



# 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: April 7, 2020*



*Stay well. Stay informed. Stay resilient.*

*“As we navigate these uncharted waters, the City of Fresno remains committed to assisting our businesses in any way we can as we work together to protect the physical and financial health of our community.”*

*– Mayor Lee Brand*

**01**

**Stay well.**

**02**

**Stay informed.**

**03**

**Stay resilient.**

**04** Information for your business.

**07** Resources for impacted workers.

**09** Resources for impacted businesses.

**12** Policy sources.

**13** 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)

Clinica Sierra Vista  
[Clinicas ierravista.org/coronavirus](https://Clinicas ierravista.org/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)

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

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



# For your business.

## Fresno Business and Community Information

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Fresno Regional Workforce  
Development Board  
Rapid Response Services  
[FresnoBSC.com](http://FresnoBSC.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/covid-19](https://fmbcc.com/covid-19)

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)

U.S. Small Business Administration en  
español

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

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

[Consumerfinance.gov/proteja-sus-  
finanzas](https://www.consumerfinance.gov/proteja-sus-finanzas)

U.S. Chamber of Commerce

[USchamber.com/coronavirus/espanol](https://www.uschamber.com/coronavirus/espanol)

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

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

# Impacted workers.

| PROGRAM                                       | WHEN   | BENEFITS   | AMOUNTS  | MORE INFO  | HOW TO FILE  |
|---|--|--|--|--|--|
| <b>Emergency Paid Sick Leave (EPSLA)</b>      | One part of the Families First Coronavirus Response Act (FFCRA). EPSLA applies if the employee is unable to work or telework because of a medical quarantine or because they are experiencing COVID-19 symptoms and are seeking a medical diagnosis. Also applies if the employee is caring for someone subject to a government-ordered quarantine or a health care provider's recommendation to self-quarantine or if the employee is caring for a child whose school or place of care has been closed due to COVID-19. | Provides up to two weeks (80 hours) paid leave. Applies to companies with less than 500 employees; employers with less than 50 employees may request an exemption. Job retention is guaranteed.  | Paid at two-thirds of the employee's regular rate of pay if the employee is caring for someone else (family-care) or the full amount if the employee is sick (self-care). Amount caps at \$200/day (family-care) or \$511/day (self-care); \$2,000 (family-care) or \$5,110 (self-care) total. | Learn more about your eligibility for <a href="#">Paid Sick Leave and Family &amp; Medical Leave under FFCRA</a> | Ask your employer for the EPSLA request form. The initial request should be writing and supporting medical documentation may be requested. |
| <b>Emergency Family Medical Leave (EFMLA)</b> | Second part of the FFCRA. Applies if an employee is unable to work or telework because of a need to care for a child (under 18 years of age) whose school or child care provider is closed or unavailable for reasons related to COVID-19.   | After EPSL is used, provides up 10 additional weeks of paid family and medical leave. Applies to companies with less than 500 employees; employers with less than 50 employees may request an exemption. Employees must be employed for more than 30 days to qualify. Job retention is guaranteed. | Paid at two-thirds of the employee's regular rate of pay. The first two workweeks of leave under EFMLA are unpaid but can be covered by EPSLA. Benefits cap at \$200/day or \$10,000 total.  | Learn more about your eligibility for <a href="#">Paid Sick Leave and Family &amp; Medical Leave under FFCRA</a> | Ask your employer for the EFMLA request form. The initial request should be writing and supporting medical documentation may be requested. |
| <b>Disability Insurance</b>                   | Short-term disability insurance covers coronavirus-related illnesses if you can't work due to a medical reason that has been verified by a doctor or a medical self-quarantine related to coronavirus (certified by a medical professional). A "social" quarantine like a Shelter in Place order does not qualify.   | 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 percent of wages (depending on income); ranges from \$50-\$1,300 a week for up to 52 weeks   | Learn more about your eligibility for <a href="#">Disability Insurance</a>                                       | <a href="#">File a Disability Insurance claim</a>  |

# Impacted workers.

| PROGRAM  | WHEN  | BENEFITS  | AMOUNTS  | MORE INFO   | HOW TO FILE   |
|--|---|---|--|---|---|
| <b>Paid Family Leave</b>                           | 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)   | 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          | Approximately 60-70 percent of wages (depending on income); ranges from \$50-\$1,300 a week for up to 6 weeks  | Learn more about your eligibility for <a href="#">Paid Family Leave</a>   | <a href="#">File a Paid Family Leave claim</a>                                    |
| <b>Unemployment Insurance</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  | Ranges from \$40-\$450 per week for up to 26 weeks   | Learn more about your eligibility for <a href="#">Unemployment Insurance</a>  | <a href="#">File an Unemployment Insurance claim</a>                              |
| <b>Paid Sick Leave</b>                             | If you or a family member are sick or for preventative care when civil authorities recommend quarantine                                       | The leave you have accumulated or that your employer has provided to you under the Paid Sick Leave law  | Paid to you at your regular rate of pay or an average based on the past 90 days  | Learn more about your eligibility for <a href="#">Paid Sick Leave</a>   | If accrued sick leave is denied, <a href="#">File a Wage claim</a>                |
| <b>Fresno County Department of Public Services</b> | If you are experiencing economic hardship and are in need of assistance to obtain essential services such as healthcare and financial support | 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 | The Department provides temporary financial assistance and employment services, free and low-cost health care insurance for families, food benefits for families and individuals, etc. | Contact Fresno County Department of Public Social Services at <a href="#">Fresno County DPSS</a> for more information | Apply for benefits online at <a href="http://Co.fresno.ca.us">Co.fresno.ca.us</a> |

