

Hardship Resources

Federal and State Government Resources

- 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). Once a declaration is made for designated areas within a state, the information on the application process for Economic Injury Disaster Loan assistance will be made available to all affected communities as well as updated on their website:
 - [SBA.gov/disaster](https://www.sba.gov/disaster)
- California's Main Page for COVID-19 Updates (Spanish language available):
 - <https://www.cdph.ca.gov/Programs/CID/DCDC/Pages/Immunization/ncov2019.aspx>
- COVID-19 Guidance Documents, including guidance on public gatherings, entertainment venues, bars, restaurants, and nursing homes:
 - <https://www.cdph.ca.gov/Programs/CID/DCDC/Pages/Guidance.aspx>
- Governor Newsom's Executive Orders regarding the state's response to COVID-19:
 - <https://www.gov.ca.gov/category/executive-orders/>
- Federal Centers for Disease Control and Prevention:
 - <https://www.cdc.gov/coronavirus/2019-ncov/index.html>



SBA Handout

Resources to Help Businesses Maintain Their Operations

- The California Office of the Small Business Advocate is available to help businesses identify resources and obtain answers to key questions (to the extent known):
 - <https://business.ca.gov/advantages/small-business-innovation-and-entrepreneurship/how-we-can-help/>
- Small businesses looking for honest advice about business operations during the COVID-19 emergency can rely on the 70 business assistance centers operating throughout California. These business assistance centers offer free one-on-one business counseling, including the discussion of options for accessing capital:
 - <https://static.business.ca.gov/wp-content/uploads/2019/12/2019-TA-Providers-Guide.pdf>
- At California's Small Business Finance Center, small businesses can access a range of financial products, including loan guarantees and direct loans:
 - <https://www.ibank.ca.gov/small-business-finance-center/>
- California maintains two credit enhancement programs to help small business obtain loans from traditional and nontraditional lenders, including the [Small Business Loan Guarantee Program](#) and a [Small Business Loss Reserve Program](#).



Hardship Resources

Resources to Help Businesses Maintain Their Operations

- Employers experiencing a hardship as a result of COVID-19 may 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. A written request for extension must be received within 60 days from the original delinquent date of the payment or return. For questions, employers may call the EDD Taxpayer Assistance Center. Toll-free from the U.S. or Canada: 1-888-745-3886
- GO-Biz main COVID-19 resource webpage with links to the IBank, Small Business Advocate, State Treasurer, Labor and Workforce Agency, Franchise Tax Board, and Department of Tax and Fee Management:
 - <https://business.ca.gov/coronavirus-2019/>

Employer Guidance from California Labor Agency

- Guidance on how to protect workers from exposure to COVID-19:
 - <https://www.labor.ca.gov/coronavirus2019/>
- Guidance on reduced work hours, potential closures, and layoffs:
 - https://www.edd.ca.gov/about_edd/coronavirus-2019.htm

Employer Guidance from the Federal Government

- The federal Center for Disease Control and Prevention provides guidance for businesses and employers [here](#).
- The federal Small Business Administration is opening its Economic Injury Disaster Loan Program, among other resources. More information is available about loans, contracting opportunities, and other resources available [here](#).

Resources Available to Employees

- Summary chart with links to benefits available to workers:
 - <https://www.labor.ca.gov/coronavirus2019/#chart>
- Labor and Workforce Development Agency's primary website for COVID-19, including information on support services for workers and interim guidelines for protecting workers:
 - <https://www.labor.ca.gov/coronavirus2019/>
- Governor has waived the one-week waiting period for unemployment. Workers can receive unemployment the first week of missed work:
 - [Governor's Executive Order](#)

