



OC Community Services

WORKFORCE & BUSINESS SERVICES ECONOMIC & BUSINESS RECOVERY

Like much of the world, we are watching the Novel Coronavirus (COVID-19) progress. This document is to help provide guidance and support for Orange County businesses and individuals affected.

KNOW YOUR RESOURCES

It is completely normal for business owners and employees to be worried with so much uncertainty regarding COVID-19. It is important to stay educated and up-to-date on resources and services available to the public. The State of California is now allowing you to file COVID-19-related claims if you, are unable to work, are caring for a sick or quarantined family member or if your hours have been reduced at work.

The Small Business Association is providing targeted, low-interest loans to small businesses and non-profits that have been severely impacted by COVID-19.

For more information, please visit <https://disasterloan.sba.gov/ela/Declarations/DeclarationDetails?declNumber=6062932&direct=false>



COMMON ISSUES BUSINESSES MAY ENCOUNTER:

- **Capital Access** – Incidents can strain a business' financial capacity to make payroll, maintain inventory and respond to market fluctuations (both sudden drops and surges in demand). Businesses should prepare by exploring and testing their capital access options so they have what they need when they need it.
See [U.S. Small Business Administration's \(U.S. SBA\) capital access resources](#).
- **Workforce Capacity** – Incidents have just as much impact on your workers as they do your clientele. It is critical to ensure they can fulfill their duties while protected.
- **Inventory and Supply Chain Shortfalls** – While unlikely, it is prudent to ensure you have adequate supply of inventory for a sustained period and/or diversify your distributor sources in the event one supplier cannot meet an order request.
- **Facility Remediation/Clean-up Costs** – Depending on the incident, there may be a need to enhance the protection of customers and staff by increasing the frequency and intensity by which your business conducts cleaning of surfaces frequently touched by occupants and visitors. Check your maintenance contracts and cleaning material supplies to ensure they can meet increases in demand.
- **Insurance Coverage Issues** – Many businesses have business interruption insurance; now is the time to contact your insurance agent to review your policy to understand precisely what you are and are not covered for in the event of an extended incident.
- **Changing Market Demand** – Depending on the incident, there may be access controls or movement restrictions established which can impede your customers from reaching your business. Additionally, there may be public concerns about public exposure to an incident and they may decide not to go to your business out of concern of exposing themselves to greater risk. [U.S. SBA's Resource Partners and District Offices](#) have trained experts who can help you craft a plan specific to your situation to help navigate any rapid changes in demand.
- **Marketing** – It is critical to communicate openly with your customers about the status of your operations, what protective measures you have implemented, and how they (as customers) will be protected when they visit your business.
- **Plan** – As a business, bring your staff together and prepare a plan for what you will do if the incident worsens or improves. It is also helpful to conduct tabletop exercises to simulate potential scenarios and how your business management and staff might respond to hypothetical scenarios in the exercise. For examples of tabletop exercises, visit FEMA's website at: <https://www.fema.gov/emergency-planning-exercises>.

STAY INFORMED

To receive real-time text message alerts about COVID-19 in the region, sign up for AlertOC at www.ocgov.com/about/emergency/

Local Impact & Updates

Effective March 19, the Governor of California issued the following order:

- Public gatherings are prohibited, non-essential gatherings are strongly discouraged
- Bars, brewpubs, nightclubs and other establishments that serve alcohol and not food must close
- Restaurants are take-out only. No dine-in service
- All schools, colleges, and universities must not hold on-campus activities
- Individuals 65 and older – or those with any chronic conditions – are strongly encouraged to self-isolate at home
- The State of California and County of Orange declared public health emergencies
- The Orange County Health Care Agency (OCHCA) is working to closely monitor any suspected cases to protect the public's health and prevent the disease from spreading. Please refer to [OCHCA](#) for the most up-to-date information
- On March 16, 2020 the Center for Disease Control (CDC) has issued a directive that all events of 10+ people should be cancelled, or held virtually. Health officials have also suggested that those in high-risk groups (those over age 65 or who have underlying health conditions) should self-isolate at home



GUIDANCE FOR COMPANIES

For combating COVID-19 at work – It is strongly suggested that companies institute remote working capabilities!

Tips from the [Centers for Disease Control \(CDC\)](#):

- In order to prevent further spread of the virus, the CDC is requiring social distancing. Social Distancing is the best way to discourage community transmission and ensure individuals are not spreading the disease to vulnerable populations
- Actively encourage sick employees to stay home
- Separate sick employees
- Emphasize staying home when sick, respiratory etiquette and hand hygiene by all employees
- Perform routine environmental cleaning
- Advise employees to refrain from non-essential travel





Other resources for local businesses:

Note, these resources were compiled to help businesses. The County of Orange does not administer any of these programs directly. Please use the hyperlinked info to get in touch with the program administrator.

- Small business loans: California has been declared an eligible area for [disaster loan assistance](#).
- Recovery and Resiliency Assistance: The U.S. SBA and the State of California have low interest loan options per the disaster declarations. The [Orange County Small Business Development Center \(SBDC\)](#), resource partner of the U.S. SBA and California Go-Biz, is here to provide small business owners no-cost guidance through their recovery process. This includes applying for disaster recovery loans if needed. These services are still provided online and will be available in-person again soon. Please contact the SBDC directly.
- Online tools: If you are a small business that is new to online tools, please [contact the Orange County Small Business Development Center \(SBDC\)](#). They will put you in touch with a member of our community that has offered to help businesses get set up with Zoom and other online tools
- Electric bills via Southern California Edison [will waive late payment fees](#) for business customers whose finances have been hit hard. Please contact SCE directly.
- Crisis communications support is available from KCD PR: The PR team is offering pro-bono crisis communications support to small businesses & nonprofits. [Fill out this form to get started](#).
- Layoffs: If your business is in the process of laying off or furloughing employees, please contact the [Orange County Workforce & Business Services](#) at (714) 480-6500.



GUIDANCE FOR INDIVIDUALS

Experiencing impacts with employment or wages:

- Sick or Quarantined – If you are 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](#)
- Caregiving – If you are 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
- Reduced Hours – If your employer has reduced your hours or shut down operations due to COVID-19, you can file an [Unemployment Insurance \(UI\) claim](#)
- For more information about disability insurance, paid family leave, and unemployment insurance, visit <http://covid19.ca.gov>.
 - For general unemployment insurance information, visit https://www.edd.ca.gov/Unemployment/Filing_a_Claim.htm
 - For an unemployment insurance checklist, visit https://www.edd.ca.gov/pdf_pub_ctr/de2326.pdf
 - For an informational video on how to apply for unemployment insurance, visit <https://www.youtube.com/watch?v=QQKrlCx80H8&feature=youtu.be>
- Click [here](#) to see the California Department of Public Health Director Dr. Sonia Angell's PSA regarding economic resources.

USEFUL LINKS

- ["Resiliency in a Box" toolkit from the U.S. Chamber of Commerce Foundation](#)
- [California EDD](#)
- [California GO-Biz](#)
- [Orange County Tourism Authority](#)
- [County of Orange – Health Care Agency](#)
- [County of Orange](#)
- [Orange County Workforce & Business Services](#)

While we do not have all the answers, we hope by working together we can help mitigate some of the effects. We are here to help, please do not hesitate to reach out to us.