On Tuesday May 26th, Mayor Garcetti announced that all retail businesses may reopen for in-person shopping at 50% capacity. This does not include personal services such as hair salons, nail salons, and barbershops. Please see the Close Contact protocols for those industries. Additionally, this does not include dine-in services for restaurants at this time.

This document contains tools for the Los Angeles retail industry to plan for the safety of employees as it prepares to resume in-store operations during the COVID-19 pandemic.

This material has been developed in collaboration with a working group of industry representatives. It takes into account guidance from federal and state agencies as well as industry organizations. It is intended as supplemental information to businesses as they develop COVID-19 preparedness plans. It does not replace Los Angeles County Public Health guidelines or guidance from the state of California.

This document will continue to evolve to adapt to developments in the overall public health conditions of Los Angeles. The latest information can be found on Coronavirus.LACity.org/Business.
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  o Employee Health and Personal Hygiene
  o Facility Safety
  o Customer Expectations
  o Employee Support

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Preparing to Resume Operations

Retail

The questions below bring up common topics retail businesses may need to address to safely resume in-store operations. This is not an exhaustive list. Each business will need to adapt their plan to address their unique business circumstances and needs.

Physical distancing:
- Have you reconfigured store floor plans to help people stay 6 ft apart? Installed physical barriers when that is not possible (e.g., cashier)?
- Have you placed floor markers in queue areas to ensure queue spots are spaced 6 ft apart?
- Have you changed worker schedules to maximize physical distancing during start / end / break times?
- Do you have a plan to maximize physical distancing in break rooms, cafeterias, and around shared appliances (e.g., refrigerators, microwaves)?
- Have you created one-way paths through the store?

Cleaning and sanitizing:
- Have you deep-cleaned your store?
- Do you have enough cleaning supplies in inventory?
- Do you have a disinfection plan for high-traffic and touch areas (e.g., checkout, customer service)?

Employee health and personal hygiene:
- Do you have enough masks, gloves, and other PPE required for employees in inventory?
- Do you have enough hand sanitizer / hand soap for employees?
- Do you have a plan to screen employees for symptoms before entering the store?
- Do you have a response plan in case an employee / individual on site tests positive?

Facility safety:
- Do you have a process to log all employees on site?
- Have you identified high-touch items you will remove or modify?
- Have you posted signs to remind employees and customers of best practices? Where will they be posted?
- Is the HVAC system working properly? Have air ducts been cleaned recently?

Customer expectations:
- Do you have plan to make sure customer are informed of what to expect in your store?
- Do you plan to screen customers for symptoms upon entry?
- Do you plan to provide masks, gloves, or other PPE to your customers? Do you have sufficient stock in inventory?

Employee support:
- Have you trained employees on COVID-19 health and safety guidelines before returning to work?
- What has been done to better understand stressors, anxieties, and other COVID-19 related concerns of employees returning to work? Have you taken steps to address concerns?

Employee notification:
- Has 5 day notice been provided to recall any furloughed employees? (For more information, please see City of Los Angeles Ordinance 186602.)
Best Practices for Safe Operations
Retail

The following checklist contains guidance for retail businesses to safely resume operations. These suggestions should be adapted based on the unique circumstance of each business.

These suggestions are not exhaustive. They will continue to be refined and revised. You can find the latest on Coronavirus.LACity.org/Business.

Physical Distancing (to be continued on next page)

