



# GIL CISNEROS

Representing CALIFORNIA'S 39<sup>th</sup> District

# CORONAVIRUS (COVID-19) SMALL BUSINESS RESOURCE GUIDE



## A MESSAGE FROM CONGRESSMAN CISNEROS



*Dear Friend,*

*As the 39th District rallies together to combat the coronavirus (COVID-19), I know that many businesses have had to make very difficult decisions in order to keep our community safe. Half of America's jobs come from small businesses, so we have a responsibility to ensure we are there for them to help weather the storm.*

*Please find enclosed a list of resources that may help during this time. As always, my staff is here to help you navigate federal agencies and other resources. Please do not hesitate to contact my office at (714) 459-4575.*

*We are all in this together.*

## WHAT'S INSIDE THIS ISSUE:

*U.S. Small Business  
Administration Economic  
Injury Disaster Loans*

*- pg. 2*

*National Resources*

*- pg. 3*

*State and Local Resources*

*- pg. 4 - 5*

*Frequently Asked Questions*

*- pg. 6*

*Office of Rep. Cisneros*

*Contact Information*

*- pg. 7*



## **U.S. Small Business Administration** **Economic Injury Disaster Loans**

The **U.S. Small Business Administration (SBA)** provides low-interest [economic injury disaster loans \(EIDLs\)](#) to eligible businesses and most private non-profit organizations that have suffered substantial loss as a result of COVID-19.

As of March 16, 2020, upon Governor Newsom's formal request to the SBA, certain counties, including Los Angeles, Orange, and San Bernardino, are eligible disaster areas with access now to EIDLs.

These are low interest loans up to \$2 million to help meet financial obligations and operating expenses that could have been met had the disaster not occurred. Apply online [here](#). For questions, please contact the SBA disaster assistance customer service center at (800) 659-2955 or (800) 877-8339 for deaf and hard-of-hearing. You may also email: [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov)

For assistance with preparing the loan, please contact the SBA Orange County / Inland Empire District Office at 714-550-7420 / TDD 800-877-8339 or visit their website at: <https://www.sba.gov/offices/district/ca/santa-ana>

*We also highly recommend you also contact SBA's OC/IE Deputy Director, Christopher Lorenzana. He can be reached at: [Christopher.Lorenzana@sba.gov](mailto:Christopher.Lorenzana@sba.gov) or (714) 560-7453*

### THE THREE STEP PROCESS: **ECONOMIC INJURY DISASTER LOANS**



#### **About Economic Injury Disaster Loans**

The U. S. Small Business Administration (SBA) provides low-interest, long-term economic injury disaster loans to small businesses, small agricultural cooperatives, and most private non-profit organizations to help meet financial obligations and operating expenses that could have been met had the disaster not occurred. EIDLs provide the necessary working capital to help small business survive until normal operations resume after a disaster.

#### STEP 1: Apply for Loan

- Apply online at the SBA's secure website [disasterloan.sba.gov/ela](https://disasterloan.sba.gov/ela).
- As a small business, small agricultural cooperative, small business engaged in aquaculture, or private non-profit organization you may borrow up to \$2 million for Economic Injury.
- Substantial Economic Injury means that the business is unable to meet its obligations and to pay its ordinary and necessary operating expenses.

#### STEP 2: Loan Processing Decision Made

- SBA **reviews your credit** before conducting an inspection to verify your losses.
- A loan officer will determine your **eligibility** during processing.
- A loan officer works with you to provide all the necessary information needed to reach a decision on your application within 2 - 3 weeks.
- A loan officer will contact you to discuss the loan recommendation and your next steps. You will also be advised in writing of all loan decisions.

#### STEP 3: Loan Closed and Funds Disbursed

- SBA will prepare and send your Loan Closing Documents to you for your signature.
- Once we receive your signed Loan Closing Documents, a disbursement will be made to you within 5 days.
- Your loan may be adjusted after closing due to your changing circumstances or if the disaster lasts for an extended period of time.



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## **National Resources**

The **U.S. Chamber of Commerce** is working closely with the White House, U.S. government agencies, and foreign government officials to inform and equip businesses with the most important and up-to-date information to prevent the spread of the virus and prepare businesses for the near and long-term impact.

For more information, please visit their [website](#) or contact: (800) 638-6582.

They have also developed a business toolkit found [here](#).

Resources specific to small businesses can be found found [here](#).

The **Centers for Disease Control and Prevention (CDC)** has created interim guidance for businesses and employers to plan and respond to COVID-19.

For more information, please visit their [website](#).

The **U.S. Department of Labor** has provided information on common issues employers and employees face when responding to COVID-19, including its effects on wages and hours worked under the Fair Labor Standards Act and job-protected leave under the Family and Medical Leave Act, found [here](#).

The **Council of Development Finance Agencies** COVID-19 Resource Center is a collection of financing programs and resources to address disaster relief and recovery. More information can be found [here](#).

