



# BUSINESS RESILIENCE TOOLKIT

## ESSENTIAL RESOURCES FOR RESPONDING TO THE COVID-19 OUTBREAK

You • Your Business • Your Employees

City of Fresno Mayor's Office of Economic Development

*Last Updated: Jan 2021*



*Stay well. Stay informed. Stay resilient.*

**“The City of Fresno is committed to helping our business community overcome the ongoing challenges associated with Covid-19 and to ensure businesses have a bright and prosperous future.”**      *- Mayor Jerry Dyer*

**01**

**Stay well.**

**02**

**Stay informed.**

**03**

**Stay resilient.**

**04 Information for your business**

**08 Resources for impacted workers**

**10 Resources for impacted businesses**

**14 Policy sources**

**15 Emergency response checklist**

**Help prevent illness by prominently posting hygiene and social distancing guidelines.**

**Make adjustments, such as canceling or postponing large or unnecessary gatherings, and curtailing travel to reduce the chance of infection.**

**Contain illness should it occur.**

Detailed guidelines available at [CDC.gov](https://www.cdc.gov)

Wash your hands often with soap and water for at least 20 seconds. Avoid touching your eyes, nose, and mouth with unwashed hands. Cover your cough or sneeze. Clean and disinfect frequently touched objects and surfaces.

Practice social distancing such as keeping six feet between yourself and others, avoid shaking hands, and avoid crowded areas. Have extra food, medical supplies, and emergency kits, but avoid hoarding. Develop an emergency plan.

If you have recently traveled in an area with coronavirus infections, have been in contact with someone who has tested positive or are showing symptoms, please separate yourself from others. Monitor your health and talk to a medical professional. Seek medical help if needed.

## Comprehensive Medical Health Information

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What You Should Know About  
COVID-19  
[Fresno.gov/coronavirus](https://www.fresno.gov/coronavirus)

Fresno County Dept. of Public Health  
[Public-Health](https://www.fresnocountypublichealth.org/)

California Dept. of Public Health  
[CDPH.ca.gov](https://www.cdph.ca.gov/)

U.S. Centers for Disease Control  
[CDC.gov](https://www.cdc.gov/)

World Health Organization  
[WHO.in](https://www.who.int/)

## Emotional Wellness Information

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Addressing Loneliness during Social  
Distancing  
[AHIP.org](https://www.ahip.org/)

Consumer Cost-Sharing  
Waived for Testing of COVID-19  
[Insurance.ca.gov](https://www.insurance.ca.gov/)

Combat Stigma and Discrimination  
[CDC.gov](https://www.cdc.gov/)

### CALL YOUR DOCTOR:

If you develop a fever and symptoms, such as cough or difficulty breathing, call your healthcare provider for medical advice.

### IF YOU ARE SICK:

- Stay home except to get medical care
- Separate yourself from others at home
- Avoid sharing personal household items
- Clean “high touch” surfaces daily

## Prioritize and Organize

- Clarify essential job functions eliminate any redundancies, and cross-train personnel to perform essential functions if key staff members are absent.
- Revisit your business plan. Consider alternative business models, rebalance your sales and expense projections, and adjust operations, while identifying various recovery and contingency options. Create a business continuity plan, if you don't already have one, and an infectious disease outbreak plan.
- Gather corporate documents, both in hardcopy and electronic formats. These might include corporate formation documents, lease and legal agreements, licenses and permits, insurance policies, financial statements, and tax records, among others.
- Review insurance policies, particularly business interruption insurance, and file claims as appropriate.

## Make Necessary Adjustments

- Closely track inventory to avoid any interruption in your supply chain.
- Consider using teleconferencing, videoconferencing, live streaming, e-commerce solutions, and convenience options such as pick up, delivery and curbside service.
- Cancel and postpone events and meetings, as necessary, and adjust travel and transportation plans as needed. Offer information about safety practices of public transportation like [Fresno Area Express \(FAX\)](#) with those who may be concerned.

## Maintain Communication with Key Stakeholders

- Be the first to open the lines of communication and continue to convey your plans and request assistance, as appropriate.
- Ensure that employees are well informed about health and job considerations.
- Let customers know about any changes in services or schedules and let them know how they can continue to patronize your business.
- Review expectations with suppliers and contractors and diversify your base of vendors, as needed.
- Contact your landlord, lender(s), and investors to discuss mutually-beneficial options.
- Reach out to professional advisors such as your attorney, accountant, bookkeeper, and insurance professionals for advice.