Los Angeles county guidelines

- The number of customers in an indoor retail store is low enough to ensure physical distancing but in no case more than 50% of the maximum occupancy of the retail store capacity
- The retail store monitors all entrances in order to track occupancy. Where possible, provide a single, clearly designated entrance and separate exist to help maintain physical distancing.
- Measures are implemented to ensure physical distancing of at least six feet between employees and customers. This can include use of physical partitions or visual cues (e.g., floor markings, colored tape, or signs to indicate where workers and/or employees should stand).
- Employee workstations are separated by at least 6 feet and common areas are configured to limit employee gatherings to ensure physical distancing of at least 6 feet
- Tape or other markings identify both a starting place for customers entering the check-out line and 6 foot intervals for subsequent customers who are joining the line
- In compliance with wage and hour regulations, breaks are staggered to ensure that six (6) feet between employees can be maintained in break rooms at all times
- Provide a single, clearly designated entrance and separate exit to help maintain physical distancing where possible
- Employees have been instructed to maintain at least a six (6) feet distance from customers and from each other in all areas of the store. Employees may momentarily come closer when necessary to accept payment, deliver goods or services, or as otherwise necessary.
- Measures have been taken at check-out stations to minimize exposure between cashiers and customers, such as Plexiglas barriers. Signs are posted near entrances, check-out lanes and registers to remind customers of physical distancing.
- Signage at the entry and/or where customers line up notifies customers of options for and advantages preordering and prepayment
- Be prepared to queue customers outside while still maintaining physical distance, including through the use of visual cues. If necessary, an employee (or employees if there is more than one entrance) wearing a cloth face covering may be posted near the door but at least 6 feet from the nearest customers to track occupancy and to direct customers to line up six feet apart outside the entrance if the establishment has reached its occupancy limit.
- Break rooms and other common areas are configured to limit employee gatherings to ensure physical distancing of at least 6 feet. Where possible, outdoor break areas with shade covers and seating are created to help ensure physical distancing. In compliance with wage and hour regulations, employee breaks are staggered to help maintain physical distancing protocols
- Physical distancing requirements are implemented at loading bays and contactless signatures have been implemented for deliveries
- Non-employee truck drivers, delivery agents, or vendors who are required to enter retail locations to wear cloth face coverings
Additional suggestions

- Stagger positions of stationary workspaces (e.g., register) so employees / customers can avoid standing or sitting directly next to or opposite one another
- Consider closing shared spaces in which physical distancing would be difficult to enforce or maintain (e.g., break rooms, cafeterias)
- Develop plan to reduce congestion around time clocks or other congregation points
- Avoid in-person meetings as much as possible
- Discourage handshaking and engaging in any forms of unnecessary physical contact
- Encourage customers to avoid congregating outside store and design a process to ensure guests stay separate while waiting to enter (e.g., outdoor distancing with ground markings)
- Where possible and applicable, encourage appointments and limit walk-in customers
- Eliminate waiting rooms for appointments, text customer when you are ready for them to enter
- Route store traffic so that customers can safely "loop back" if needed, and the "last aisle" also serves as checkout line overflow
- For establishments with parking, consider limiting parking lot capacity as a way to control storefront access
- Make regular announcements to remind customers to follow physical distancing
Best Practices for Safe Operations
Retail

Cleaning and Sanitizing

Los Angeles county guidelines

- Hand sanitizer, tissues and trash cans are available to the public at or near the entrance of the facility
- Workers are provided time during their shifts to implement cleaning practices. Cleaning assignments should be assigned during working hours as part of the employee’s job duties.
- Retail store hours have been adjusted to provide adequate time for regular deep cleaning and product stocking. Stagger stocking so that employees are in different aisles.
- Distribution areas (for curbside pickup), break rooms, restrooms and other common areas are disinfected frequently, on a set schedule

Additional suggestions

- Use EPA-registered sanitation and disinfectant products
- Complete thorough and detailed cleaning of entire facility prior to resuming operations, with focus on high-touch areas
- Complete frequent sanitization of high-touch surfaces and shared items, per CDC guidelines (e.g., door handles, tables, chairs, counters, restrooms, fitting rooms, elevator buttons, handrails, points of sale)
- If an individual tests positive, close off areas used by sick person until any areas affected can be cleaned and disinfected per CDC guidelines
- Cleaning staff should wear appropriate PPE for all cleaning tasks, including handling trash
- All employees should clean hands often, including immediately after removing gloves and after contact with an ill person, by washing hands with soap and water for 20 seconds
- If cloth face coverings are being used, face coverings should be washed after each shift
- Ensure sanitary facilities are operational and stocked with soap, hand sanitizer, and paper towels
- If doing curbside pickups and/or deliveries, ensure transport containers are frequently sanitized
- Position staff at store entrance to clean shopping carts and baskets with disinfectant wipes between customer uses
- Disinfect all packages and shipments before they enter the worksite
Employee Health and Personal Hygiene (to be continued on next page)

