



# Resilience Toolkit for Antelope Valley Businesses

ASSISTING SMALL BUSINESSES AFFECTED BY COVID-19

LAST UPDATED MARCH 30, 2020



Greater Antelope Valley  
**Economic Alliance**  
Allies for Enterprise



# resilience

*(noun) re-sil-i-ence*

1. the capacity to recover quickly from difficulties or change.
2. the ability and fortitude to endure something.

**Be Well,  
Stay Informed,  
Stand Strong.**

#COVID19AV

#AVTOGETHER

## Resilience Toolkit

STAY INFORMED [1-3]

BENEFITS FOR WORKERS [4-5]

BENEFITS FOR BUSINESSES [6-7]

## Comprehensive Medical Health Information

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**California Department  
of Public Health**

[CDPH.ca.gov](https://www.cdph.ca.gov)

**County of L.A. Department  
of Public Health**

[PublicHealth.lacounty.gov](https://www.publichealth.lacounty.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)

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## Real-Time Policy Changes

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**City**

**City of Lancaster Coronavirus Updates –  
Sign Up for Email Updates**  
[CityofLancasterCA.org/Coronavirus](http://CityofLancasterCA.org/Coronavirus)

**City of Palmdale Coronavirus Updates –  
Sign Up for Email Updates**  
[CityofPalmdale.org/Coronavirus](http://CityofPalmdale.org/Coronavirus)

**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)

**State**

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

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

**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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## 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://www.labor.ca.gov)

**California Labor  
Commissioner's Office**  
[DIR.ca.gov](https://www.dir.ca.gov)

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

**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)

**City of Palmdale**  
[CityofPalmdale.org/COVID19Resources](https://www.cityofpalmdale.org/COVID19Resources)

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

**City of Lancaster**  
[CityofLancasterCA.org/coronavirusbiz](https://www.cityoflanasterca.org/coronavirusbiz)

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# BENEFITS FOR WORKERS [4]

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% of wages (depending on income); ranges from \$50-\$1,300 a week for up to 52 weeks.	Learn more about your eligibility at <a href="https://edd.ca.gov">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 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 <a href="https://edd.ca.gov">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 at <a href="https://edd.ca.gov">EDD.ca.gov</a>	<a href="#">File an Unemployment Insurance Claim</a>

Source: CA Labor & Workforce Development Agency

# BENEFITS FOR WORKERS [5]

Program	Why	What	Benefits	More Info	How to File
<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 at <a href="https://www.edd.ca.gov">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	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 <a href="https://www.edd.ca.gov">EDD.ca.gov</a>	<a href="#">File a Workers' Compensation Claim</a>
<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="https://www.lacounty.gov">lacounty.gov</a>	<a href="#">Apply for benefits online</a>

Source: CA Labor & Workforce Development Agency

# BENEFITS FOR BUSINESSES [6]

Program	Why	What	Benefits	More Info	How to File
<b>City of Lancaster Stand Strong Business Recovery Loan Program</b>	If you are a business adversely impacted by COVID-19 and undergoing mandatory closures	Offers low and no-interest loans to eligible small businesses within Lancaster city limits.	Loans from \$5,000 to \$20,000; 6-12 month term for interest-free loan; up to 5 years for variable interest rate not exceeding 3%.	Please visit <a href="https://CityofLancasterCA.org/StandStrongLoan">CityofLancasterCA.org/StandStrongLoan</a>	Please visit <a href="https://CityofLancasterCA.org/StandStrongLoan">CityofLancasterCA.org/StandStrongLoan</a> to apply
<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.	Please visit <a href="https://SBA.gov">SBA.gov</a>	<a href="https://SBA.gov">SBA Disaster Loan Application</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="https://JFLA.org">JFLA.org</a>	<a href="https://JFLA.org">JFLA Pre-Loan Application</a>
<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="https://iBank.ca.gov">iBank.ca.gov</a>	Please visit <a href="https://pcrcorp.org/california-small-business-loan">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="https://iBank.ca.gov">iBank.ca.gov</a>	Please visit <a href="https://iBank.ca.gov">iBank.ca.gov</a> to apply

# BENEFITS FOR BUSINESSES [7]

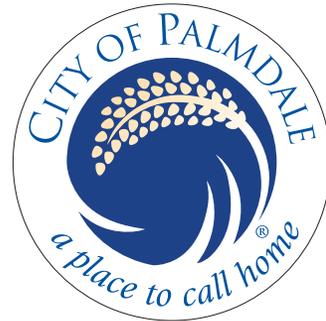
Program	Why	What	Benefits	More Info	How to File
<b>CA Employment Development Dept Work Sharing Program</b>	If business interruption or slowdowns are causing you to consider layoffs	Business assistance to employees and employers.	Full-time employees receive UI benefits, keep current job, and avoid financial hardships.	Please visit <a href="http://EDD.ca.gov">EDD.ca.gov</a>	<a href="#">Work Sharing Unemployment Insurance Plan Application</a>
<b>LA Economic Development Corporation Layoff Aversion Program</b>	If you would like to 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>	Call (888) 4-LAEDC-1 or email <a href="mailto:bap@laedc.org">bap@laedc.org</a>
<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>	Save your receipts and call 800-593-8222
<b>L.A. County AJCC Rapid Response Program</b>	If you are facing layoffs or downsizing and in need of guidance through this transition	Assistance in reducing the impact among workers facing layoffs and the stress among your remaining workers, maintaining their morale, increasing productivity, and accelerating workplace stability.	On-site services and resources to support management and help displaced workers transition to new careers at no cost to the employer.	Please visit <a href="http://jvs-socal.org">jvs-socal.org</a>	Contact Kyndra Kinnard at (818) 267-7775 or email <a href="mailto:kkinnard@jvs-socal.org">kkinnard@jvs-socal.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>	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 these tables above are made. Please check with the program provider for the latest information.*



*Kathryn*  
**BARGER**

Chair • Los Angeles County Board of Supervisors • 5th District



Greater Antelope Valley  
**Economic Alliance**  
*Allies for Enterprise*



**LANCASTER**  
CHAMBER OF COMMERCE



**Palmdale**  
Chamber  
OF COMMERCE



Click for more information from each organization.

BE WELL, STAY INFORMED, STAND STRONG.

*The information contained in this toolkit is sourced from the City of Los Angeles and adjusted to serve businesses operating in the Antelope Valley.*