**Use creative tactics for marketing including social media. Engage with customers. Continue to communicate with them to provide reassurance. Market and promote protective measures you've implemented.**

## Employer and Employee Information

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U.S. Dept. of Labor  
[DOL.gov](https://www.dol.gov)

California Dept. of Labor  
[Labor.ca.gov](https://labor.ca.gov)

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

CDC Emergency Planning  
[CDC.gov](https://www.cdc.gov)

California Dept. of Insurance  
[Insurance.ca.gov](https://insurance.ca.gov)

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

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

Internal Revenue Service  
[IRS.gov/coronavirus](https://www.irs.gov/coronavirus)

U.S. Dept. of Labor Occupational Safety  
and Health Administration  
[OSHA.gov/coronavirus](https://www.osha.gov/coronavirus)

U.S. Chamber of Commerce  
[USchamber.com/coronavirus](https://uschamber.com/coronavirus)

## Fresno Business and Community Information

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Fresno Regional Workforce  
Development Board  
Rapid Response Services  
[Fresnobcs.com](http://Fresnobcs.com)  
**HOTLINE 559 490 7147**

FresGo  
City services; report price gouging  
[DownloadFresGO](#)

Fresno County EDC  
Business Response Hotline  
[FresnoEDC.com/covid19](http://FresnoEDC.com/covid19)  
**HOTLINE 559-476-2509**

City of Fresno One Call Center  
[Fresno.gov/3-1-1](http://Fresno.gov/3-1-1)  
**DIAL 3-1-1**

United Way Fresno/Madera Counties  
[Fresno211](#)  
**DIAL 2-1-1**

West Fresno Family Resource Center  
[WFresnoFRC.org](http://WFresnoFRC.org)

## Fresno Business Associations

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Fresno Chamber of Commerce  
[Fresnochamber.com/coronavirus](https://fresnochamber.com/coronavirus)

Fresno Metro Black Chamber of  
Commerce  
[FMBCC.com](https://fmbcc.com)

The Fresno Center  
Services for the Hmong Community  
[Fresnocenter.com](https://fresnocenter.com)

Fresno Area Hispanic Foundation  
[FresnoAHF.org](https://fresnoahf.org)  
[Relief for Undocumented Workers](https://fresnoahf.org/relief-for-undocumented-workers)

Fresno Downtown Partnership  
[Downtownfresno.org/covid-19](https://downtownfresno.org/covid-19)

Central California Hispanic Chamber  
of Commerce  
[CCHCC.biz/covid-19-ready](https://cchcc.biz/covid-19-ready)



## Spanish-Language Resources

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Los Centros para el Control y la Prevención de Enfermedades

[Espanol.cdc.gov](https://www.cdc.gov/espanol/)

Consumer Financial Protection Bureau: Proteja sus finanzas  
del impacto del coronavirus

[Consumerfinance.gov/es/coronavirus](https://consumerfinance.gov/es/coronavirus)

U.S. Small Business Administration en español

[SBA.gov/espanol](https://www.sba.gov/espanol)

U.S. Department of Labor: Búsqueda de Prestaciones por  
Desempleo

[Careeronestop.org/espanol](https://www.careeronestop.org/espanol)

# Impacted workers

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.	<a href="#">Learn more about your eligibility for Disability Insurance</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 member with COVID-19 (certified by a medical professional).	Up to eight 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 8 weeks.	<a href="#">Learn more about your eligibility for Paid Family Leave</a>	<a href="#">File a Paid Family Leave claim</a>
<b>Unemployment Insurance (and any extended UI benefits programs)</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 (plus additional weeks under extended UI benefits programs).	<a href="#">Learn more about your eligibility for Unemployment Insurance</a>	<a href="#">File an Unemployment Insurance Claim</a>
<b>Pandemic Unemployment Assistance</b>	If you have lost your job or have had your hours reduced for reasons related to COVID-19.	Partial wage replacement benefit payments for business owners, self-employed, independent contractors, those who have limited work history, those who have collected all UI benefits for which they are eligible, and others not eligible for regular UI benefits who are unemployed, partially unemployed, unable to work or unavailable to work as a direct result of COVID-19.	Range from \$167-\$450 per week for up to 39 weeks (plus additional weeks under federal extensions).	<a href="#">Learn more about your eligibility for Pandemic Unemployment Assistance</a>	<a href="#">File a Pandemic Unemployment Assistance Claim</a>

