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Resource Toolkit for Meniffee Businesses

ASSISTING SMALL BUSINESSES AFFECTED BY COVID-19

LAST UPDATED November 20th, 2020



#COVID19

menifeebusiness.com

Resource Toolkit

STAY INFORMED [1-3]

PLAN AND PREPARE [4-5]

BENEFITS [6-18]

Comprehensive Medical Health Information

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

**Riverside County
Department of
Public Health**
[Rivcoph.org](https://www.rivcoph.org)

**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**
[Rivcoph.org](https://www.rivcoph.org)

**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)

Real-Time Policy Changes

City

City of Menifee Coronavirus Updates – Sign Up for Email Updates
www.CityofMenifee.us/coronavirus

County

County Board of Supervisors
www.boardofsupervisors.co.riverside.ca.us

**Riverside County Department
of Public Health**
www.Rivcoph.org

State

Office of the Governor
Gov.ca.gov

**California
Department of Public Health**
CDPH.ca.gov

Federal

Office of the President
WhiteHouse.gov

**Health and
Human Services (HHS)**
HHS.gov

**Federal Emergency
Management Agency (FEMA)**
FEMA.gov

Comprehensive Employer and 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)

**Los Angeles County
DCBA LA County**
[DCBA.lacounty.gov/portfolio/
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://business.ca.gov/coronavirus-2019/)

City of Menifee
www.MenifeeBusiness.com/coronavirus

Prioritize and 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 Resilience

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

Program	Why	What	Benefits	More Information	How to File
Disability Insurance	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 weeks	Learn more about your eligibility at EDD.ca.gov	File a Disability Insurance Claim
Paid Family Leave	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 EDD.ca.gov	File a Paid Family Leave Claim
Riverside County Department of Public Social Services (DPSS)	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 Riverside County Department of Public Social Services at dpss.co.riverside.ca.us	Apply for benefits online

Source: CA Labor & Workforce Development Agency

Program	Why	What	Benefits	More Information	How to File
Paid Sick Leave	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 EDD.ca.gov	If accrued sick leave is denied, file a Wage Claim
Workers' Compensation	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 EDD.ca.gov	File a Workers' Compensation Claim

Program	Why	What	Benefits	More Information	How to File
SBA Disaster Assistance	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	Please visit SBA.gov	SBA Disaster Loan Application
Jewish Free Loan Program	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 JFLA.org	JFLA Pre-Loan Application
CA iBank Disaster Relief Loan Guarantee Program	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 iBank.ca.gov	Please visit pccorp.org/california-small-business-loan
CA iBank Jumpstart Loan Program	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 iBank.ca.gov	Please visit iBank.ca.gov to apply
C-19 Microloan	If your small business is in need of financial assistance to cover shortfalls	Provides a microloan to assist with rent, payroll, utilities, and insurance payments due to COVID-19	Loans up to \$50,000, and can be received in 5-7 days. The interest rate is 3.25% for small businesses	Please visit C-19 Microplan	Please visit CDCloans.com to apply

Program	Why	What	Benefits	More Information	How to File
C-19 Working Capital Loan	If your small business is in need of financial assistance to cover shortfalls	Provides a microloan to assist with rent, payroll, utilities, and insurance payments due to COVID-19	Loans up to \$150,000. The interest rate for small businesses depends on personal credit history. It will be between Prime + 2.75-6.0%	Please visit C-19 Microplan	Please visit CDCloans.com to apply
General Microloan	If you are in need of financial support to cover general business needs	Provides a general microloan to assist with small business needs such as inventory and working capital	Loans up to \$50,000. The interest rate is generally around 8%. Funds can be received in 2-4 weeks	Please visit CDCloans.com	Please visit CDCloans.com to apply
Community Advantage	If your small business is in need of general financial assistance	Provides a general microloan to assist with small business needs such as inventory and working capital	Loans up to \$250,000. The interest rate is prime + 2.75-6.0%. Funds can be received in 4-8 weeks	Please visit CDCloans.com	Please visit CDCloans.com to apply
CA Employment Development Dept Worker Adjustment and Retraining Notification	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 EDD.ca.gov	Email eddwarnnotice@edd.ca.gov
CA Employment Development Dept Work Sharing Program	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 EDD.ca.gov	Work Sharing Unemployment Insurance Plan Application

No claims, promises, or guarantees about the completeness, accuracy, content or quality of information contained in these tables above are made. Please check with the program provider for the latest information.

