

CITY OF LOS ANGELES

CALIFORNIA


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DATE: March 20, 2020
TO: All System Partners
FROM: Carolyn M. Hull, General Manager 
SUBJECT: EWDD INFORMATION BULLETIN NO. 20-02 REGARDING COVID-19

ECONOMIC AND WORKFORCE DEVELOPMENT DEPARTMENT (EWDD) COVID-19 RESOURCE GUIDE

There are multiple resources available to Los Angeles residents to mitigate the impacts of the COVID-19 health emergency. Following is a list with information for displaced/distressed workers and youth, employers, and businesses needing a loan/financial aid or other assistance.

STATE OF CALIFORNIA ASSISTANCE TO DISPLACED/DISTRESSED WORKERS AND YOUTH

California will continue acting swiftly to help workers hurt by COVID-19. Affected workers can visit the State of California Labor & Workforce Development Agency (LWDA) website and the State of California Employment Development Department (EDD) website to review what benefits are available to them.

LWDA main page: <https://www.labor.ca.gov/>

EDD main page: https://edd.ca.gov/about_edd/coronavirus-2019.htm

FAQs: https://edd.ca.gov/about_edd/coronavirus-2019/faqs.htm

Services include:

- **Disability Insurance:** Individuals who are unable to work due to having or being exposed to COVID-19 (certified by a medical professional) may file a Disability Insurance (DI) claim. Benefit amounts are approximately 60 – 70 percent of wages (depending on income), and range from \$50 – \$1,300 per week.
- **Reduced Work Hours or Loss of Job:** Individuals who have a reduction of hours or have lost their jobs due to COVID-19 may be able to partially recover their wages by filling out an Unemployment Insurance (UI) claim. Employees may file a UI claim here:

https://edd.ca.gov/Unemployment/Filing_a_Claim.htm

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, available, and ready to work during their unemployment for each week of benefits claimed, as well as meet all other eligibility criteria. Eligible individuals can receive benefits that range from \$40 – \$450 per week. The Governor's Executive Order waives the usual one-week unpaid waiting period, so you can collect UI benefits for the first week you are out of work.

- **Paid Family Leave (PFL):** Individuals who are unable to work because they are caring for an ill or quarantined family member with COVID-19 (certified by a medical professional) may file a Paid Family Leave (PFL) claim here:

<https://edd.ca.gov/Disability/How to File a PFL Claim in SDI Online.htm/t blank>

You may also use paid sick leave in accordance with the law. 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.

- **School Closures:** Individuals who must miss work to care for their child (ren) while schools are closed 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. You may file a claim at:

<https://edd.ca.gov/Unemployment/Filing a Claim.htm>

EDD representatives will decide if you are eligible.

- **Self-Employed/Independent Contractors:** Please visit <https://edd.ca.gov/disability/Self-Employed.htm> to learn more about EDD's optional Disability Insurance Elective Coverage (DIEC) for individuals who are not required to pay State Disability Insurance (SDI) but want to be covered by Disability Insurance (DI) and PFL. DIEC provides up to 39 weeks of benefits for your own personal disability. Benefit amounts are the same as covered under DI and PFL. Please note that if you are covered by Workers' Compensation insurance, these benefits will supersede DI and PFL benefits.
- **CalJOBSSM Services:** Jobseekers can access the CalJOBSSM website at <https://www.edd.ca.gov/jobs and training/caljobs.htm> to find education and training programs, customize and conduct job searches, create different resumes and cover letters for specific jobs, make resumes viewable to specific employers, research employers and learn about the job market, set up alerts for job openings, and apply for job openings. A mobile app is available for download using [Google Play](#) or the [App Store](#).

For more information, view [CalJOBS for Job Seekers \(DE 2456\) \(PDF\)](#).

Employees should discuss their options with their employers. There may be paid sick leave or other paid leave that is available to employees (see chart at <https://www.labor.ca.gov/coronavirus2019/#chart>). Employees at worksites with 25 or more employees may also be provided up to 40 hours of leave per year for specific school-related emergencies, such as the closure of a child's school or day care facility by civil authorities (see Labor Code section 230.8 http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?sectionNum=230.8.&lawCode=LAB). Whether that leave is paid or unpaid depends on the employer's paid leave, vacation, or other paid time-off policies. Employers may require employees to use their vacation or paid time-off benefits before they are allowed to take unpaid leave, but **cannot** mandate that employees use paid sick leave. However, a parent may choose to use any available paid sick leave to be with their child as preventative care.