**Source:** CA Labor & Workforce Development Agency [EDD.ca.gov/disability](http://EDD.ca.gov/disability).

*The City of Fresno makes no claims, promises, or guarantees about the completeness, accuracy, content or quality of information above. Check with the program provider for the latest information.*

# Impacted businesses.

| PROGRAM  | WHEN   | USES   | TERMS  | MORE INFO   | HOW TO APPLY  |
|--|--|--|--|---|---|
| <b>Save Our Small Businesses</b>                     | Available to for-profit businesses operating in the City of Fresno limits with a valid Business Tax Certificate since Feb.15 2019  | To be applied as working capital.  | Companies with 1-5 employees receive \$5,000; 6-25 employees receive \$10,000 at 0% interest. Payments start 60 days after Emergency Orders are lifted with no pre-payment penalties. The loan is forgivable after 1 year if still in business w/same number of employees and no payment defaults. | Learn more about your eligibility for the <a href="#">Save Our Small Businesses Loan to Grant Program</a>   | Visit <a href="#">Access Plus Capital</a>             |
| <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 who 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.                                     | Learn more about your eligibility for the Revolving Loan Fund at <a href="#">CenCal Finance</a> . Find more <a href="#">CenCal financing options for small businesses</a> . | Visit <a href="#">CenCal Finance</a>                  |
| <b>COVID-19 Economic Injury 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 or 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.  | Learn more about your eligibility for <a href="#">SBA Disaster Assistance</a>   | File an <a href="#">SBA Disaster Loan application</a> |

# Impacted businesses.

| PROGRAM  | WHEN   | USES   | TERMS   | MORE INFO   | HOW TO APPLY   |
|--|--|--|---|---|--|
| <b>Paycheck Protection Program (PPP)</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. | Payroll and related benefits; interest on mortgage payments or other debts, rents and utilities.   | 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.   | Learn more about your eligibility at <a href="#">SBA PPP</a>      | Use <a href="#">this form</a> to file with an eligible lender. Find <a href="#">SBA-approved lenders</a> here.   |
| <b>Employee Retention Tax Credits</b>                  | 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.              | 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 of the tax credit. Applies to wages paid after March 12, 2020 and before January 1, 2021. | 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. | Learn more at the <a href="#">U.S. Chamber of Commerce</a>        | Visit the <a href="#">Internal Revenue Service FAQ</a> on the new tax credit   |
| <b>CA iBank Disaster Relief Loan Guarantee Program</b> | 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.   | Provides loan guarantees and direct loans for small businesses as well as technical assistance and financial literacy training.  | 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.  | Learn more about your eligibility at <a href="#">lbank.ca.gov</a> | Visit <a href="#">lbank.ca.gov</a> . For JumpStart and other small business loans for Fresno-based businesses, contact the <a href="#">Valley Small Business Development Corporation</a> . |

# Impacted businesses.

| PROGRAM                    | WHEN   | USES   | TERMS  | MORE INFO  | HOW TO APPLY  |
|----------------------------|--|--|--|--|---|
| <b>Access Plus Capital</b> | For small businesses in Central California, including startups and those with weak credit histories. | 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. | 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. | Visit <a href="https://www.accesspluscapital.com">AccessPlusCapital.com</a> for additional information | Visit <a href="https://www.accesspluscapital.com">AccessPlusCapital.com</a> |

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## Follow updated policy changes here:

|         |  |  |
|---------|--|--|
| CITY    | Office of the Mayor<br><a href="https://www.fresno.gov/coronavirus">Fresno.gov/coronavirus</a>             | Exempt and Non-Exempt Businesses<br><a href="https://www.fresno.gov/coronavirus/exempt-non-exempt-businesses">Coronavirus/exempt-non-exempt-businesses</a> |
| COUNTY  | Fresno County Board of Supervisors<br><a href="https://www.co.fresno.ca.us">Co.fresno.ca.us</a>            | Fresno County Dept. of Public Health<br><a href="https://www.fresnocounty.ca.gov/public-health/covid19">Public-health/covid19</a>                          |
| STATE   | Office of the Governor<br><a href="https://www.gov.ca.gov">Gov.ca.gov</a>                                  | California Dept. of Public Health<br><a href="https://www.cdph.ca.gov/coronavirus">CDPH.ca.gov/coronavirus</a>   |
| FEDERAL | Office of the President<br><a href="https://www.coronavirus.gov">Coronavirus.gov</a>                       | Health and Human Services<br><a href="https://www.hhs.gov">HHS.gov</a>   |
|         | Federal Emergency Management Agency<br><a href="https://www.fema.gov/coronavirus">FEMA.gov/coronavirus</a> | U.S. Department of Agriculture<br><a href="https://www.usda.gov/coronavirus">USDA.gov/coronavirus</a>  |

## 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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**#FRESNOSTRONG**