

## **Attachment No. 3**

### **Summary of Summary of Pending Federal Stimulus Bill**

CC - (1) Consideration Discussion of Various Tax and Utility Fee Waivers, Reductions and Delayed Payments for Culver City Businesses Economically Impacted by the 2019 Novel Coronavirus (COVID-19), and the Temporary Repurposing of City Streets during the COVID-19 Emergency,; and (2) FOUR-FIFTHS VOTE REQUIREMENT: Approval of Budget Amendments Related to Those Waivers and Reductions that are Granted; and (3) Provide Direction to the City Manager as Deemed Appropriate.

### **RESOURCES FOR CULVER CITY BUSINESSES**

#### **Coronavirus Updates from the City**

The City provides up-to-dates in the City's [wehg5t5t5bgttb](#)site. We encourage businesses to subscribe the City website to receive daily updates.

### **UPDATES ON FEDERAL STIMULUS BILLS**

#### **Summary of Congressional Stimulus Bills**

##### **Bill 1 (3/14/2020)**

- Free coronavirus testing for everyone who needs a test, including the uninsured.
- Paid emergency leave with two weeks of paid sick leave and up to three months of paid family and medical leave.
- Expand federal funding for Medicaid (to support our local, state, tribal and territorial governments and health systems, so that they have the resources necessary to combat this crisis).
- The bill has an exemption for businesses with 500 employees or more.

##### **Bill 2 (3/18/2020)**

- Bolstered unemployment insurance
- Guarantees free diagnostic testing for COVID19
- Provides 10 days of paid sick leave for companies with 500 emp or less. It also allowed businesses with fewer than 50 people to request a waiver from the requirement.

##### **Bill 3 – currently being negotiated by Congress**

- help with small businesses, major industries and families, including direct cash payments, loans to hard hit industries (airlines), low cost loans to struggling businesses

## **SMALL BUSINESS ADMINISTRATION (SBA)**

### **Economic Injury Disaster Loans**

SBA's Economic Injury Disaster Loans offer up to \$2 million in assistance for each affected small business. These loans can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing.

- These loans may be used to pay fixed debts, payroll, accounts payable and other bills that can't be paid because of the disaster's impact. The interest rate is 3.75% for small businesses. The interest rate for non-profits is 2.75%.
- SBA offers loans with long-term repayments in order to keep payments affordable, up to a maximum of 30 years. Terms are determined on a case-by-case basis, based upon each borrower's ability to repay.

We urging everyone to get the word out that the business owners should apply right away. They can apply [online](#) or via phone (1-800-659-2955).

## **CALIFORNIA EMPLOYMENT AND DEVELOPMENT DEPARTMENT (EDD)**

### **RAPID RESPONSE TEAM – PERMANENT CLOSURES/ LAYOFFS**

If your business is facing potential layoffs, you can get help through the [Rapid Response program](#). The Rapid response teams can meet with you to discuss your needs, help avoid layoffs where possible, and support your workers through the process. Services can include upgrades to current worker skills, customized training, help with filing unemployment insurance claims and information about education and training opportunities.

West Los Angeles America's Job Center of California

Phone: 310-309-6000

Grant Smith: [gsmith@jvs-socal.org](mailto:gsmith@jvs-socal.org)

Walk-ins not available, by appointment only

5446 Sepulveda Blvd. Culver City, CA 90230

Los Angeles County Economic Development Corporation

[laedc.org/coronavirus](http://laedc.org/coronavirus)

By email only: [covid19response@laedc.org](mailto:covid19response@laedc.org)

### **FOR WORKERS**

Sick or Quarantined – Need to have or have been exposed to COVID19, employee can file for a disability insurance claim. The Governor's EO waives one week paid waiting period, so employee can collect DI benefits for the first week they are out of work.

### **Caregiving**

If someone is unable to work because they are caring for an ill or quarantined member with COVID19, caregiver can file for Paid Family Leave (PFL). PFL provides up to 6 weeks of benefit payments to eligible works who have full or partial loss of wages because they need time off work to care for ill family member. Benefit amounts are approximately 60-70 percent of wages, depending on income, and range from \$50-\$1,300

### **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.

### **Reduced Work Hours**

If your employer has reduced your hours or shut down operations due to COVID-19, you can file an Unemployment Insurance (UI) claim. UI provides partial wage replacement benefit payments to workers who lose their job or have their hours reduced, through no fault of their own. Workers who are temporarily unemployed due to COVID-19 and expected to return to work with their employer within a few weeks are not required to actively seek work each week. However, they must remain able and available and ready to work during their unemployment for each week of benefits claimed and meet all other eligibility criteria. Eligible individuals can receive benefits that range from \$40-\$450 per week.

The Governor's Executive Order waives the one-week unpaid waiting period, so you can collect UI 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.

### **Self-Employed**

The available benefits are insurance programs. To be eligible, either you or an employer had to make contributions in the past 5 to 18 months. It is possible these contributions were made at a prior job, or if you were misclassified as an independent contractor instead of an employee. We encourage you to apply for the benefit program that is most appropriate for your situation. Visit [Self-Employed/Independent Contractor to learn more.](#)

## **FOR EMPLOYERS**

### **Workplace Health and Safety**

For information on protecting workers from COVID-19, refer to the [Cal/OSHA Guidance on Coronavirus](#). Businesses and employers can visit the [Centers for Disease Control and Prevention website for help with planning and responding to COVID-19](#).

### **Reduced Work Hours**

Employers experiencing a slowdown in their businesses or services as a result of the coronavirus impact on the economy may apply for the UI Work Sharing Program. This program allows employers to seek an alternative to layoffs — retaining their trained employees by reducing their hours and wages that can be partially offset with UI benefits. Workers of employers who are approved to participate in the Work Sharing Program receive the percentage of their weekly UI benefit amount based on the percentage of hours and wages reduced, not to exceed 60 percent.

Visit the [Work Sharing Program Website](#) to learn more about its benefits for employers and employees, and how to apply.

### **Tax Assistance**

Employers experiencing a hardship as a result of COVID-19 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. A written request for extension must be received within 60 days from the original delinquent date of the payment or return.

For questions, employers may call the EDD Taxpayer Assistance Center.

- Toll-free from the U.S. or Canada: 1-888-745-3886
- Hearing impaired (TTY): 1-800-547-9565
- Outside the U.S. or Canada: 1-916-464-3502

### **Additional Resources**

## Employment Resources

- [Labor and Workforce Development Agency – Resources for employers and workers including workers' compensation and paid sick leave.](#)
- [Labor Commissioner's Office FAQs – Employee leave options, compensation, and salary.](#)
- [Department of Fair Employment and Housing – Job protection and employment discrimination.](#)

## Health Resources

- [California Department of Public Health](#)
- [Centers for Disease Control and Prevention](#)
- [World Health Organization](#)