



Helpful Tips for Businesses // COVID 19

We want to recognize how stressful these times are. Together we can get through this. We have been scouring the internet and reviewing how local businesses are rapidly adapting to these changing times.

Below are some tips we have observed from other local businesses throughout the country. Please review and see if any of these ideas might work for you and your business:

- **Communicate changes to your customers:** Describe your businesses sanitation procedures, employee sick leave policies and what type of services your business will be offering during this time. Services could include delivery or pick-up of food and/or retail items. Consider using social media to connect and engage with customers on updates and offerings, or use customer emailing lists to keep people informed. The CDC has created interim guidance for businesses and employers, you can find that [here](#).
- **Tips for Restaurants:** Governor Newsom has called for the closures of bars, nightclubs, brewpubs and wineries to help prevent the spread of COVID-19. Restaurants are only allowed to offer delivery/take out. Consider re-deploying staff to delivery and order intake, **call your insurance agent** to see what necessary changes you may need to make to reflect the changes in your staffing and operations. Orders could also be provided through technology applications like [uber eats](#), [grubhub](#) or [doordash](#). Each of these businesses will have their own policies and fees you will need to review.
- **Retailers:** could consider utilizing online marketplaces like [Esty](#), [Amazon Marketplace](#), [Bonaza](#), [Ebay Store](#), [Wish](#), [Shopify](#) to augment sales during this disruptive time. Here is a [helpful article](#) for small businesses to evaluate the pros and cons of different online marketplace options.
- **Small Business Lending Resources:** the Office of Emergency Services are making SBA Disaster Loans available to businesses impacted by COVID-19. You can find more information on those programs, [here](#). KIVA is another small business lender, though they haven't announced any COVID19 related lending as of yet. You can find more information about them [here](#).



Helpful Tips for Businesses // COVID 19

- **Small Business Lending Resources:** the Office of Emergency Services are making SBA Disaster Loans available to businesses impacted by COVID-19. You can find more information on those programs, [here](#). KIVA is another small business lender, though they haven't announced any COVID19 related lending as of yet. You can find more information about them [here](#).
- The **California Governor's Office of Business and Economic Development (GO-Biz)** provides many services to employers affected by COVID-19. For the most up-to-date state resources for businesses, visit the [GO-Biz resource page](#). The CA Employment Development Division (EDD) is granting a 60-day extension to file state payroll reports and/or deposit state payroll taxes without penalty or interest for employers experiencing hardship from COVID-19. For the most up-to-date information, visit [CA EDD's COVID-19 resource page](#).
*****There are alternatives to layoffs that can help employers keep their employees when there is a lack of work, or during financial hardship.*****
[En español.](#)
- **Telecommuting**
Employers may be able to avert layoffs or work reduction by offering flexibility in work location and hours through telecommuting. The U.S. General Services Administration website provides an array of resources to help guide employers in offering and managing telecommuting or remote work.
For more information, visit [Resources for Managing Teleworkers](#).
- **Work Sharing Program**
Employers can apply for the Work Sharing Program if they are looking for alternatives to layoffs due to reduced production, services, or other conditions. This program helps you keep your trained employees so that when business conditions improve, you can avoid the expense of recruiting, hiring, and training new employees, and save your employees the hardship of becoming fully unemployed.
For more information, visit [Work Sharing](#).
- **IRS RESOURCES FOR EMPLOYERS**
The IRS has set up a special section to help taxpayers and businesses affected by COVID-19. The page will be updated as new programs are made available. [IRS COVID-19 page](#)



Helpful Tips for Businesses // COVID 19

- **Reduced Work Hours** If your employer has reduced your hours or shut down operations due to COVID-19, you can **file an Unemployment Insurance (UI) claim**. UI provides partial wage replacement benefit payments to workers who lose their job or have their hours reduced, through no fault of their own.
- **Sick or Quarantined Workers** If you're 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**. DI provides 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.
- **Caregiving** 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), you can **file a Paid Family Leave (PFL) claim**. PFL provides up to six weeks of benefit payments.