



STAY WELL.

BUSINESS RESILIENCE TOOLKIT

Stay well. Stay informed. Stay resilient.

You • Your Business • Your Employees

City of Fresno • Mayor's Office of Economic Development

Last Updated: March 25, 2020



“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

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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

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

Clinica Sierra Vista
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

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

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)

Fresno Employer and Employee Information

Fresno Regional Workforce
Development Board
Rapid Response Services
FresnoBSC.com
HOTLINE 559 490 7147

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

Fresno County EDC
Business Response Hotline
FresnoEDC.com/covid19
HOTLINE 559-476-2509

City of Fresno One Call Center
Fresno.gov/3-1-1
DIAL 3-1-1

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

City of Fresno Emergency
Preparedness
[Emergency.Preparedness](#)

Fresno Business Associations

Fresno Chamber of Commerce
Fresnochamber.com/coronavirus

Fresno Metro Black Chamber of
Commerce
FMBCC.com/covid-19

The Fresno Center
Services for the Hmong Community
Fresnocenter.com

Fresno Area Hispanic Foundation
FresnoAHF.org

Fresno Downtown Partnership
Downtownfresno.org/covid-19

Central California Hispanic Chamber
of Commerce
CCHCC.biz/covid-19-ready

Impacted workers.

PROGRAM	WHY	WHAT	BENEFITS	MORE INFO	HOW TO FILE
Disability Insurance	If you're unable to work due to medical quarantine or 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 percent of wages (depending on income); ranges from \$50-\$1,300 a week for up to 52 weeks	Learn more about your eligibility for Disability Insurance	File a Disability Insurance claim
Paid Family Leave	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 Paid Family Leave	File a Paid Family Leave claim
Unemployment Insurance	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 Unemployment Insurance	File an Unemployment Insurance claim
Paid Sick Leave	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 Paid Sick Leave	If accrued sick leave is denied, File a Wage claim
Workers Compensation	If you are unable to do your usual job because you were exposed to and contracted COVID-19 during the regular course of your work, you may be eligible for workers' compensation benefits.	Temporary disability (TD) payments, which begin when your doctor says you can't do your usual work for more than three days or you are hospitalized overnight. You may be entitled to TD for up to 104 weeks. TD stops 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.	TD generally pays two-thirds of your gross wages while you are recovering from a work-related illness or injury, up to maximum weekly amount set by law. You are entitled to medical treatment and additional payments if a doctor determines you suffered a permanent disability because of the illness.	Learn more about your eligibility for Workers Compensation benefits	File a Workers Compensation claim

Source: CA Labor & Workforce Development Agency [EDD.ca.gov/disability](https://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 workers.

PROGRAM	WHY	WHAT	BENEFITS	MORE INFO	HOW TO FILE
Fresno County Department of Public Services	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 Fresno County DPSS for more information	Apply for benefits online at Co.fresno.ca.us

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Impacted businesses.

PROGRAM	WHY	WHAT	BENEFITS	MORE INFO	HOW TO FILE
SBA Disaster Assistance	If you are in need of economic support to help overcome the temporary loss of revenue.	Low interest disaster loans to help businesses recover from declared disasters.	SBA's Economic Injury Disaster Loans offer up to \$2 million in assistance. The interest rate is 3.75% for small businesses. Term up to 30 years.	Learn more about your eligibility for SBA Disaster Assistance	File an SBA Disaster Loan application
CA iBank Jumpstart Loan Program	If you are a low-to-moderate income (LMI) business owner or operate a business in a LMI community.	Provides microloans, technical assistance and financial literacy training.	Loan amounts range from \$500 to \$10,000. Term up to 5-years, fully amortized.	Visit lbank.ca.gov for more information	Visit lbank.ca.gov
CA iBank Disaster Relief Loan Guarantee Program	If your business is experiencing capital access barriers in light of a declared disaster.	Provides loan guarantees and direct loans for small businesses	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.	Visit lbank.ca.gov for more information	Visit vsbdc.com/small-business-loan-programs/
Access Plus Capital	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 AccessPlusCapital.com for additional information	Visit AccessPlusCapital.com
City of Fresno Revolving Loan Fund	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.	Visit CenCal Finance for more information.	Visit CenCal Finance

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Follow updated policy changes here:

CITY	Office of the Mayor Fresno.gov/coronavirus	Exempt and Non-Exempt Businesses Coronavirus/exempt-non-exempt-businesses	
COUNTY	Fresno County Board of Supervisors Co.fresno.ca.us	Fresno County Dept. of Public Health Departments/public-health	
STATE	Office of the Governor Gov.ca.gov	California Dept. of Public Health CDPH.ca.gov	
FEDERAL	Office of the President Whitehouse.gov	Health and Human Services HHS.gov	Federal Emergency Management Agency FEMA.gov

Your Emergency Response to COVID-19:

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

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#FRESNOSTRONG