

## Resources for Employees and Workers

### **Employer Resources**

#### [Federal Small Business Association Economic Injury Disaster Loans](#)

These SBA loans offer up to \$2 million in assistance for a small business to help overcome a temporary loss of revenue.

#### [California Unemployment Insurance Work Sharing Program](#)

Employers experiencing a slowdown in their businesses or services as a result of the COVID-19 impact on the economy may apply for the UI Work Sharing Program. This program allows employers to seek an alternative to layoffs.

#### [California Employment Development Division Rapid Response Program](#)

Employers planning a closure or major layoffs as a result of COVID-19 can get help through the Rapid Response program. Contact your local [America's Job Center](#).

#### [California Infrastructure and Economic Development Bank \(IBank\) Loans](#)

IBank offers loan programs for businesses affected by disasters in California. IBank, a unit within California Governor's Office of Business and Economic Development (GO-Biz), offers the following loan programs for businesses from one to 750 employees (small businesses):

##### **1. Disaster Relief Loan Guarantee Program (DRLGP)**

IBank will issue loan guarantees up to 95 percent of the loan through its partner Financial Development Corporations to help small business borrowers who were impacted by disasters or public safety power shutoffs and who need term loans or lines of credit for working capital.

##### **2. Jump Start Loan Program**

IBank is offering loans from \$500 to \$10,000 to low-wealth entrepreneurs in the declared disaster and emergency areas through its Jump Start Loan Program.

#### [U.S. Small Business Administration Disaster Loan Assistance](#)

The U.S. Small Business Administration application is now open for any California business wishing to apply for a disaster loan related to economic damage from the COVID-19 health crisis.

### [California Capital Access Program \(CalCAP\)](#)

The California Capital Access Program for Small Business (CalCAP SB or Program) 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 for start-up, expansion or working capital, 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.

## **Worker Resources**

### [Unemployment Insurance \(UI\) claims](#)

File a claim if your employer has reduced your hours or shut down operations due to COVID-19. 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.

### [Paid Family Leave](#)

Apply for Paid Family Leave if you're unable to work because you are caring for an ill or quarantined family member with COVID-19.

### [Disability Insurance](#)

Apply for disability leave if you're unable to work due to medical quarantine or illness. Use Accrued Paid Sick Leave — If a worker or a family member is sick or for preventative care when civil authorities recommend quarantine, workers may use accrued paid sick leave in accordance with the law.

### [Workers Compensation](#)

If workers are unable to do their usual job because they were exposed to and contracted COVID-19 during the regular course of their work, they may be eligible for workers' compensation benefits.

### [Bartender Emergency Assistance Program](#)

The United States Bartenders Guild Foundation is offering financial assistance to bartenders and their families through its Bartender Emergency Assistance Program. You do not need to be a member to apply.