FEDERAL ASSISTANCE SPECIFIC TO VETERANS

- **Assistance to Veterans may be found at the U.S. Department of Veterans Affairs (VA) Coronavirus webpage:** <https://www.publichealth.va.gov/n-coronavirus/>. The page includes specific information regarding the VA's response to COVID-19 and instructions for Veterans on how to find their closest VA facility should they come down with symptoms associated with COVID-19.

ASSISTANCE SPECIFIC TO PERFORMANCE PARTNERSHIP PILOT (P3) YOUTH

- **Los Angeles County Department of Mental Health:** The Transition Age Youth (TAY) Division seeks to provide an array of mental health and supportive services for Seriously Emotionally Disturbed (SED) and Severe and Persistently Mentally Ill (SPMI) youth ages 16 – 25. The TAY Division has identified a number of priority TAY populations to receive these services, along with a specific emphasis on outreaching and engaging TAY who are currently unserved and underserved. For more information, call the Transition Age Youth System of Care Bureau at (213) 738-4644, or for 24/7 help, please call the ACCESS line at (800) 854-7771, or text 'LA' to 741741.
- **Sanvello:** A free app on a mobile device that allows a person to check in, pick a "goal" to work on to reduce stress, find happiness, meet health goals, etc., or do guided journeys and meditations. Sanvello offers free access to guided meditation to everyone with valid ".edu" email addresses. Simply create your account with an ".edu" address.
- **Los Angeles Homeless Services Authority:** The Los Angeles Homeless Services Authority (LAHSA) is working closely with the Los Angeles County Department of Public Health (DPH), as well as other City, County, and Federal Partners to develop and implement a coordinated COVID-19 response related to youth experiencing homelessness in Los Angeles.
- **Winter Shelter Program Extension Update:** The following Winter Shelter Programs will be extended past March 31, 2020: 1) SPA 1: Antelope Valley Desert MACC (Lancaster) – Open until September 30, 2020; 2) SPA 2: San Fernando Valley. For a listing of Winter Shelters, please visit <https://www.lahsa.org/news?article=676-winter-shelter-program-update-shelter-extensions>.
- **Coming Together:** The Alliance for Children's Rights put together a website with various resources throughout Los Angeles County for youth and their families to access and seamlessly navigate needed services and programs. Please visit <https://kids-alliance.org/covid-19/> for more information.

ASSISTANCE TO EMPLOYERS

On March 12, 2020, Governor Newsom issued an Executive Order in response to the COVID-19 State of Emergency. The Executive Order includes granting extensions for filing returns and making payments, relief from interest and penalties, and other assistance as described below.

- **Payroll Tax Assistance:** 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. Call the EDD Taxpayer Assistance Center at (888) 745-3886.
- **The Franchise Tax Board** 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 to June 15, 2020, for all tax filings and payments due between March 15, 2020, through June 15, 2020.

- **California Department of Tax and Fee Administration (CDTFA)** can provide assistance that includes granting extensions for sales tax filing returns and making payments, relief from interest and penalties, and filing a claim for refund. Taxpayers may request assistance by contacting the CDTFA. Requests for relief of interest or penalties or requesting an extension for filing a return may be made through their online services: <https://www.cdtfa.ca.gov/services/#Request-Relief>
- **Potential Closure or Layoffs:** Employers planning a closure or major layoffs as a result of the coronavirus 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 call (213) 744-7205 or email maricela.hernandez@lacity.org
- **Reduced Work Hours:** Employers experiencing a slowdown in their businesses or services as a result of the COVID-19 impact on the economy may apply for the UI Work Sharing Program. The Work Sharing 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. Visit: https://edd.ca.gov/Unemployment/Work_Sharing_Program.htm

CITY OF LOS ANGELES LOAN PROGRAMS AND ASSISTANCE

Emergency Microloan Program- The City of Los Angeles – EWDD is offering loans citywide to businesses affected by COVID-19. Business owners can apply for a loan between \$5,000 to \$20,000 at this site: <https://ewddlacity.com/index.php/microloan-program>

There are two options on interest rate Option 1 – 0% for a term of 6 months to 1 year or Option 2 – 3% to 5% for a term of up to 5 years. This program provides the financing needed to viable microenterprises and small businesses by COVID-19. The loans can be used for working capital only.

Loan Payment Relief: Businesses impacted by the coronavirus may struggle to meet their loan payments. The City's EWDD offers payment forbearance for six months on federally insured City of Los Angeles Section 108 Business Loans for business affected by COVID-19. Any forbearance will allow for businesses to have the flexibility they need to make loan payments without incurring additional fees, or negative incidents reflected in their payment history with the City.

