BUSINESS RESILIENCE TOOLKIT


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

01 Stay well.
02 Stay informed.
03 Stay resilient.

04 Information for your business.
06 Resources for impacted workers.
08 Resources for impacted businesses.
09 Policy changes.
10 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 curtailling travel to reduce the chance of infection.

Contain illness should it occur.

Detailed guidelines available at 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

Clinica Sierra Vista
Clinicasierravista.org/coronavirus

Fresno County Dept. of Public Health
Public-Health

California Dept. of Public Health
CDPH.ca.gov

U.S. Centers for Disease Control
CDC.gov

World Health Organization
WHO.in

Emotional Wellness Information

Addressing Loneliness During Social Distancing
AHIP.org

Combat Stigma and Discrimination
CDC.gov

Consumer Cost-Sharing
Waived for Testing of COVID-19
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

<table>
<thead>
<tr>
<th>Organization</th>
<th>Website</th>
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<tbody>
<tr>
<td>U.S. Dept. of Labor</td>
<td>DOL.gov</td>
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<tr>
<td>California Dept. of Labor</td>
<td>Labor.ca.gov</td>
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<tr>
<td>California Labor Commissioner’s Office</td>
<td>DIR.ca.gov</td>
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<tr>
<td>CDC Emergency Planning</td>
<td>CDC.gov</td>
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<tr>
<td>California Dept. of Insurance</td>
<td>Insurance.ca.gov</td>
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<tr>
<td>U.S. Small Business Administration</td>
<td>SBA.gov</td>
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<tr>
<td>Governor’s Office of Business and Economic Development</td>
<td>Business.ca.gov/coronavirus</td>
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<tr>
<td>Internal Revenue Service</td>
<td>IRS.gov/coronavirus</td>
</tr>
<tr>
<td>U.S. Dept. of Labor Occupational Safety and Health Administration</td>
<td>OSHAgov/COVID-19 Guidance</td>
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Fresno Employer and Employee Information

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

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

**FresNoGo**
City services; report price gouging
DownloadFresGO

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

**United Way Fresno and Madera Counties**
Fresno211
DIAL 2-1-1

**City of Fresno Emergency Preparedness**
Emergency.Preparedness

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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.

<table>
<thead>
<tr>
<th>PROGRAM</th>
<th>WHY</th>
<th>WHAT</th>
<th>BENEFITS</th>
<th>MORE INFO</th>
<th>HOW TO FILE</th>
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<tr>
<td>Disability Insurance</td>
<td>If you’re unable to work due to medical quarantine or related to COVID-19 (certified by a medical professional)</td>
<td>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</td>
<td>Approximately 60-70 percent of wages (depending on income); ranges from $50-$1,300 a week for up to 52 weeks</td>
<td>Learn more about your eligibility for Disability Insurance</td>
<td>File a Disability Insurance claim</td>
</tr>
<tr>
<td>Paid Family Leave</td>
<td>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)</td>
<td>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</td>
<td>Approximately 60-70 percent of wages (depending on income); ranges from $50-$1,300 a week for up to 6 weeks</td>
<td>Learn more about your eligibility for Paid Family Leave</td>
<td>File a Paid Family Leave claim</td>
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<tr>
<td>Unemployment Insurance</td>
<td>If you have lost your job or have had your hours reduced for reasons related to COVID-19</td>
<td>Partial wage replacement benefit payments to workers who lose their job or have their hours reduced, through no fault of their own</td>
<td>Ranges from $40-$450 per week for up to 26 weeks</td>
<td>Learn more about your eligibility for Unemployment Insurance</td>
<td>File an Unemployment Insurance claim</td>
</tr>
<tr>
<td>Paid Sick Leave</td>
<td>If you or a family member are sick or for preventative care when civil authorities recommend quarantine</td>
<td>The leave you have accumulated or that your employer has provided to you under the Paid Sick Leave law</td>
<td>Paid to you at your regular rate of pay or an average based on the past 90 days</td>
<td>Learn more about your eligibility for Paid Sick Leave</td>
<td>If accrued sick leave is denied, File a Wage claim</td>
</tr>
<tr>
<td>Workers Compensation</td>
<td>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</td>
<td>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>
<td>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.</td>
<td>Learn more about your eligibility for Workers Compensation benefits</td>
<td>File a Workers Compensation claim</td>
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*Source: CA Labor & Workforce Development Agency [EDD.ca.gov/disability](https://www.edd.ca.gov/disability).*

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<td>Fresno County Department of Public Services</td>
<td>If you are experiencing economic hardship and are in need of assistance to obtain essential services such as healthcare and financial support</td>
<td>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</td>
<td>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.</td>
<td>Contact Fresno County Department of Public Social Services at Fresno County DPSS for more information</td>
<td>Apply for benefits online at Co.fresno.ca.us</td>
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<td><strong>SBA Disaster Assistance</strong></td>
<td>If you are in need of economic support to help overcome the temporary loss of revenue.</td>
<td>Low interest disaster loans to help businesses recover from declared disasters.</td>
<td>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.</td>
<td>Learn more about your eligibility for SBA Disaster Assistance</td>
<td>File an <a href="https://www.disasterloan.sba.gov/">SBA Disaster Loan application</a></td>
</tr>
<tr>
<td><strong>CA iBank Jumpstart Loan Program</strong></td>
<td>If you are a low-to-moderate income (LMI) business owner or operate a business in a LMI community.</td>
<td>Provides microloans, technical assistance and financial literacy training.</td>
<td>Loan amounts range from $500 to $10,000. Term up to 5-years, fully amortized.</td>
<td>Visit <a href="https://iBank.ca.gov">iBank.ca.gov</a> for more information</td>
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</tr>
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<td><strong>CA iBank Disaster Relief Loan Guarantee Program</strong></td>
<td>If your business is experiencing capital access barriers in light of a declared disaster.</td>
<td>Provides loan guarantees and direct loans for small businesses</td>
<td>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.</td>
<td>Visit <a href="https://iBank.ca.gov">iBank.ca.gov</a> for more information</td>
<td>Visit <a href="https://www.sba.gov/loans-and-grants/loans">VSBD.com/small-business-loan-programs/</a></td>
</tr>
<tr>
<td><strong>Access Plus Capital</strong></td>
<td>For small businesses in Central California, including startups and those with weak credit histories.</td>
<td>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.</td>
<td>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.</td>
<td>Visit <a href="https://www.accesspluscapital.com">AccessPlusCapital.com</a> for additional information</td>
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<td><strong>City of Fresno Revolving Loan Fund</strong></td>
<td>Revolving Loans are made to businesses for the purposes of financing real estate, provide working capital and/or for the financing of equipment.</td>
<td>Loans are made to businesses who are unable to obtain traditional financing. Start-up businesses are considered on a case by case basis.</td>
<td>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.</td>
<td>Visit <a href="https://www.cencafl.com">CenCal Finance</a> for more information</td>
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Follow updated policy changes here:

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