



BUSINESS RESOURCE AND RESILIENCY GUIDE



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I. OVERVIEW

The City of Seal Beach is committed to the health and well-being of its robust and dynamic business community. Efforts are ongoing to monitor the COVID-19 pandemic while deploying economic development activities where possible to promote economic security and stability for Seal Beach businesses of all sizes. The Seal Beach Business Resource and Resiliency Plan brings together a number of comprehensive business resources and tools available through federal, state, and local levels for businesses and entrepreneurs impacted by COVID-19. These are unprecedented times in which the City of Seal Beach acknowledges the community partnerships with the Seal Beach Chamber of Commerce and the Orange County Small Business Development Center (OC-SBDC) are central to business and economic recovery.

The Seal Beach Business Resource and Resiliency Plan is summarized in four areas of focus:

- Summary of immediate actions undertaken by the City of Seal Beach;
- Description of Economic Development Actions currently in process;
- A comprehensive clearinghouse of business resources for employers and employees from the federal, state, and local government; and
- Essential business information and plans for phased reopening of non-essential businesses.

The Seal Beach Business Resource and Resiliency Plan
Prepared in partnership with:



II. LOCAL BUSINESS RELIEF EFFORTS

The City of Seal Beach is working closely with the Seal Beach Chamber of Commerce to determine the level of support, relief and stimulus work that needs to be undertaken. The City is maintaining an ongoing dialogue with industry partners, the development community, and the Orange County Small Business Development Center to identify actions to assist and support Seal Beach businesses, workers and residents. The City has launched a number of actions to support businesses affected by the COVID-19 pandemic:

Adopted temporary moratorium suspending residential and commercial evictions caused by COVID-19.

Implemented electronic plan check reviews, “virtual” building permit inspections, and “virtual” home occupation inspections.

Established a database of local restaurants and essential services. (Seal Beach Restaurants Essential Businesses)

Enhanced communication and information via the City’s website. (www.sealbeachca.gov)

Suspended street sweeping citations.

Suspended limitations on operation and delivery hours for essential activities.

III. ECONOMIC DEVELOPMENT ACTIONS

The City of Seal Beach in conjunction with the Seal Beach Chamber of Commerce and the Orange County Small Business Development Center (OC/SBDC) are committed to providing current and relevant business resources and information. For Seal Beach local businesses, identified below are additional business resources and tools.

SHOP LOCAL RESTAURANTS/ESSENTIAL BUSINESS LISTINGS

The following is a link to Seal Beach restaurants open for take-out and/or delivery and a list of essential Seal Beach businesses. These resources were created to share information about local restaurants with modified hours of operations and offering take-out services. Also listed are business hours for local grocery stores and pharmacies. These pages are periodically updated with new businesses and adjusted with hours of operations.



ESSENTIAL LOCAL STORES
OPEN FOR BUSINESS



LOCAL RESTAURANTS
OPEN FOR TAKE-OUT

SMALL BUSINESS ASSISTANCE LOAN

The City is in the process of establishing a forgivable loan program to assist with the changing needs of Seal Beach small businesses recently impacted by COVID-19. Funded by CDBG-CV funds, this loan program is being established specifically for Seal Beach small businesses, especially those experiencing significant financial difficulty and being able to retain local jobs. For additional information, please visit www.sealbeachca.gov.

VIRTUAL BUILDING PERMIT PLAN CHECK AND INSPECTION SERVICES

The City's Community Development Department is currently offering greater flexibility and streamlining of building permit plan check reviews and also offering virtual building permit inspections. Virtual inspections are being offered for various types of inspections of occupied and certain enclosed spaces in order to maintain progress on the many active job sites still in process. For additional information, please access the City's Building & Safety webpage at <https://www.sealbeachca.gov/Departments/Community-Development/Building-Safety> or contact the Building & Safety Division at (562) 431-2527, x1323.