EDA Revolving Loan Fund: The revolving loan fund helps address areas of economic distress by providing alternative financing options to the City's business community. These loans are offered are currently offered at low competitive rates and can be used for working capital, inventory, equipment, tenant improvement, real estate and refinancing of high interest debt.

For information on the City Loan programs, please contact Alex Lakshtanov at alex.lakshtanov@lacity.org.

OTHER GOVERNMENT LOAN PROGRAMS

Small Business Administration Disaster Loans: The Small Business Administration (SBA) is offering low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of the COVID-19. 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. The interest rate is 3.75% for small businesses. The interest rate for non-profits is 2.75%. Terms are determined on a case-by-

case basis, based upon each borrower's ability to repay. Apply online at the SBA's secure website disasterloan.sba.gov/ela

California Infrastructure and Economic Development Bank (Ibank): IBank offers loan programs for businesses affected by disasters in California. IBank, a unit within California Governor's Office of Business and Economic Development (GO-Biz), offers the following loan programs for businesses from one to 750 employees (small businesses)

- **Disaster Relief Loan Guarantee Program (DRLGP):** IBank will issue loan guarantees up to 95 percent of the loan through its partner Financial Development Corporations to help small business borrowers who were impacted by disasters or public safety power shutoffs and who need term loans or lines of credit for working capital. Small businesses, including small farms, nurseries, agriculture-related enterprises and nonprofits that have suffered an economic loss Resources for Businesses and/or physical damage may apply. This disaster program will help lenders and small businesses by providing loan guarantees of up to \$1 million for small business borrowers in declared disaster areas.
- **Jump Start Loan Program:** IBank is offering loans from \$500 to \$10,000 to low-wealth entrepreneurs in the declared disaster and emergency areas through its Jump Start Loan Program. IBank established the Jump Start Loan Program in 2016 as a small loan and financial literacy/technical assistance program designed for low-income small businesses in low-wealth communities, including businesses owned by women, minorities, veterans, people with disabilities and those previously incarcerated. Access to IBank's Disaster Relief Loan Guarantee Program and Jump Start Loan Program can be made through its partner Financial Development Corporations (FDCs).

For more information on how to apply, please visit: www.ibank.ca.gov/small-business-finance-center

California State Treasurer's Office

The California Capital Access Program (CalCAP) is designed to provide up to 100% coverage on certain loan defaults. -Find more information at the California State Treasury Website: <https://www.treasurer.ca.gov/cpcf/calcap/sb/index.asp>

The California Capital Access Program for Small Business (CalCAP SB) encourages banks and other financial institutions to make loans to small businesses that have difficulty obtaining financing. If you own a small business and need a loan for start-up, expansion or working capital, you may receive more favorable loan terms from a lender if your loan is enrolled in the CalCAP Loan Loss Reserve Program. This program helps communities by providing financing to businesses that create jobs and improve the economy. Loans are available for up to \$5 million. CalCAP is a loan loss reserve program, which may provide up to 100% coverage on losses as a result of certain loan defaults. With CalCAP portfolio support, a lender may be more comfortable underwriting small business loans.

PRIVATE LOANS

Jewish Free Loan can provide businesses experiencing capital access barriers in light of a declared disasters. Loans up to \$10,000 can be turned around in a matter of days. No fees. No interest. For more information visit <https://www.jfla.org/for-borrowers/the-loan-process/>.

OTHER RESOURCES

Verizon: Waive late fees that residential or small business customers incur because of their economic circumstances related to the coronavirus. <https://www.verizon.com/about/news/update-verizon-serve-customers-covid-19>

Verizon will not terminate service to any residential or small business customers because of their inability to pay their bills due to disruptions caused by the coronavirus.

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. <https://www.sce.com/safety/coronavirus>

Southern California Gas Company: Provide waiver of late fee due if business financial hardship due to COVID-19, contact So Cal Gas for more information. <https://socalgas.com/coronavirus>

Postmates: In order to support restaurants and small businesses who have been hit by the sudden shift away from foot traffic, Postmates launched an emergency waiver on fees charged to restaurants and stores that have yet to sign up for the platform

OTHER COVID-19 AVAILABLE RESOURCE GUIDES

The following guides provide instructions and general advice in dealing with the COVID-19 crisis:

- **Los Angeles Chamber of Commerce Resource Guide:** <https://lachamber.com/resources/covid-19-coronavirus-resource-guide/>. This guide provides links to resources in several categories: Health & Safety, Education & Student Resources, Small Business & Startups, Legislative Updates, Press Announcements, Resources for Nonprofits, and Resources from Chamber members, as well as a list of ways you may help your community.
- **United Way Pandemic Relief Fund:** <https://www.unitedwayla.org/en/give/pandemic-relief-fund/>. The United Way has set up a relief fund to assist unsheltered residents and the organizations and individuals who provide support to our City's most vulnerable residents. The page includes the ways they will use the donations to assist in this important crisis work.
- **Los Angeles Homeless Services Authority (LAHSA) COVID-19 Guidance for the Los Angeles County Homeless Services Community:** <https://www.lahsa.org/news?article=671-covid-19-guidance-for-los-angeles-county-homeless-services-community>. This guide provides a list of links to updates on COVID-19 and other helpful resources and guides for specialized entities and groups.

LAHSA also includes helpful "Myth Buster" information to present factual information about the virus vs. misinformation that has been propagated via social media; what LAHSA is doing to help the homeless during this crisis; and resources for Interim Housing Providers, Outreach Teams, Healthcare Providers, and Agency Infectious Disease Preparedness. The LAHSA guide is dynamic and is updated daily.

- **Centers for Disease Control and Prevention (CDC) Coronavirus Portal:** <https://www.cdc.gov/coronavirus/2019-ncov/index.html>. Provides updates and guidance on the current status of the disease in the United States, and guides for mental health/coping during this pandemic at: https://www.cdc.gov/coronavirus/2019-ncov/prepare/managing-stress-anxiety.html?CDC_AA_refVal=https%3A%2F%2Fwww.cdc.gov%2Fcoronavirus%2F2019-ncov%2Fabout%2Fcoping.html
- **Los Angeles County Department of Public Health:** Provides information on Novel Coronavirus (SARS-CoV-2), which causes the disease coronavirus (COVID-19), at: <http://publichealth.lacounty.gov/media/Coronavirus/>
- **Los Angeles Unified School District (LAUSD) Resource Guide:** Available at <https://achieve.lausd.net/resources>, this guide includes an interactive map to assist families in locating the closest Grab & Go Food Center, and has resources for educational activities for children.

- **Los Angeles Mayor Eric Garcetti's Emergency Order:** View Mayor Garcetti's emergency order here:

<https://www.lamayor.org/sites/g/files/wph446/f/article/files/Mayor%20Garcetti%20Emergency%20Order%20-%20March%2015%202020.pdf>

- **Museum Virtual Tours:** Keep yourself and your family entertained with virtual visits to the 12 museums listed here:

[https://hellogiggles.com/news/museums-with-virtual-tours/...](https://hellogiggles.com/news/museums-with-virtual-tours/)

- **California Department of Public Health (CDPH) – COVID-19 Updates:** The CDPH provides Californians a comprehensive set of links to guidance documents here:

<https://www.cdph.ca.gov/Programs/CID/DCDC/Pages/Guidance.aspx>

Guidance is provided for care facilities for adult and senior centers, and community care facilities, (such as assisted living and child care), as well as guides to drinking water, self-care for older adults and those at elevated risk, and food centers.

- **Los Angeles Police Department (LAPD):** The LAPD has provided the following advice to the public to help them cope with non-emergency issues:

Instead of going to a local area station, LAPD is asking the public to use unique email addresses assigned to each of LAPD's 21 area front desks. Those emails will be monitored 24/7 and routed to the proper channels. Rest assured, LAPD will still respond to crimes in progress or a crime in need of immediate follow up, as Watch Commanders will dispatch patrol officers to those incidents.

There will be some exceptions to the closures for specific business that requires an in-person meeting including, but not limited to:

- *Vehicle/Property Release*
- *Child Custody Exchanges*
- *Attorney Visitation (with an individual in custody)*
- *Bail/Bond Releases*

An officer will give specific directions on how those visits will be handled.

LAPD is committed to providing professional service for the community. These new guidelines will greatly reduce contact between members of the public and Department personnel, hopefully ensuring the health and well-being of everyone involved.

Here are the unique email addresses for the Geographic Areas:

- CentralTraffic@lapd.online
- Central@lapd.online
- Hollenbeck@lapd.online
- Newton@lapd.online
- Northeast@lapd.online
- Rampart@lapd.online

The Economic and Workforce Development Department (EWDD) is not responsible for the websites and content of non-EWDD sites for this Covid-19 Resource Guide, and is providing the information “as is”.