with the County of Sonoma and the Department of Health Services, the EDB has compiled a comprehensive list of local, state and government resources and benefits for businesses and employees affected by the emerging situation. Resources listed below include potentially available funding for working capital for small business, public health information links, workforce resources and how to help employees affected by Coronavirus.

For additional information, visit the County of Sonoma's [website](#) for the most up-to-date information about how to prepare and understand how our region is being impacted.

AFFECTED BUSINESSES

Financing

- The [U.S. Small Business Administration](#) has just announced the availability of low-interest federal disaster loans (up to \$2 Million) for working capital to small businesses suffering substantial economic injury as a result of the Coronavirus. These loans may be used to pay fixed debts, payroll, accounts payable and other bills that can't be paid because of the disaster's impact.
- [California IBank](#) has low-interest and state-guaranteed business loans and microloans for small business borrowers who have been impacted by regional disasters and who need term loans or lines of credit for working capital.
- The [California Capital Access Program](#) (CalCAP) for Small Business encourages banks and other financial institutions to make loans to small businesses that have difficulty obtaining financing. If you own a small business and need a loan for start-up, expansion or working capital, you may be eligible for this program. CalCAP is a loan loss reserve program which may provide up to 100% coverage on losses as a result of certain loan defaults. Loans are available up to \$5 million.

Public Health Agencies

- The [State of California](#) is actively working with the White House, Centers for Disease Control and Prevention (CDC), local governments, health facilities, and health care providers across the state to prepare and protect Californians from Coronavirus.
- The [Sonoma County Department of Health Services](#) (DHS) continues to work closely with other Bay Area health departments, the California Department of Public Health (CDPH), and the Centers for Disease Control and Prevention (CDC) to monitor the 2019 Coronavirus. The information and requirements pertaining to Coronavirus may change as more is learned about this virus and its transmission. Additional information, status reports, and website links can be accessed on the [SoCoEmergency webpage](#).
 - Local Employer Phone line (707) 565-4667, available 24 hours per day, 7 days per week
 - [Guidance for Food Facilities](#) - English
 - [Guía para instalaciones de alimentos](#) - Spanish
- [Centers for Disease Control and Prevention](#)
- [World Health Organization](#)
- [Cal/OSHA](#)



Workforce Resources

- The [Labor & Workforce Development Agency](#) (LWDA) wants to keep workers, employers, co-workers, and families safe. What employees are entitled to may be confusing. The LWDA is trying to make it easier and spread awareness through a centralized source of information with regards to topics such as: paid sick leave, disability and unemployment insurance, workplace health and safety guidance and employer assistance. Use the guidance on their website to determine what is best for you, your family and your workplace.
- The [California Labor Commissioner's Office](#) has listed basic information with relation to employee leave options, compensation and salary.
- For information about job protection and employment discrimination, visit the [California Department of Fair Employment and Housing](#) website.
- The [Employment Development Department](#) (EDD) provides a variety of resources for employers who anticipate a reduction of work hours or potential closure or layoffs as a result of Coronavirus. Employers experiencing a hardship as a result of Coronavirus may also request up to a 60-day extension of time from the EDD to file their state payroll reports and/or deposit state payroll taxes without penalty or interest. For question, employers may call the EDD Taxpayer Assistance Center at (888) 745-3886.

Regional Partners

- [California State Association of Counties](#)
- [Napa-Sonoma Small Business Development Center](#)
- [Small Business Majority](#)

EMPLOYEES OF AFFECTED BUSINESSES

Unemployment Claims

- The [Employment Development Department](#) provides a variety of support services to individuals affected by the Coronavirus in California.
 - **Sick or Quarantined:** If you're unable to work due to having or being exposed to Coronavirus, you can file a [Disability Insurance](#) (DI) claim. DI provides short-term benefit payments to eligible works who have full or partial loss of wages due to non-work-related illness.
 - **Caregiving:** If you're unable to work because you are caring for an ill or quarantined family members with Coronavirus, you can file a [Paid Family Leave](#) (PFL) claim. PFL 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.
 - **Reduced Work Hours:** If your employer has reduced your hours or shut down operations due to Coronavirus, you can file an [Unemployment Insurance](#) (UI) claim. UI provides partial wage replacement benefit payments to workers who lose their job or have their hours reduced, through no fault of their own.
 - **Layoff Alternatives:** [Partial claims](#) are for employees whose employers want to keep them when there is a lack of work. A partial Unemployment Insurance claim can be used for any claimant who works less than their normal full-time hours, and whose employers want to keep them.