Los Angeles county guidelines

- Everyone who can carry out their work duties from home has been directed to do so
- All employees have been told not to come to work if sick and to follow DPH guidance for self-isolation if applicable
- Work processes are reconfigured to the extent possible to increase opportunities for employees to work from home
- Employees are instructed to wash their face coverings daily
- Upon being informed that one or more employees test positive for, or has symptoms consistent with COVID-19 (case), the employer has a plan or protocol in place to have the case(s) isolate themselves at home and require the immediate self-quarantine of all employees that had a workplace exposure to the case(s). The employer’s plan should consider a protocol for all quarantined employees to have access to or be tested for COVID-19 in order to determine whether there have been additional workplace exposures, which may require additional COVID-19 control measures.
- Employees are prohibited from eating or drinking anywhere inside the workplace other than designated break rooms to assure that masks are worn consistently and correctly
- Employees are allowed frequent breaks to wash their hands
- To the extent possible, each worker is assigned their own tools, equipment and defined workspace. Sharing held items is minimized or eliminated.
- Employers should consider where disposable glove use may be helpful to supplement frequent handwashing or use of hand sanitizer; examples are for employees who are screening others for symptoms or handling commonly touched items
- All employees who have contact with the public or other employees during their shift(s) are offered, at no cost, a cloth face covering. The covering is to be worn by the employee at all times during the workday when in contact or likely to come into contact with others. Employees need not wear a cloth face covering when the employee is alone in a private office or a walled cubicle.
- Vulnerable staff (those above age 65, those with chronic health conditions) are assigned work that can be done from home whenever possible
Employee Health and Personal Hygiene (continued from prior page)

**Additional suggestions**
- Ask employees to confirm (and document confirmation) they have not experienced COVID-19 CDC-defined symptoms, including fever, cough, and shortness of breath, for 14 days prior to return.
- Require employees who have COVID-19 CDC-defined symptoms to remain home until they are symptom-free for three days without medication.
- Consider non-punitive sick leave options to allow employees to stay home when ill.
- If using gloves, wash hands before putting on and after taking off and follow CDC guidelines on how to take off gloves.
- Train all employees on the importance of frequent handwashing and the use of hand sanitizers with at least 60% alcohol content, and give employees clear instruction to avoid touching hands to face.
- Train all employees on symptom detection, sources of high risk to COVID-19, COVID-19 exposure prevention measures, and employee leave benefits/policies.
- Reinforce employee training on health and safety guidelines with periodic refresher trainings.
- Establish a safety team or designate employees to monitor workplace safety, conduct safety trainings, and carry out health screenings.
- Consider how to document all COVID-19 related trainings, training completions, and communications to employees regarding operational changes or positive cases in workplace.
- Provide a copy of your COVID-19 related safety and health plan to employees and document receipt.

Facility Safety (to be continued on next page)

**Los Angeles county guidelines**
- All workstations are separated by at least six feet.
- Symptom checks are conducted before employees may enter the workspace. Checks must include a check-in concerning cough, shortness of breath or fever and any other symptoms the employee may be experiencing. These checks can be done remotely or in person upon the employees’ arrival. A temperature check should also be done at the worksite if feasible.
- Where possible, hands-free devices, including motion sensor lights, contactless payment systems, automatic soap and paper towel dispensers and timecard systems have been installed.
- The HVAC system is in good, working order; to the maximum extent possible, ventilation has been increased. Consider installing portable high-efficiency air cleaners, upgrading the building’s air filters to the highest efficiency possible and making other modifications to increase the quantity of outside air and ventilation in offices and other spaces.
- Contactless payment systems are in place or, if not feasible, payment systems are sanitized regularly.
- Common areas and frequently touched objects in the customer pickup and payment (e.g., tables, doorknobs or handles, credit card readers) are disinfected on an hourly basis during business hours using EPA approved disinfectants.
- Workspaces and the entire facility are cleaned at least daily, with restrooms and frequently touched areas/objects cleaned more frequently.
- In-store bars, bulk-bin options and product sampling have been discontinued.
Best Practices for Safe Operations
Retail

Facility Safety (continued from prior page)

- Purchases are given to customers in sealed packages or bags with receipt attached
- All payment portals, pens, and styluses are disinfected after each use by a different person
- Online outlets of the establishment (website, social media, etc.) provide clear information about store hours, required use of face coverings, policies in regard to preordering, prepayment, pickup and/or delivery and other relevant issues
- Services that are critical to the customers/clients have been prioritized
- Transactions or services that can be offered remotely have been moved on-line
- Measures are instituted to assure access to goods and services for customers who have mobility limitations and/or are at high risk in public spaces