Program	Why	What	Benefits	More Information	How to File
Express Bridge Loan (EBL) Pilot Program	If your small business is in need of financial assistance to cover disaster-related purposes	Provides direct loan assistance to small businesses located in communities impacted by Presidentially-declared disasters and disasters declared by SBA under its own authority	Up to \$25,000 in loans for disaster-related purposes. The interest rate throughout the term of the loan cannot exceed the maximum SBA Express interest rate allowed of Prime + 6.5%	Please visit EBL Program Guide	Please visit EBL Program Guide to apply
Paycheck Protection Program (PPP) Loan	If your small business is in need of financial assistance to cover payroll and a quicker snap-back after a crisis	If employers maintain their payroll, the loans would be forgiven, as well as helping businesses and the economy snap-back quicker after the crisis	Forgiveness of up to 8 weeks of payroll based on employee retention and salary levels, no SBA fees, and at least six months of deferral with maximum deferrals of up to a year	Please visit sba.gov	Please visit sba.gov to apply. The deadline to apply is August 8th, 2020
Economic Injury Disaster loans and Emergency Economic Injury Grant	If your small business is in need of financial assistance to cover substantial economic injury	These grants provide an emergency advance of up to \$10,000 to small businesses and private non-profits harmed by COVID-19 within three days of applying for an SBA Economic Injury Disaster Loan	Forgiveness of up to 8 weeks of payroll based on employee retention and salary levels, no SBA fees, and at least six months of deferral with maximum deferrals of up to a year	Please visit EIDL Guide	Please visit EIDL Guide to apply
Small Business Debt Relief Program	This program will provide immediate relief to small businesses with non-disaster SBA loans, in particular 7(a), 504, and microloans	SBA will cover all loan payments on these SBA loans, including principal, interest, and fees, for six months	This relief will also be available to new borrowers who take out loans within six months of the President signing the bill into law	Please visit Small Business Dept Relief Program Guide	Please visit Small Business Dept Relief Program Guide to apply

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Program	Why	What	Benefits	More Information	How to File
CA Small Business Loan Guarantee Program & Disaster Relief Loan Guidance Program	If your small business is in need of start-up costs, new construction, inventory, working capital, export financing, franchise fees, business expansion, lines of credit, gap financing, agriculture, and disaster relief	These loans are available for small businesses with 1 to 750 employees or eligible non-profits. The loan requirements differ depending on the specific lender	The guarantees are for 80% to 90% of the loan given. Interest rates are negotiated with the lender	Please visit iBank.ca.gov	To apply, please visit iBank.ca.gov
Main Street Lending New Loan Facility	If your small business is in need of a new loan	The maximum size of a loan made in the Eligible Borrower's existing outstanding and undrawn available debt, exceed four times the Eligible Borrower's adjusted 2019 EBITDA	The loans are for 4 years with the 1st year deferred. In the last 3 years, 33.33% of the loan amount must be repaid annually. This loan is not forgivable and has a risk retention of 5%. It has a LIBOR rate of +3%	Please visit icsc.com	To apply, please visit icsc.com
Main Street Lending Program Priority Loan Facility	If your small business is in need of a new loan	The maximum size of a loan made in the Eligible Borrower's existing outstanding and undrawn available debt, exceed six times the Eligible Borrower's adjusted 2019 EBITDA	This loan is for 4 years with the 1st year deferred. It has a 15% risk retention and a LIBOR rate of +3%. The loan is non-forgivable and must be repaid 15% in the 2nd year, 15% in the 3rd year, and 70% in the 4th year	Please visit icsc.com	To apply, please visit icsc.com