# Impacted workers

<p><b>California Paid Sick Leave</b></p>	<p>If you or a family member are sick or for preventative care, including when civil authorities recommend quarantine, isolation, or stay-at-home.</p>	<p>The leave you have accumulated or your employer has provided to you under the Paid Sick Leave law. This may be 1 hour accrued for every 30 hours worked or 3 days/24 hours provided per year; employer may cap accrual at 48 hours and use at 3 days or 24 hours, whichever is greater, within a 12 month period.</p>	<p>Paid to you at your regular rate of pay or an average based on the past 90 days.</p>	<p><a href="#">Learn more about your eligibility for Paid Sick Leave</a></p>	<p><a href="#">If accrued sick leave is denied, file a Wage Claim</a></p>
<p><b>Workers' Compensation</b></p>	<p>If you were infected with COVID-19 at work, you may be eligible for workers' compensation benefits. Your COVID-19 illness is presumed to be work-related if: 1) you reported to your employer's worksite between March 19 and July 5, 2020; 2) you are a first responder or health care worker in contact with COVID-19 patients; or 3) you test positive for COVID-19 during a COVID-19 outbreak at your workplace.</p>	<p>Under SB 1159, you may receive temporary disability (TD) payments after exhausting specific federal or state COVID-19 paid sick leave benefits. You may be entitled to TD payments for up to 104 weeks. TD payments stop when either you return to work, your doctor releases you for work, or your doctor says your illness has improved as much as it's going to.</p>	<p>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. In addition, eligible employees are entitled to medical treatment and additional payments if a doctor determines you suffered a permanent disability because of the illness.</p>	<p><a href="#">Learn more about your eligibility for Workers' Compensations benefits</a></p>	<p><a href="#">File a Workers' Compensation claim</a></p>
<p><b>Fresno County Department of Public Services</b></p>	<p>If you are experiencing economic hardship and are in need of assistance to obtain essential services such as healthcare and financial support.</p>	<p>Programs and services include cash assistance, job referral programs, in-home supportive services, CalFresh food purchasing assistance, child care, and access to Medi-Cal programs.</p>	<p>The Department provides temporary assistance and employment services, free and low-cost health care insurance for families, food benefits for families and individuals, etc.</p>	<p><a href="#">Contact Fresno County Department of Public Social Services at Fresno County DPSS for more information</a></p>	<p><a href="#">Apply for benefits online at <a href="http://co.fresno.ca.us">co.fresno.ca.us</a></a></p>

Source: CA Labor & Workforce Development Agency [labor.ca.gov/COVID19](http://labor.ca.gov/COVID19)

# Impacted businesses

Program	When	Uses	Terms	More Information	How to Apply
<b>City of Fresno Revolving Loan Fund</b>	Revolving Loans are made to businesses for the purposes of financing real estate; provide working capital and/or for the financing of equipment.	Loans are made to businesses that are unable to obtain traditional financing. Start-up businesses are considered on a case by case basis.	Loans are made in cooperation with a third-party lender. If you are not currently working with a third-party lender, Cen Cal will assist you in finding a bank. The minimum amount that the City of Fresno will loan is \$10,000 and the maximum is \$100,000.	<a href="#">Learn more about your eligibility for the Revolving Loan Fund at CenCal Finance.</a> <a href="#">Find more CenCal financing options for small businesses.</a>	<a href="#">Visit CenCal Finance</a>
<b>City of Fresno Business Recovery Loan Fund</b>	Available to small and medium sized business that have been damaged directly by COVID-19.	Eligible uses include inventory, working capital, equipment purchase, leasehold improvement, and personal protection equipment.	Loans from \$10,000 to \$100,000. 5 – 10 year term with job retention requirement and a low fixed interest rate. Six months with no monthly payments.	Learn more at <a href="#">CenCalFinance.com</a>	<a href="#">Visit CenCal Finance</a>
<b>COVID-19 Economic Disaster Loan (EIDL)</b>	Available to small businesses and non-profits including sole proprietors or independent contractors, agricultural cooperatives and tribal small business concerns as well as internationally owned organizations located in the U.S. aimed at companies with fewer than 500 employees, more in certain industries.	Can be applied to fixed debts, payroll and related benefits, accounts payable and other expenses that cannot be paid because of the disaster's impact.	Loans up to \$2 million. The interest rate is 3.75% for small businesses at 2.75% for non-profits. Term up to 30 years; 12 months possible deferral. If available, collateral will be taken on loans greater than \$25,000.	<a href="#">Learn more about your eligibility for SBA Disaster Assistance</a>	<a href="#">File an SBA Disaster Loan Application</a>

