



## **Business Resources & Information**

We understand that the threat of coronavirus (COVID-19) may be impacting several employers and employees in Palmdale. We encourage businesses to stay informed and prepare, as it is not clear how long this period of uncertainty will last. To that end, we've assembled some resources that may be available to you and your employees during this difficult time.

### **SBA Coronavirus (COVID-19) Disaster Relief Lending**

The U.S. Small Business Administration (SBA) is now offering low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of COVID-19. An Economic Injury Disaster Loan assistance declaration issued by the SBA makes loans available to small businesses and private, non-profit organizations in designated areas of a state or territory to help alleviate economic injury caused by the coronavirus. 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.

To better understand the loan process, please check out the guides below.

[https://disasterloan.sba.gov/ela/Documents/Three\\_Step\\_Process\\_SBA\\_Disaster\\_Loans.pdf](https://disasterloan.sba.gov/ela/Documents/Three_Step_Process_SBA_Disaster_Loans.pdf).

The application link is now open for any California business wishing to apply for a disaster loan related to the economic damage from the COVID-19 health crisis. Link: <https://disasterloan.sba.gov/ela>.

For more information, please contact the SBA disaster assistance customer service center at 800/659-2955 or e-mail [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov).

### **Jewish Free Loan Association – Coronavirus Microloan**

Jewish Free Loan offers no-fee and interest-free loans up to \$10,000 to cover small business losses, lost wages because you can't go to work, child care costs when schools are closed, funds lost due to cancelled travel plans, and more. Loans can be turned around in a matter of days. For more information, please visit <https://www.jfla.org/coronavirus-loans>

### **Tax Filing and Payment Deadline Extension**

The Franchise Tax Board (FTB) announced special tax relief for California taxpayers affected by the COVID-19 pandemic. Affected taxpayers are granted an extension to file 2019 California tax returns and make certain payments until June 15, 2020. This relief includes moving the various tax filing and payment deadlines that occur on March 15, 2020 through June 15, 2020, to June 15, 2020. For more information, please visit the FTB California Tax Service Center at [www.taxes.ca.gov](http://www.taxes.ca.gov)

### **Work Sharing Program**

Employers experiencing a slowdown in their businesses or services as a result of the coronavirus impact on the economy may apply for the Unemployment Insurance (UI) Work Sharing Program. 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 UI benefit amount based on the percentage of hours and wages reduced, not to exceed 60 percent. Visit [Work Sharing Program](#) to learn more about its benefits for employers and employees, and how to apply.



## **Potential Closure or Layoffs**

Employers planning a closure or major layoffs as a result of the COVID-19 can get help through the Rapid Response program. Rapid Response teams will meet with you to discuss your needs, help avert potential layoffs, and provide immediate on-site services to assist workers facing job losses. For more information, refer to the [Rapid Response Services for Businesses Fact Sheet \(DE 87144RRB\) \(PDF\)](#) or contact your local [America's Job Center of California<sup>SM</sup>](#).

## **Utility Company Relief Programs**

**Southern California Edison** - Southern California Edison announced that it is suspending service disconnections for nonpayment and waiving late fees, effective immediately, for residential and business customers impacted by the COVID-19 emergency. For additional information, please visit <https://www.sce.com/residential/assistance?from=/billhelp>

**SoCal Gas** – SoCal Gas is committed to helping customers experiencing hardships, including from the COVID-19. If in need of assistance, we encourage customers to call us at **1-800-427-2200**. SoCal Gas is waiving late payment fees if your business is experiencing financial hardship due to COVID-19.

## **RESOURCES FOR WORKERS IMPACTED BY CORONAVIRUS PANDEMIC**

### **Sick or Quarantined**

If you're unable to work due to having or being exposed to COVID-19 (certified by a medical professional), you can file a [Disability Insurance \(DI\) claim](#). DI provides 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. Benefit amounts are approximately 60-70 percent of wages (depending on income) and range from \$50-\$1,300 a week.

The [Governor's Executive Order](#) waives the one-week unpaid waiting period, so you can collect DI benefits for the first week you are out of work. If you are eligible, the EDD processes and issues payments within a few weeks of receiving a claim. For additional information, or to see if you qualify, please visit [https://www.edd.ca.gov/Disability/Am I Eligible for DI Benefits.htm](https://www.edd.ca.gov/Disability/Am_I_Eligible_for_DI_Benefits.htm)

### **Caregiving**

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), 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 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. If you are eligible, the EDD processes and issues payments within a few weeks of receiving a claim. To determine eligibility, please visit [www.edd.ca.gov/Disability/Am I Eligible for PFL Benefits.htm](http://www.edd.ca.gov/Disability/Am_I_Eligible_for_PFL_Benefits.htm)

### **School Closures**

If your child's school is closed, and you have to miss work to be there for them, you may be eligible for Unemployment Insurance benefits. Eligibility considerations include if you have no other care options and if you are unable to continue working your normal hours remotely. [File an Unemployment Insurance claim](#) and our EDD representatives will decide if you are eligible.



### **Reduced Work Hours**

If your employer has reduced your hours or shut down operations due to COVID-19, 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. Workers who are temporarily unemployed due to COVID-19 and expected to return to work with their employer within a few weeks are not required to actively seek work each week. However, they must remain able and available and ready to work during their unemployment for each week of benefits claimed and meet all other eligibility criteria. Eligible individuals can receive benefits that range from \$40-\$450 per week.

The [Governor's Executive Order](#) waives the one-week unpaid waiting period, so you can collect UI benefits for the first week you are out of work. If you are eligible, the EDD processes and issues payments within a few weeks of receiving a claim.

If you have any questions, please feel free to contact **Luis Garibay** at **(661) 267-5162** or via email at [lgaribay@cityofpalmdale.org](mailto:lgaribay@cityofpalmdale.org). Please note that this information is current as of the publication. For up-to-date information regarding available resources, please visit [www.cityofpalmdale.org/Coronavirus](http://www.cityofpalmdale.org/Coronavirus).