ONLINE BUSINESS AND EMPLOYEE RESOURCES



The City's Online Business and Employee Resources page summarizes the grant and loan program details along with other business resources for employers and employees. The Online Business and Employee Resources page is available at <https://www.sealbeachca.gov/Local-Government-Emergency-COVID-19-Update/Business-and-Employee-Resources>.

IV. BUSINESS RESOURCES AND TOOLS

On March 27, 2020, the U.S. President signed into law the Coronavirus Aid, Relief and Economic Security Act (**CARES Act**). A second stimulus package was approved on April 23, 2020. The stimulus packages are intended to fund a number of small business initiatives to address the unprecedented public health and economic crisis related to COVID-19. A comprehensive overview of programs funded through the CARES Act and other available business resources and tools is listed below.

FEDERAL

SBA COVID-19 Loan Assistance

[sba.gov/funding-programs/disaster-assistance](https://www.sba.gov/funding-programs/disaster-assistance)



U.S. Small Business
Administration

The U.S. Small Business Administration is offering designated states and territories low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19).

Through the CARES Act, a number of small business loans are available. Additional information is available at:

<https://www.sba.gov/funding-programs/loans/coronavirus-relief-options>

SBA Paycheck Protection Program (PPP)

[sba.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program-ppp](https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program-ppp)



U.S. Small Business
Administration

The Paycheck Protection Program, which will serve as an extension of the Small Business Administration (SBA) 7(a) loan program, allows financial institutions to provide federally-backed, forgivable loans to eligible businesses. This program was recently resumed on April 27, 2020.

- Businesses with less than 500 employees
- Maximum loan size is up to 2.5 times the average monthly payroll costs over the prior 12 months or up to \$10 million

Additional information is available at:

<https://www.sba.gov/funding-programs/loans/coronavirus-relief-options>

SBA Express Bridge Loan

[sba.gov/funding-programs/loans/coronavirus-relief-options/sba-express-bridge-loans](https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/sba-express-bridge-loans)



U.S. Small Business
Administration

The Express Bridge Loan (EBL) provides direct loan assistance to small businesses located in communities impacted by Presidentially-declared disasters and disasters declared by SBA under its own authority.

1. Express Bridge Loan (Up to \$25,000)
2. Max 7-year repayment

Families First Coronavirus Response Act

dol.gov/agencies/whd/pandemic/ffcra-employer-paid-leave



The Families First Coronavirus Response Act (FFCRA or Act) requires certain employers to provide their employees with paid sick leave or expanded family and medical leave for specified reasons related to COVID-19.

Federal Reserve

federalreserve.gov/newsevents/pressreleases/moneetary20200409a.htm



The actions the Federal Reserve took on Thursday, April 9, 2020 to support employers of all sizes and communities across the country is intended to:

- Enhance the Small Business Administration's Paycheck Protection Program (PPP) by supplying liquidity to participating financial institutions through term financing backed by PPP loans to small businesses;
- Establish \$600 billion in loans through the Main Street Lending Program. The Department of the Treasury, using funding from the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) will provide \$75 billion in equity to the facility;
- Expand the size and scope of the Primary and Secondary Market Corporate Credit Facilities (PMCCF and SMCCF) as well as the Term Asset-Backed Securities Loan Facility (TALF). These three programs will now support up to \$850 billion in credit backed by \$85 billion in credit protection provided by the Treasury; and
- Establish a Municipal Liquidity Facility that will offer up to \$500 billion in lending to states and municipalities. The Treasury will provide \$35 billion of credit protection to the Federal Reserve for the Municipal Liquidity Facility using funds appropriated by the CARES Act.

STATE OF CALIFORNIA

California Association for Local Economic Development (CALED)

caled.org/economic-development-resources-for-the-novel-coronavirus-and-covid-19/



As businesses and the local economy are hit hard by the virus and its effects, CALED has gathered federal, state, and local resources that provide guidance as well as examples of what communities are doing to help their local businesses.