# Impacted businesses

<p><b>Paycheck Protection Program</b></p>	<p>Available to small businesses and non-profits including sole proprietors or independent contractors, agricultural cooperatives and tribal small business concerns as well as internationally owned organizations located in the U.S. aimed at companies with fewer than 500 employees, more in certain industries.</p>	<p>Payroll and related benefits; interest on mortgage payments or other debts, rents and utilities.</p>	<p>Lesser of \$10 million or 2.5 times average monthly payroll costs. The interest rate is 1% interest. Term is 2 years; 6 months possible deferral. No collateral requirements, no personal guarantees or credit score minimums, no fees.</p>	<p><a href="#">Learn more about your eligibility at SBA PPP</a></p>	<p><a href="#">Use this form to file with an eligible lender.</a> <a href="#">Find SBA-approved lenders here.</a></p>
<p><b>Shuttered Venue Grant Program (SVO)</b></p>	<p>Established by the Economic Aid to Hard-Hit Small Businesses, Nonprofits, and Venues Act. The program includes \$15 billion in grants to shuttered venues, to be administered by the SBA's Office of Disaster Assistance.</p>	<p>Funds may be used for expenses such as payroll, administrative and maintenance costs; rent, insurance and utility payments, scheduled mortgage and debt payments, worker protection expenditures, payments to independent contractors, state and local taxes and fees, other ordinary and necessary business expenses, operating leases in effect as of 02-15-20.</p>	<p>Eligible applicants may qualify for SVO Grants equal to 45% of their gross earned revenue, with the maximum amount available for a single grant award of \$10 million. \$2 billion is reserved for eligible applications with up to 50 full-time employees.</p>	<p>Visit <a href="https://sba.gov/funding-programs/loans/coronavirus-relief-option/shuttered-venue-operators-grant">sba.gov/funding-programs/loans/coronavirus-relief-option/shuttered-venue-operators-grant</a> or email <a href="mailto:SVOGrant@sba.gov">SVOGrant@sba.gov</a></p>	<p>Applications are currently not open.</p>

# Impacted businesses

<p><b>Employee Retention Tax Credits</b></p>	<p>Part of the Coronavirus Aid, Relief, and Economic Security Act, available to employers whose operations are partially or fully suspended as a result of governmental due to COVID-19, or that experience a "significant" decline in gross receipts in a quarter compared to the same quarter in 2019.</p>	<p>The credit is applied against the employer portion of payroll taxes. The Treasury Department is developing a process for employers to receive an advance payment if the tax credit. Applies to wages paid after March 12, 2020 and before January 1, 2021.</p>	<p>A 50% tax credit for the first \$10,000 of compensation, including the employer portion of health benefits, for each eligible employee. Compensation does not include paid sick or family leave for which the employer is reimbursed under the Families First Coronavirus Response Act.</p>	<p><a href="#">Learn more at the U.S. Chamber of Commerce</a></p>	<p><a href="#">Visit the Internal Revenue Service FAQ on the new tax credit</a></p>
<p><b>CA iBank Disaster Relief Loan Guarantee Program</b></p>	<p>If your business is experiencing capital access barriers in light of a declared disaster. Designed for low-to-moderate income (LMI) business owner or operate a business in a LMI community.</p>	<p>Provides loan guarantees and direct loans for small businesses as well as technical assistance and financial literacy training.</p>	<p>Loans up to \$20 million; max guarantee up to \$1 million and up to 7 years (term can be longer); and guarantees up to 80%-95% of loan. Jumpstart Loans range from \$500 to \$10,000. Term up to 5 years, fully amortized.</p>	<p><a href="#">Learn more about your eligibility at ibank.ca.gov</a></p>	<p><a href="#">For JumpStart and other small business loans for Fresno-based businesses, contact the Valley Small Business Development Corporation</a></p>
<p><b>Access Plus Capital CDFI</b></p>	<p>For small businesses in Central California, including startups and those with weak credit histories.</p>	<p>Nano-, micro- and enterprise-loans for working capital, equipment, debt refinance, commercial real estate, business acquisitions, or tenant improvements as well as free advice, assistance, and other resources.</p>	<p>Loans from \$5,000 to \$1,000,000 with varying rates of interest and terms. Some funding can be accessed in as little as seven days.</p>	<p><a href="#">Visit AccessPlus Capital.com for additional information</a></p>	<p>Visit <a href="#">AccessPlusCapital.com</a></p>