Program	Why	What	Benefits	More Information	How to File
Main Street Lending Program Expanded Loan Facility	If your small business is in need of a new loan	The maximum size of a loan made in connection with the MSELF cannot exceed (i) 35% of the Eligible Borrower's existing outstanding and undrawn available debt that is pari passu in priority with the Eligible Loan and equivalent in secured status	This loan is for 4 years with the 1st year deferred. It has a 5% risk retention and a LIBOR rate of +3%. The loan is non-forgivable and must be repaid 15% in the 2nd year, 15% in the 3rd year, and 70% in the 4th year.	Please visit icsc.com	To apply, please visit icsc.com
Pacific Community Ventures Small Business Loans and Microloans	If your small business is in need of access to capital	Loans provided are between \$10,000 and \$200,000, with terms around 1-5 years and 7-13% fixed interest rate depending on circumstances	There is no minimum credit score requirement, but Pacific Community Ventures prefers for the businesses to have proof they are profitable	Please visit pacificcommunityventures.org	To apply, please visit pacificcommunityventures.org
Lendistry Loan Program	If your small business is in need of a new loan	Lendistry offers different types of loans including term loans, express business line of credit loans, and revolving line of credit loans	Their APR is typically between 6.75% and 16%. The repayment schedule is fixed monthly payments	Please visit lendistry.com	To apply, please visit lendistry.com
Kiva Loan Program	If your small business is in need of a new loan	They provide up to \$15,000 for 0% interest for U.S. entrepreneurs. Their loans are crowdfunded	No minimum credit score or collateral required	Please visit kiva.org	To apply, please visit kiva.org

Program	Why	What	Benefits	More Information	How to File
ACCION Loan Program	If your business is unlikely to get a traditional loan	Micro-lender who could give loans from \$300 to \$250,000	The loan requirements differ depending on the location of the business and the type of loan	Please visit us.accion.org	To apply, please visit us.accion.org
Facebook Small Business Grants	If your small business is in need of assistance for workforce costs, rent payments, operational costs, and marketing costs.	Facebook has created a small business grant that is set to give \$100 million in cash grants and ad credits	Free grant money to businesses experiencing challenged from COVID-19	Please visit Facebook.com	To apply, please visit Facebook.com
Opportunity Fund Loan Programs	If your small business is in need of a working capital loan	Opportunity Fund provides working capital loans from \$2,600 to \$250,000	The loan term is typically 12 to 60 months depending on the type of loan taken and the amount. There is no application fee or pre-payment penalty. The repayment schedule is scheduled to match with the business's cash flow.	Please visit Opportunityfund.org	To apply, please visit Opportunityfund.org

Program	Why	What	Benefits	More Information	How to File
Counseling and Training	If your small business is in need a business counselor to help guide you through this uncertain time, you can turn to your local Small Business Development Center (SBDC), Women's Business Center (WBC), or SCORE mentorship chapter	These resource partners, and the associations that represent them, will receive additional funds to expand their reach and better support small business owners with counseling and up-to-date information regarding COVID-19	Counseling is free and training is low-cost with these partners. The additional funds that Congress provided will help keep this possible. Mentor-ship through SCORE is always free	Please visit Counseling and Training program guide	To apply, Please visit Counseling and Training program guide
Tax Relief	If your small business is in need of tax relief resources for business related taxes.	These tax resources help cover relief for business taxes, payroll taxes, sales taxes, property taxes, use taxes, and other special taxes.	Each tax relief resource has various benefits including waived penalties and tax extensions.	Please visit the tax relief guide	To apply, please visit the tax relief guide
Labor and Workforce Guidance	If your small business is in need of resources to understand what your employees are entitled to	The Labor & Workforce Development Agency (LWDA) wants to keep workers, employers, co-workers, and families safe by assisting with their informational guide	They are trying to make it easier and spread awareness through this centralized source of info to help businesses understand what employees are entitled to	Please visit the Labor and Workforce Development guide	To learn more, please visit the Labor and Workforce Development guide