The **National Asian/Pacific Islander American Chamber of Commerce & Entrepreneurship (ACE)** on March 18, 2020, issued a response to the COVID-19 pandemic and the many ongoing efforts being undertaken by ACE to combat this rapidly evolving threat to Asian American and Pacific Islander businesses throughout the country. See their letter [here](#). To contact National ACE, please call (202) 204-2579, or email [info@nationalace.org](mailto:info@nationalace.org)

The **United States Hispanic Chamber of Commerce** is conducting a survey to best help small businesses at this time. Survey link can be found [here](#). Please call (202) 842-1212 for more information.



## State and Local Resources

California has taken emergency actions in response to the spread of COVID-19, including requirements on businesses to help flatten the curve.

The **Governor's Office of Business and Economic Development (GO-Biz)** has compiled helpful information for employers, employees and all Californians as it relates to the COVID-19 outbreak. Please visit their [website](#) or call: (877) 345-4633. Click here for a [link to frequently asked questions](#) for California Small Businesses during COVID-19.

Resources for small businesses are available through the **Office of the Small Business Advocate (OSBA)**. OSBA has a network of small business centers throughout the state to offer consulting and training and access to capital during this time of COVID-19. Local centers can be found [here](#).

The **California Employment Development Department (EDD)** provides a variety of support services to people affected by COVID-19 in California, including resources for employers and workers. Click [here for a resource in English](#) and [click here for a resource in Spanish](#).

The **Los Angeles County Consumer and Business Affairs** resources for small businesses can be found [here](#).

The **Los Angeles Small Business Development Center** resource page, including a link to download the comprehensive [LA SBDC COVID-19 Response Guide](#), can be found [here](#).

The **Orange County Small Business Development Center** COVID-19 resource page including periodic informative webinar information can be found [here](#).

The **Yorba Linda Chamber of Commerce** has developed a Coronavirus Toolkit found [here](#).

The **Brea Chamber of Commerce** has developed COVID-19 Emergency Business Resources that can be found [here](#).

**PACE Women's Business Development Center** - Get assistance in the following languages: Spanish, Chinese, Cambodian, Thai, Korean, Vietnamese, French, Hindi and Malaysian.

To contact, please visit their [website](#) or call (213) 353-9400.



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## State and Local Resources

The **Los Angeles Area Chamber of Commerce** resource page for COVID-19 can be found [here](#).

The **North Orange County Chamber** resource page for COVID-19 can be found [here](#).

The **Chino Valley Chamber of Commerce** resource page for COVID-19 can be found [here](#).

The **County of Los Angeles** resource page specific to small businesses during COVID-19 can be found [here](#).

**California Hispanic Chambers of Commerce** COVID-19 resources in English and Spanish can be found [here](#).

The **Los Angeles Latino Chamber of Commerce** has developed a COVID-19 Toolkit which can be found [here](#).

To contact the **OC Hispanic Chamber of Commerce**, please visit their [website](#), call: (714) 953-4289, or email: [mail@ohcc.com](mailto:mail@ohcc.com)

### State Loans:

The **California Infrastructure and Economic Development Bank (IBank)** was created in 1994 to finance public infrastructure and private development that promote a healthy climate for jobs, contribute to a strong economy and improve the quality of life in California communities. They offer loan programs for businesses affected by disaster.



Source: <https://americassbdc.org/coronavirus-information/>

Please visit their [website](#) or call (916) 341-6600 for more information.



## Frequently Asked Questions

### Sourced from the Small Business Development Center Resource Guide

#### **What can I do if my business has slowed due to COVID-19?**

If COVID-19 has impacted your business or services, you can avoid potential layoffs by participating in the [Unemployment Insurance \(UI\) Work Sharing Program](#). UI is a program that provides partial wage replacement benefit payments to workers who lose their job or have their hours reduced, through no fault of their own. This helps you avoid the cost of recruiting, hiring, and training new workers and helps your workers keep their jobs and receive some financial support with UI benefits. You and your workers can also be prepared to quickly adjust when business improves.

**Workers:** If you are temporarily unemployed due to COVID-19 and expected to return to work with your employer within a few weeks, you are not required to actively seek work each week. However, you must remain able and available and ready to work during your unemployment for each week of benefits you claim and meet all other eligibility criteria. If you're eligible, benefits can range from \$40-\$450 per week. The Governor's [Executive Order](#) waives the one-week unpaid waiting period, so you can collect UI benefits for the first week you are out of work. If you are eligible, the EDD processes and issues payments within a few weeks of receiving a claim.

*Workers of employers who are approved to participate in the **Work Sharing Program** receive the percentage of their weekly UI benefit amount based on the percentage of hours and wages reduced, not to exceed 60 percent. Visit [Work Sharing Program](#) to learn more about its benefits for you and employees, and how to apply.*

#### **What if I have to let go of some of my workers temporarily until business improves?**

Your workers can [file for unemployment benefits](#) as long as they are unemployed and otherwise eligible. Workers who expect to return to work for you within a few weeks are not required to actively seek work each week as long as they are able and available to return to work during their unemployment and meet all other eligibility criteria. The EDD will explain the requirements to your workers when they apply for benefits.