1. BUSINESS RESOURCES
2. EMPLOYER AND EMPLOYEE RESOURCES
3. LOANS AND FINANCIAL ASSISTANCE
4. EXAMPLES OF LOCAL BUSINESS ASSISTANCE AND PROGRAMS

California Competes Tax Credit

business.ca.gov/california-competes-tax-credit/



The California Competes Tax Credit (CCTC) is an income tax credit available to businesses that want to locate in California or stay and grow in California.

1. The tentative amount of credits that can be allocated by GO-Biz is approximately \$180 million in each fiscal year 2018-19 through 2022-23.
2. The minimum tax credit amount a business can request is \$20,000.

Employment Development Department

edd.ca.gov/



The Employment Development Department (EDD) provides a variety of services to businesses, workers, and job seekers. The EDD administers several benefit programs including Unemployment Insurance (UI), Disability Insurance (DI), and Paid Family Leave (PFL) programs that provide financial stability to workers and their communities. Additional relevant resources can also be found at the Orange County One Stop Shop – see in the County section below.

Labor & Workforce Development Agency

labor.ca.gov/coronavirus2019/



In the face of the COVID-19, the Labor & Workforce Development Agency (LWDA) wants to keep workers, employers, co-workers, and families safe. The WDA has provides information for the following items:

1. PAID SICK LEAVE
2. UNEMPLOYMENT AND DISABILITY INSURANCE
3. PAID FAMILY LEAVE
4. WORKPLACE HEALTH AND SAFETY GUIDANCE
5. EMPLOYER ASSISTANCE

COUNTY OF ORANGE

OC One Stop Centers
oconestop.com/



The OC One-Stop Centers oversee Orange County's workforce development activities and establish programs in response to the workforce needs of Orange County, including labor market information, employment and training services, and business assistance. Central to the OC One Stop Center's ability to provide services is the network of One-Stop Career Centers, Satellite Centers and youth employment and training programs located throughout the County.

1. JOB TRAINING
2. EMPLOYMENT RESOURCES

Orange County Community Services
occommunityservices.org/



Effective March 30, 2020, Orange County Community Services has implemented a call center to meet the needs of businesses impacted by the novel coronavirus (COVID-19) pandemic

OC Small Business Development Center
orangecountysbdc.org/



SBDC seminars are offered throughout the year at no or minimal cost across Orange County. Seminar topics include: funding, target marketing, lease negotiation, market research, business planning, financial management, trade and more.

1. WORKSHOPS
2. BUSINESS COUNSELING
3. FUNDING
4. MANAGEMENT
5. MARKETING

SCORE
orangecounty.score.org/



Orange County SCORE offers FREE business mentoring, low-cost or no-cost business training, and numerous templates and tools to help you start or grow a business.

1. MENTORSHIP
2. BUSINESS COUNSELING

California Capital Access Program (CalCAP) for Small Business
treasurer.ca.gov/cpcf/calcap/sb/index.asp

The California Capital Access Program for Small Business encourages banks and other financial institutions to make loans to small businesses that have difficulty obtaining financing. If you own a small business and need a loan, you may receive more favorable loan terms from a lender if your loan is enrolled in the CalCAP Loan Loss Reserve Program. This program helps communities by providing financing to businesses that create jobs and improve the economy.

CITY OF SEAL BEACH

Small Business Assistance Loan



The City's Small Business Assistance Loan is in the process of being established with the intent to assist with the changing needs of small and mid-sized businesses impacted by COVID-19. The City's SBA Loan program is designed to assist small businesses, especially those who have difficulty meeting the terms of traditional lenders to retain local jobs. For further information, please visit: www.sealbeachca.gov.

Seal Beach Shop Local Initiative



Seal Beach-Local is an initiative designed to promote and support local businesses and keep needed tax dollars in the community. Stay tuned for additional information as we explore options and opportunities to help our Seal Beach businesses and economy.

NONPROFIT

James Beard Foundation
jamesbeard.org/blog/relief-fund?utm_source=social&utm_medium=instagram&utm_campaign=2020-03-19



The James Beard Foundation recognizes the dire situation the food and beverage community is in due to the COVID-19 pandemic.

For the JBF Relief Fund, please [add your information here](#).

