
RESOURCES FOR YOU, YOUR FAMILY, AND YOUR BUSINESS DURING CORONAVIRUS

SMALL BUSINESS:

There are several available resources for small businesses during the Coronavirus outbreak. Federally, look at the small business administration. The federal government has also mandated new paid sick leave and family and medical leave extensions. There are tax credits to support those businesses that are required to offer these new benefits. Read more about them [here](#).

If you are in the state of California and have had to reduce operations, but still want to keep your employees, look into the Work Sharing Program through the state of California [here](#).

Locally, Los Angeles has a variety of resources available for you to access, including an emergency economic relief package that is offering microloans. For the loans from the SBA and the local emergency act, some have repayment caveats so that you do not have to repay the loan if it was used for payroll or certain operations. Los Angeles also put a moratorium on commercial evictions. Read about the moratorium [here](#). Here is a great [list of resources](#) from the LA Economic Development Corporation and [one](#) from the Labor and Workforce Development Agency.

If you have any type of commercial insurance, look at your policy to see if you have business interruption coverage. Check your property policy, specifically, and reach out to your agent. Make sure to double check and read through the language in your policy. [Here is a great overview](#) of what might be available (thank you, Greenberg Glusker, for this update).

RESOURCES:

Federal and General:

[Small Business Administration](#)

[Tax credit info from Forbes](#) about the Act through the Federal Government to provide paid sick leave and Family and Medical Leave extensions and a [tax credit for self-employed individuals](#)

[Here is another great overview of the tax credit](#) information from law firm Faegre Drinker

[Business Interruption Insurance Coverage Overview](#) from Greenberg Glusker

State of California:

[California Employee Development Department](#) to see resources for small business, and specifically, their [Work Sharing Program](#) to keep your employees on payroll while reducing hours so they are paid unemployment through the state.

Local:

[Los Angeles Moratorium on Commercial Evictions](#)

Los Angeles [Economic Relief Package for Small Businesses](#) and details on the [loan program](#)

Los Angeles County Economic Development Corp [Full List of Resources](#)

Labor and Workforce Development Agency [Full List of Resources](#)

[SBA Map to find local business assistance](#)

[LA Small Business Development Center Resources](#)

[Santa Monica Website](#), including a hotline number to call for additional help

INDIVIDUALS:

It can be hard to focus on the financial aspect of your life given the potential health risks. However, handling the finances will take the stress off your shoulders so that you can focus entirely on staying safe, healthy, and productive during this unusual time.

The state of California has issued new disability and unemployment benefits for anyone impacted by the Coronavirus that works as an employee. Find all of the resources [here](#). If you are self-employed or an independent contractor, benefits may be available to you through the disability insurance program for self-employed workers in California. See information [here](#) and don't be afraid to self-advocate. There's no harm in reaching out to see if you still qualify! Also, here's a [list of funds](#) available for creatives and freelancers.

If you are having trouble paying your mortgage or rent, there is a moratorium on evictions and foreclosures. Check out information from CNBC [here](#), from Department of Housing [here](#) and another release from HUD [here](#), and from the State of California [here](#). If you have student loans, the US Department of Education is setting the interest rate to 0% for 60 days and allowing borrowers to suspend payments for at least two months. Learn more [here](#).

Finally, there are tax deadline extensions from both the [state of California](#) and [the IRS](#). IRA contribution deadline has now also been extended!

RESOURCES:

[File for disability or unemployment](#) through the state of California and information [here if self-employed](#)

Mortgage break info from [CNBC](#)

From HUD [here](#) and [here](#)

[Student loan suspension](#)

Tax deadline extension from the [State of CA](#)

The [IRS tax extension](#) and here is the [FAQ from the IRS](#) for the tax extension. IRA contributions, too!

[Santa Monica Website](#), including a hotline number to call for additional help

[Statewide Covid-19 Website](#) for California

[Emergency Funds](#) for Creatives and Freelancers

For resources for **freelance artists**, click [here](#)

For resources for **bartenders**, click [here](#)

For resources for **musicians**, click [here](#)

For resources for **tipped workers/service workers**, click [here](#)

FAMILIES IN NEED IN LA:

If you are in LA and are struggling to access food, pay rent, or need help ensuring you have health insurance, here is a list of resources that may be useful to you.

[Eviction Moratorium](#) (Note: still required to pay back rent after the end of the emergency) and here from [Curbed LA](#)

[Free meals for students](#) in LAUSD

[Safety nets](#) in CA still prioritized

[Healthcare](#) in CA and [special enrollment period](#) for Medi-Cal and CA health insurance

[Meals and nutrition for seniors](#) in Los Angeles

[Utility Bill Relief](#) for LA County