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## Frequently Asked Questions

### **What can I do if I have to shut down my business permanently?**

If you are facing potential layoffs or plant closures, you can get help through the Rapid Response program. Rapid Response teams will meet with you to discuss your needs, help avoid layoffs where possible, and support your workers through the process. Services can include upgrades to current worker skills, customized training, career counseling, job search assistance, help with filing unemployment insurance claims, and information about education and training opportunities. For more information, refer to [Rapid Response Services for Businesses Fact Sheet \(DE 87144RRB\).\(PDF\)](#). You can also contact your local [America's Job Center of California](#) for more information about available Rapid Response services.

### **Questions about the [California California Worker Adjustment and Retraining Notification \(WARN\) Act](#)?**

Governor Newsom issued [Executive Order N-31-20 \(PDF\)](#), which temporarily suspends the 60-day notice requirement in the California WARN Act for those employers that give written notice to employees and satisfy other conditions. The suspension was intended to permit employers to act quickly in order to mitigate or prevent the spread of coronavirus. The Executive Order does not suspend the California WARN Act in its entirety, nor does it suspend the law for all covered employers. The Executive Order only suspends the California WARN Act's 60-day notice requirement for those employers that satisfy the Order's specific conditions. Employers should continue to file a WARN per the legislation requirements regardless if the 60-day notice timeframe is not met. For more information, visit the [COVID-19: WARN FAQs](#).

### **What if I can't file or pay my payroll taxes on time because of COVID-19?**

Please note that as of March 21, 2020 the **Treasury Department** and **Internal Revenue Service** [announced](#) that the **federal income tax** filing due date is **automatically extended from April 15, 2020, to July 15, 2020**. For additional information, click [here](#).

The **State of California Franchise Tax Board** made a similar [announcement](#) on March 18, 2020, updating special tax relief for **all California taxpayers** due to the COVID-19 pandemic, postponing until **July 15, 2020** the filing and payment deadlines for all individuals and business entities. For further guidance, click [here](#).

*You can also call the EDD Taxpayer Assistance Center with any questions you may have about your pay- roll tax responsibilities. • Toll-free from the U.S. or Canada: 1-888-745-3886 • Hearing impaired (TTY): 1-800-547-9565*



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## Thank You!

### OFFICE LOCATIONS

#### Washington, DC Office

431 Cannon House Office Building  
Washington, DC 20515  
(202) 225-4111

#### Chino Hills Field Office

14000 City Center Drive  
Chino Hills, CA 91709  
Office Hours: Every Tuesday from 2:00 - 5:00 PM.  
(714) 459-4575

Red Tailed Hawk Conference Room in the lobby of the City Clerk's Office

#### Diamond Bar District Office

20955 Pathfinder Rd.  
Suite 330  
Diamond Bar, CA 91765  
Office Hours: Monday from 1:00 PM to 5:00 PM; Tuesday through Thursday from 9:00 AM to 5:00 PM; By Appointment Only on Friday.  
(909) 569-0526

#### Fullerton District Office

1440 N. Harbor Blvd.  
Suite 601  
Fullerton, CA 92835  
(714) 459-4575



**Congressman Gilbert R. Cisneros, Jr.**

**Congressman Gilbert R. Cisneros, Jr.** was sworn in as Representative of California's 39th Congressional District on January 3rd, 2019 and is serving his first term in the U.S. House of Representatives. California's 39th District encompasses portions of Orange, Los Angeles, and San Bernardino Counties. Congressman Cisneros currently serves on the House Armed Services Committee (HASC) and the House Veterans' Affairs Committee (HVAC). He is also a member of the Congressional Hispanic Caucus, the Congressional Asian Pacific American Caucus, and the bipartisan For Country Caucus. He is a staunch advocate for our national defense, our servicemembers, and veterans. Congressman Cisneros was born and raised in Southern California and attended college on a Naval Reserve Officer Training Corps (R.O.T.C.) scholarship becoming the first in his family to graduate from college. He currently holds a bachelor's degree in Political Science from The George Washington University, an MBA from Regis University, and a master's degree in Urban Education Policy from Brown University. Congressman Cisneros served as a supply corps officer in the United States Navy completing both a Western Pacific and Mediterranean deployment. He was awarded the Navy Commendation Medal, the Navy Achievement Medal, the National Defense Medal, and the Armed Forces Expeditionary Medal. Prior to serving in Congress, he and his wife Jacki founded the Gilbert and Jacki Cisneros Foundation, which invests in college access and affordability programs for students and veterans. Jacki and Congressman Cisneros have been happily married for 14 years and are the proud parents of five-year-old twin boys.