Additional suggestions

- Log all employees that come on-premise for purposes of supporting public health contact tracing
- Consider removing, distancing, or otherwise limiting high-touch items on store floor (e.g. sunglasses, jewelry)
- Communicate health and safety guidelines to all employees / customers / visitors, including available contact to report guideline violations
- If it is safe / appropriate, keep doors open to improve ventilation and reduce touching of door handles
- Post signs for employees / customers / guests to remind them of physical distancing, PPE recommendations (e.g., gloves, face shields), and to use hand sanitizer provided
- Ensure adequate storage of necessary materials to meet PPE (face masks, gloves, etc.) and cleaning requirements
- Limit use of re-usable goods (e.g., bags, cups, silverware)
- Consider limiting or closing fitting rooms
Best Practices for Safe Operations

Retail

Customer Expectations

Los Angeles county guidelines
- Have visible signage throughout the workplace for employees and customers on health and safety guidelines (including proper hygiene and sanitization, physical distancing, PPE guidance, etc.)
- Make customer safety guidelines publicly available
- Consider using social media to educate customers on site guidelines and what to expect when visiting
- Limit purchase quantities on certain goods selling out quickly to help maintain needs of patrons and limit crowds/lines
- Consider implementing a temporary final sale policy or shortening time windows for returning goods
- For curbside pickup, share directions for designated pickup zone and time of arrival

Additional suggestions
- Have visible signage throughout the workplace for employees and customers on health and safety guidelines (including proper hygiene and sanitization, physical distancing, PPE guidance, etc.)
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Employee Support
- Identify employee stressors; mitigate employee anxiety when going back to work through clear and transparent communication, listening, and surveying employees regularly
- Provide continuous training and updates to employees on new and pre-existing wellness programs, people policies, etc.
- Document what trainings were provided, when, and for whom
The following supporting materials are intended to supplement the suggested best practices for safe operations.

**Signs to post – download at Coronavirus.LACity.org/Business**

<table>
<thead>
<tr>
<th>Key message of sign</th>
<th>Places to post</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Best practices</strong>: Use PPE, keep 6' distance, wash hands, do not enter if feeling ill</td>
<td><em>entryway, front office, break room, etc.</em></td>
</tr>
<tr>
<td><strong>Face coverings</strong>: Reminder to wear face covering in accordance with LA City mandate</td>
<td><em>shared spaces, break room, locker rooms, etc.</em></td>
</tr>
<tr>
<td><strong>Physical distancing</strong>: Keep 6'+ of distance at all times</td>
<td><em>main floor, near queuing areas, studios</em></td>
</tr>
<tr>
<td><strong>Washing hands</strong>: Remember to wash with soap / water or hand sanitizer</td>
<td><em>bathroom, kitchen, entry / exit, etc.</em></td>
</tr>
</tbody>
</table>

More signage, including industry-specific posters, available on website
Supporting Materials
Retail

The following supporting materials are intended to supplement the suggested best practices for safe operations.

Examples for physical distancing

_CDC recommended physical distancing guidelines for retail_

- Place signs outside store directing shoppers to entrance
- Separate entering and exiting store traffic and ensure shoppers do not cross paths at doorways
- Position highly visible staff in strategic locations to guide customers throughout the store at a distance
- Establish a clear 1-way path for shoppers at entrance using floor graphics
- Encourage spacing between customers waiting in line by placing floor markings (e.g., tape) 6 feet apart; ensure lines do not disrupt traffic flow or physical distancing guidelines

For further reading:
Interim Guidance for Businesses and Employers to Plan and Respond to COVID-19 (CDC)

Sample on-site materials for physical distancing

- Posters throughout the store (on windows, shelves, etc.) reminding people to maintain proper physical distancing and remain 6 feet apart
- Floor markings (e.g., tape or signs) placed 6 feet apart in waiting areas instructing customers where to stand
  - Remember outside waiting areas (e.g. sidewalks)
- Arrows on floor directing pathways for customers and employees to promote physical distancing throughout store
- Partitions or plexiglass shields at checkout counters between customers and employees
- Creation of one dedicated entrance to control customer flow into store and staff at entrance to limit capacity
- Disposable wipes for cart and basket handles

Sample retail floor layout with physical distancing

Sample physical distancing sign
Example employee training best practices

**FDA and CDC recommended employee health guidelines**

- Employees and employers should consult the [CDC's Symptoms of Coronavirus](https://www.cdc.gov/coronavirus/2019-ncov/symptoms-testing/symptoms.html)
- Employees with COVID-19 symptoms should report them to their supervisors immediately
- Sick employees should stay home and follow the [CDC's What to do if you are sick with COVID-19](https://www.cdc.gov/coronavirus/2019-ncov/what-to-do-if-sick/what-to-do-if-sick.html)
- Send home employees who experience COVID-19 symptoms at work
  - Clean and disinfect surfaces in their workspace
- Inform fellow employees if there has been a possible exposure to COVID-19 in the workplace while maintaining confidentiality
- Employees who are well, but know they have been exposed to COVID-19 should notify their supervisor and follow [CDC-recommended precautions](https://www.cdc.gov/coronavirus/2019-ncov/your-health/what-to-do-if-you-are-exposed.html)
- For previously sick employees who are returning, follow [CDC's guidance for discontinuation of home isolation for persons with COVID-19](https://www.cdc.gov/coronavirus/2019-ncov/hcp/discontinuation-of-home-isolation.html)