# Impacted businesses

<p><b>Fresno Area Hispanic Foundation CDFI</b></p>	<p>For small business in the Central Valley, including start-ups and those with weak credit history.</p>	<p>Nano-, micro-, and enterprise loans for working capital, equipment, and debt refinance, commercial real estate, business acquisitions, or tenant improvements as well as free advice, assistance, and other resources.</p>	<p>Loans up to \$50,000 with varying rates of interest and terms.</p>	<p>Visit <a href="https://fresnoahf.org">fresnoahf.org</a> for more information.</p>	<p>Visit <a href="https://fresnoahf.org/programs-services">fresnoahf.org/programs-services</a> for applications.</p>
<p><b>SBA Express Bridge Loan</b></p>	<p>Allows small businesses who currently have a relationship with an SBA Express Lender to access up to \$25,000 quickly.</p>	<p>These loans can provide support to small businesses to help overcome the temporary loss of revenue they are experiencing and can be a term loan or used to bridge the gap while applying for a direct SBA Economic Injury Disaster loan.</p>	<p>Loans up to \$25,000 with a fast turnaround. The loan will be repaid in full or in part by proceeds from the EIDL loan.</p>	<p>Learn more about the <a href="#">Express Bridge Loan Pilot Program</a></p>	<p>Visit <a href="#">SBA Express Bridge Loans</a> for qualifications.</p>
<p><b>SBA Debt Relief</b></p>	<p>SBA is providing debt relief to existing SBA loan borrowers during the COVID-19 pandemic.</p>	<p>Eligibility criteria for assistance to include all 7(a), 504, and Microloans approved up to September 27<sup>th</sup>, 2020 even if not fully disbursed.</p>	<p>For loans not on deferment, SBA will make monthly payments based on the next payment due on eligible loans for a total amount equivalent to no more than 6 months of installment payments. For loans currently on deferment, SBA will begin making monthly payments with the first payment due after the deferment period ends for a total amount equivalent to no more than 6 months of installment payments.</p>	<p>Learn more at <a href="https://SBA.gov/funding-programs/loans/coronavirus-relief-options/sba-debt-relief">SBA.gov/funding-programs/loans/coronavirus-relief-options/sba-debt-relief</a></p>	<p>Review your eligibility at <a href="https://SBA.gov/sba-debt-relief">SBA.gov/sba-debt-relief</a></p>

Follow updated policy changes here:

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**CITY**

Office of the Mayor  
[Fresno.gov/coronavirus](https://www.fresno.gov/coronavirus)

Exempt and Non-Exempt Businesses  
[Coronavirus/exempt-non-exempt-businesses](https://www.fresno.gov/coronavirus/exempt-non-exempt-businesses)

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**COUNTY**

Fresno County Board of Supervisors  
[Co.fresno.ca.us](https://www.co.fresno.ca.us)

Fresno County Dept. of Public Health  
[Public-health/covid19](https://www.fresno.gov/public-health/covid19)

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**STATE**

Office of the Governor  
[Gov.ca.gov](https://www.gov.ca.gov)

California Dept. of Public Health  
[CDPH.ca.gov/coronavirus](https://www.cdph.ca.gov/coronavirus)

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**FEDERAL**

Office of the President  
[Coronavirus.gov](https://www.coronavirus.gov)

Health and Human Services  
[HHS.gov](https://www.hhs.gov)

Federal Emergency Management Agency  
[FEMA.gov/coronavirus](https://www.fema.gov/coronavirus)

U.S. Department of Agriculture  
[USDA.gov/coronavirus](https://www.usda.gov/coronavirus)



## Your Emergency Response to COVID-19:

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### Health and Wellness

- Practice and post hygiene measures
- Access health information as necessary
- Consider emotional wellness
- Contain sickness when it occurs

### Business Assistance

- Consider government assistance including:
- Business consulting and loan guarantees
- Loans and loan guarantees
- Layoff aversion
- Post-layoff transition
- City services

### Business Resilience

- Get organized
- Engage:
  - Employees
  - Customers
  - Landlord
  - Lender(s)
  - Suppliers & Contractors

- Access employee benefits

### Stay Informed

- City
- County
- State
- Federal

# City of Fresno Mayor's Office of Economic Development

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#ONEFRESNO