V. EMPLOYER RESOURCES

The following pages contain information for employer and employee resources, virtual business development opportunities, financial assistance, workplace health and safety, and communications. City staff and the Seal Beach Chamber will continue to add new and updated information to this plan, as it becomes available.

Reduced Work Hours

edd.ca.gov/unemployment/Work_Sharing_Program.htm



Employers experiencing a slowdown in their businesses or services as a result of COVID-19's impact on the economy may apply for the Unemployment Insurance Work Sharing Program.

Tax Assistance Program



Employers experiencing a hardship as a result of coronavirus may request up to a 60-day extension of time from the EDD to file their state payroll reports and/or deposit state payroll taxes without penalty or interest.

Those needing tax assistance can call:

- Toll-free from the U.S. or Canada: (888) 745-3886
- Hearing impaired (TTY): (800) 547-9565
- Outside the U.S. or Canada: (916) 464-3502

Rapid Response Program

edd.ca.gov/pdf_pub_ctr/de8714rrb.pdf



Rapid Response is a proactive, business-focused program designed to assist companies facing potential layoffs or plant closures. Rapid Response teams provide early intervention assistance to help avert potential layoffs, and immediate on-site services to assist workers facing job losses. Rapid Response services are tailored to each company based on the needs of the affected employees. These services are carried out by state and local workforce development agencies in partnership with the America's Job Center of California network.

VI. EMPLOYEE RESOURCES

Paid Sick Leave

dir.ca.gov/dlse/paid_sick_leave.htm



An employee who, on or after July 1, 2015, works in California for 30 or more days within a year from the beginning of employment, is entitled to Paid Sick Leave (PSL).

Disability Insurance (DI)

edd.ca.gov/about_edd/coronavirus-2019.htm



Employees unable to work due to having or being exposed to COVID-19 (certified by a medical professional), you can [file a Disability Insurance \(DI\) claim](#). DI provides 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. Benefit amounts are approximately 60-70 percent of wages (depending on income) and range from \$50-\$1,300 a week.

The [Governor's Executive Order](#) waives the one-week unpaid waiting period, so you can collect DI 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.

For guidance on the disease, visit the [California Department of Public Health website](#).

Paid Family Leave (PFL)

edd.ca.gov/about_edd/coronavirus-2019.htm



Employees unable to work because you are caring for an ill or quarantined family member with COVID-19 (certified by a medical professional), you can [file a Paid Family Leave \(PFL\) claim](#). PFL provides 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 or to bond with a new child. Benefit amounts are approximately 60-70 percent of wages (depending on income) and range from \$50-\$1,300 a week. If you are eligible, the EDD processes and issues payments within a few weeks of receiving a claim.

School Closures

If your child's school is closed, and you have to miss work to be there for them, you may be eligible for Unemployment Insurance benefits. Eligibility considerations include if you have no other care options and if you are unable to continue working your normal hours remotely. [File an Unemployment Insurance claim](#) and our EDD representatives will decide if you are eligible.



If your employer has reduced your hours or shut down operations due to COVID- 19, you can [file an Unemployment Insurance \(UI\) claim](#). 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 are eligible, benefits can range up to \$600 per week.



If you are self-employed, you may have benefits available from EDD employment insurance programs that you or your employer may have paid into over the past 5 to 18 months. You may have contributions from a prior job, or you could have been misclassified as an independent contractor instead of an employee. Apply for the benefit program that best fits your situation. Visit [Self- Employed/Independent Contractor](#) to learn more.

VII. REQUESTING RELIEF AND EXTENSIONS FOR FILING RETURNS

CALIFORNIA DEPARTMENT OF TAX AND ADMINISTRATION

cdtfa.ca.gov/services/covid19.htm#Relief



STATE OF CALIFORNIA
Franchise Tax Board

On March 12, 2020, Governor Newsom issued an [Executive Order](#) in response to the COVID-19 State of Emergency. According to this Executive Order the [CDTFA](#) has the authority to assist individuals and businesses impacted by complying with a state or local public health official's imposition or recommendation of social distancing measures related to COVID-19.