For additional training materials on employee health, please see:

- [FDA's Employee Health and Personal Hygiene Handbook](https://www.fda.gov/media/135638/download)
- [CDC's Symptoms of Coronavirus](https://www.cdc.gov/coronavirus/2019-ncov/symptoms-testing/symptoms.html)

**CDC recommended personal hygiene guidelines for retail employees**

- Wash hands for at least 20 seconds, especially after going to the bathroom, before eating, after blowing your nose, coughing or sneezing, and after extended contact with high-touch surfaces
- Always wash hands with soap and water. If soap and water are not readily available, use an alcohol-based hand sanitizer with at least 60% alcohol
- Avoid touching your eyes, nose and mouth with unwashed hands
- Cover your cough or sneeze with a tissue, then throw tissue in the trash and wash hands after
- Try not to use other employees' phones, stations, or other work tools and equipment when possible. If necessary, clean and disinfect them before and after use
- Clean and disinfect frequently touched objects around you

For detailed training materials please see:
Example communications best practices

**Recommended employee communication practices for employers**

- Communicate frequently to make employees aware of operational changes for health and safety
- Provide details of the changes to employees, in writing
- Encourage employees to participate and comply with new work practices
- Conduct demonstrations and training to introduce new skills to staff before activities officially resume; examples include:
  - How to practice physical distancing/sanitizing at counters
  - How to instruct customers to follow floor markings in facility
  - How to handle payment transactions with customers
- Consider a variety of communication channels and materials, including email, text messages, posters/digital displays, etc.
- Consider communications focused on
  - Why the store is safe and how it is following state guidelines
  - Instructions for how to prepare for arrival
  - Overview of what to expect when returning employees arrive, including new entrance guidelines, supplies, sanitization requirements, capacity limits, etc.

**Sample customer communication topics**

- **Cleaning procedures**
  - Let customers know about adjusted cleaning guidelines

- **Opening hours and locations**
  - Share updated opening hours and locations currently open/closed with customers

- **What to expect**
  - Communicate guidelines for what customers can expect when visiting the store (e.g. physically distanced lines, hand sanitizer, floor arrows)

*Sample communication platforms include email, text message, social media, Yelp, Google reviews, TripAdvisor, etc.*
Additional Resources

Retail

The following resources provide additional guidance for retail businesses on safe operations during the COVID-19 pandemic.

### Resources for Health Guidelines

<table>
<thead>
<tr>
<th>Source</th>
<th>Description</th>
<th>Link</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retail Industry Leaders Association Coronavirus Resources</td>
<td>Compiled set of resources, including safety information and employee assistance suggestions</td>
<td><a href="https://www.rila.org/coronavirus-resources-for-retailers">https://www.rila.org/coronavirus-resources-for-retailers</a></td>
</tr>
</tbody>
</table>
Additional Resources

Retail

Additional Business Resources (1/3)

City
Los Angeles City Small Business Emergency Microloan Program (LA City)
In light of the sweeping impact the COVID-19 pandemic is having on our small business community, the City of Los Angeles has responded swiftly and decisively to support our local, community businesses. The newly established Small Business Emergency Microloan Program now provides financing needed to strengthen small business enterprises in this time of acute need that have been affected by the COVID-19 outbreak.

Los Angeles Commercial Evictions Moratorium
No landlord shall evict a commercial tenant in the City of Los Angeles during this local emergency period if the tenant is able to show an inability to pay rent due to circumstances related to the COVID-19 pandemic. These circumstances include loss of business income due to a COVID-19 related workplace closure, child care expenditures due to school closures, health care expenses related to being ill with COVID-19 or caring for a member of the tenant’s household who is ill with COVID-19, or reasonable expenditures that stem from government-ordered emergency measures.