Program	Why	What	Benefits	More Information	How to File
Riverside County COVID-19 Business Assistance Grant Program	If your small business has been financially effected by the COVID-19 pandemic	Grants up to \$10,000 that can go towards small business needs	Grant funds can be used towards payroll/employee retention, working capital, purchasing of PPE, rent/ mortgage payments, and paying vendor invoices	Please visit rivcobizhelp.org for a complete list of requirements	To apply, please visit rivcobizhelp.org
SoCal Gas Restaurant Recovery Program	For restaurants within the Counties of Los Angeles, San Bernardino and Riverside to support with COVID Recovery / Energy Efficiency upgrades	A one-time grant ranging from \$1,000 minimum to \$5,000 maximum	Grant funds can be used for COVID-19 recovery ranging from operational upgrades to payroll assistance	Please visit SoCalGas.com for more information	Please visit SoCalGas.com for more information
PPP Loan Forgiveness	PPP loan forgiveness up to \$50,000	Eligible forgiveness up to \$50,000 for expenses including payroll, rent, utilities and mortgage interest	Covered period for expenses is 24 weeks after you received your loan, or until December 21st, whichever comes first	Please visit squareup.com for more information	Please visit squareup.com for more information
Small Business Hiring Tax Credit	Allows a small business hiring credit against California state income taxes or sales	Uses taxes to certain California qualified small business employers that receive a tentative credit reservation beginning December 1st, 2020	Generally, these employers may receive a credit of \$1,000 for each net increase in qualified employees within a certain time period	Please visit cdtfa.ca.gov for more information	Please visit cdtfa.ca.gov for more information

Program	Why	What	Benefits	More Information	How to File
Pandemic Unemployment Assistance	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	This program includes up to 46 weeks of benefits from February 2, 2020, through December 26, 2020, depending on when you were directly affected by COVID-19	Please visit EDD.ca.gov	File an Unemployment Insurance Claim
Suspension of Retirement Account Minimum Distributions	If you are over 70-1/2 or older and subject to mandatory minimum distributions	Decide whether to take a distribution for calendar year 2020	Allows individuals to keep funds within retirement accounts	Expect guidance from the IRS and your retirement account manager or plan sponsor	Contact your retirement account manager or plan sponsor
Retirement Account Hardship Withdrawal	If you need to withdraw funds from your retirement account	Withdraw funds from a 401(k) or IRA	Hardship withdrawals are not subject to 10% early distribution penalty; may be repaid over 3 years	Learn more at irs.gov	Contact your retirement account manager or plan sponsor

Program	Why	What	Benefits	More Information	How to File
Riverside County Rental Relief Fund-UnitedLift	If you are in need of rental assistance to cover past due rent	United Lift is a rental assistance program coordinated between Riverside County, United Way of the Inland Valleys, and Lift To Rise with the goal of keeping 10,000 families and residents housed	The rental assistance is intended to cover 100 percent of total past due rent, up to \$3,500 per household. Funding for the program is limited to cover past due rent from April 2020 to November 2020	Please visit UnitedLift.org	Please visit UnitedLift.org
Retirement Account Loans	If you need to take a loan from your 401(k)	Take a loan against your 401(k) instead of withdrawing funds	Loan limits have doubled to the lesser of \$100,000 or 100% of the vested account balance	Please visit irs.gov	Contact your retirement account manager or plan sponsor
Employer Contributions to Student Loan Repayment	If your employer makes payments toward your student loans	Employer payments to employees' student loans are tax-free up to \$5,250	These payments will not be treated as taxable income to the employee	Expect guidance from the IRS and your employer	Contact your employer about this potential benefit



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BENEFITS FOR INDIVIDUALS [18]

Program	Why	What	Benefits	More Information	How to File
Expanded Use of HSA, FSAs, and Archer medical saving accounts	If you have a medical savings account and buy certain over-the-counter medical products	Uses medical savings account funds for more items	Funds may be used for over-the-counter medical products without a prescription	Contact your medical savings account administrator	Rules and procedures vary by account administrator

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