This assistance includes granting extensions for:

- Filing returns and making payments, and
- Relief from interest and penalties.

STATE OF CALIFORNIA FRANCHISE TAX BOARD

ftb.ca.gov/about-ftb/newsroom/covid-19/extensions-to-file-pay.html



CDTFA
CALIFORNIA DEPARTMENT OF
TAX AND FEE ADMINISTRATION

The [Franchise Tax Board](#) is supporting California individuals and businesses affected by COVID-19 so they can focus on their health and wellbeing. If you are a taxpayer affected by the COVID-19 pandemic, review these resources for more information.

Check back for updates on COVID-19 and California income taxes

- [COVID-19 FAQs](#)
- [Extension to file and pay](#)

VIII. WORKPLACE GUIDELINES FOR COVID-19

OCCUPATIONAL SAFETY AND
HEALTH ADMINISTRATION (OSHA)

dir.ca.gov/dosh/coronavirus/General-Industry.html



[Cal/OSHA's](#) regulations require protection for workers exposed to airborne infectious diseases such as the 2019 novel coronavirus disease (COVID-19), first identified in Wuhan City, China in December 2019. This interim guidance provides employers and workers with information for preventing exposure to the coronavirus (SARS-CoV-2), the virus that causes COVID-19.

[Guidance on Preparing Workplaces for COVID-19](#)

CENTERS FOR DISEASE CONTROL
AND PREVENTION (CDC)

cdc.gov/coronavirus/2019-nCoV/index.html



The interim guidance is based on what is currently known [about the coronavirus disease 2019 \(COVID-19\)](#). COVID-19 is a respiratory illness that can spread from person to person. The outbreak first started in China, but the virus continues to spread internationally and in [the United States](#). The Centers for Disease Control and Prevention (CDC) will update this interim guidance as additional information becomes available. Businesses and employers can prevent and [slow the spread of COVID-19](#). Employers should plan to respond in a flexible way to varying levels of disease transmission in the community and be prepared to refine their business response plans as needed.

ORANGE COUNTY HEALTH
CARE AGENCY

ochealthinfo.com/phs



The Orange County Health Care Agency website provides a number of resources specific to the impacts of COVID-19 including testing center locations, case counts, mental health support services, preparedness and planning resources for businesses and residences, and various associated topics.

IX. ESSENTIAL BUSINESSES AND REOPENING PLANS

On March 4, 2020, Governor Newsome proclaimed a State of Emergency for the State of California as a result of the threat of COVID-19. On March 19, 2020, the Governor signed Executive Order N-33-20, initiating a stay at home order with exception to essential businesses. This Order identified 16 critical infrastructure sectors allowed to maintain work operations. The City of Seal Beach previously declared a local emergency on March 13, 2020 but has primarily relied upon the Governor's Stay-at-Home Order with regard to defining essential businesses, deciding upon any modifications to the Order, as well as identifying a roadmap to recovery and allowing businesses to reopen.

On April 28, 2020, Governor Newsome provided California's Pandemic Resiliency Roadmap, representing four stages that ultimately lead to the conclusion of the Stay-at-Home order. He subsequently announced on May 4, 2020 that certain Phase 2 businesses will be able to reopen on May 7th. Additional openings of businesses are expected in the coming weeks, though it may take several weeks, if not months for all businesses to be able to completely reopen without restrictions.

For the most current information regarding the reopening of Seal Beach businesses, please visit the State's COVID-19 website at covid19.ca.gov or the City of Seal Beach website at sealbeachca.gov.

X. CONCLUSION

The City of Seal Beach continues to work diligently with our community partners at the federal, state, and local levels to deliver the most current information to the City's business community affected by COVID-19. Additional information and guidelines specific to small business resources under the CARES Act are expected to be provided in the coming weeks. The City of Seal Beach and the Seal Beach Chamber of Commerce will continue to update information as it becomes available.

XI. CONTACTS

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