L.A. CARES Corps
LA CARES Corps is a partnership between the City and County of LA to provide small businesses with the help they need to apply for federal loans under the Coronavirus Aid, Relief, and Economic Security (CARES) Act.

County
Unemployment Insurance Work Sharing Program (LA County)
Employers can apply for the Unemployment Insurance (UI) Work Sharing Program if reduced production, services, or other conditions cause them to seek an alternative to layoffs. The Work Sharing Program can help minimize the need for layoffs, retain trained employees and quickly prepare for when business conditions improve, and avoid the cost of recruiting, training and hiring new staff. It also helps employees whose hours and wages have been reduced keep their current job, receive UI benefits, and avoid financial hardships.

Payroll Tax Assistance (LA County)
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.
Governor Gavin Newsom announced that workers who contract COVID-19 while on the job may be eligible to receive workers’ compensation. The Governor signed an executive order that creates a time-limited rebuttable presumption for accessing workers’ compensation benefits applicable to Californians who must work outside of their homes during the stay at home order. Those eligible will have the rebuttable presumption if they tested positive for COVID-19 or were diagnosed with COVID-19 and confirmed by a positive test within 14 days of performing a labor or service at a place of work after the stay at home order was issued on March 19, 2020. The presumption will stay in place for 60 days after issuance of the executive order.

Governor Newsom issued an executive order to support California workers from large employers in the food sector industry impacted by the COVID-19 pandemic with two weeks of paid sick leave, filling a gap left by federal relief that had provided similar paid leave benefits for employers with fewer than 500 workers. The Executive Order provides health and safety standards to increase worker and customer protection by permitting workers at food facilities to wash their hands every 30 minutes, or as needed, to increase proper sanitation measures.

Effective April 2, 2020, small business taxpayers, those with less than $5 million in taxable annual sales, can take advantage of a 12-month, interest-free, payment plan for up to $50,000 of sales and use tax liability only. Payment plan requests can be made through the State’s online services system in the coming months. At this point, the program is only available for sales and use tax liabilities. Qualifying sales and use taxpayers with deferred liabilities up to $50,000 will pay their tax due in 12 equal monthly installments. No interest or penalties will be assessed against the liability. The maximum amount that any taxpayer can defer, interest-free under this relief effort, is $50,000. If a taxpayer owes more than $50,000 and needs a payment plan for the amount over $50,000 we will have to have the taxpayer enter into one payment plan and adjust the appropriate amount of interest off toward the end of the 12 month period.

California State Controller Betty Yee announced that the deadline for filing income taxes for Californians is July 15, 2020. Due to the coronavirus outbreak, taxpayers and businesses will get three additional months to file income taxes and make payments without interest or penalties.
Additional Resources
Retail

Additional Business Resources (3/3)

Federal
Paycheck Protection Program (SBA)
PPP offers small business loans with 1% interest rate to continue employing and paying employees and cover other business expenses during the crisis. This program provides $349 billion in forgivable loans to help small businesses stay afloat. Qualified applicants include small businesses and nonprofits with 500 or fewer employees, including sole proprietors and independent contractors. The maximum loan granted will be equal to 2.5 times the average monthly payroll cost for the previous calendar year — up to $10 million. SBA will forgive loans if all employees are kept on the payroll for eight weeks and the money is used for payroll, rent, mortgage interest, or utilities.

On April 27, the SBA began accepting applications for the second round of PPP. The $484 billion COVID-19 rescue bill signed late last month by President Donald Trump included $310 billion in new money for the latest bailout. The initial round of $350 billion in forgivable PPP loans, which was allocated as part of the $2.2 trillion CARES Act stimulus, were exhausted in less than two weeks. The loan will be forgiven if employees are kept on the payroll for eight weeks and if the money is used for payroll, rent, mortgage interest or utilities.

Small Business Administration (SBA) Debt Relief
The SBA will pay 6 months of principal, interest, and any associated fees that borrowers owe for all current 7(a), 504, and Microloans in regular servicing status as well as new 7(a), 504, and Microloans disbursed prior to September 27, 2020. This relief is not available for Paycheck Protection Program loans or Economic Injury Disaster loans. Borrowers do not need to apply for this assistance. SBA has notified 7(a), 504 and Microloan Lenders that it will pay these borrower loan payments. Lenders have been instructed to refrain from collecting loan payments from borrowers. If a borrower’s payment was collected after March 27, 2020, lenders were instructed to inform the borrower that they have the option of having the loan payment returned by the lender or applying the loan payment to further reduce the loan balance after SBA’s payment.