

**Better Together:
A Resource Guide for
Small Businesses,
Employers, and Employees
Navigating COVID-19**

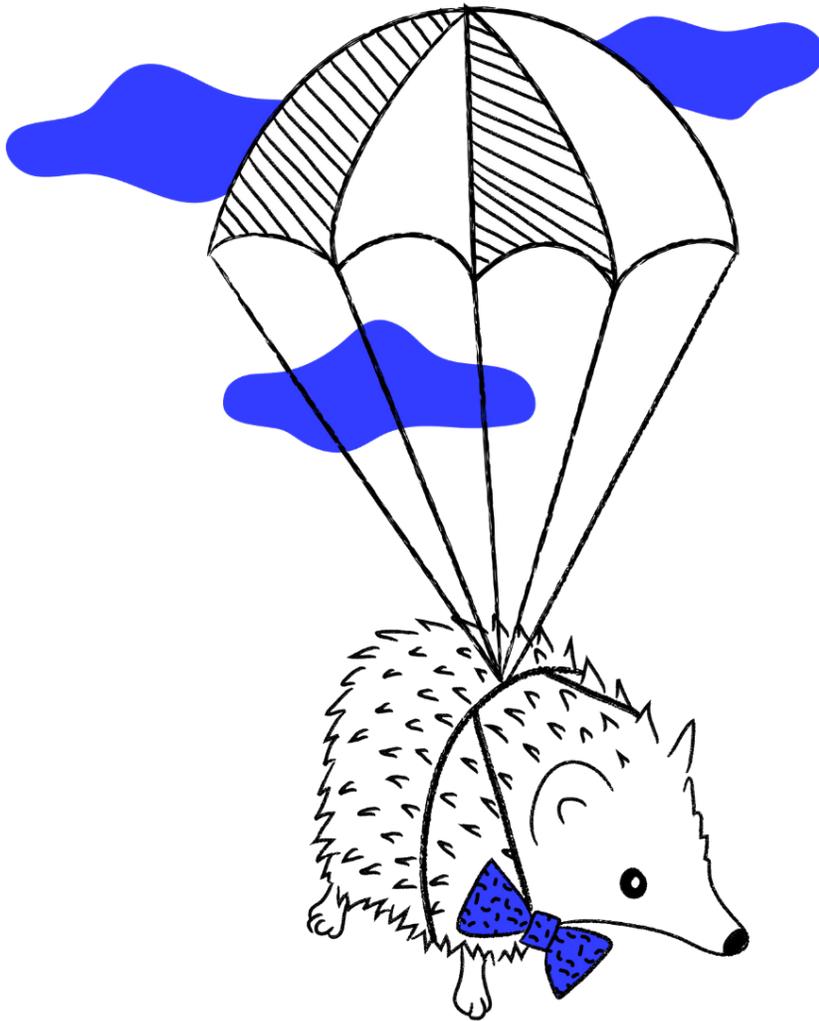


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Before You Begin

The information in this resource is provided to you absolutely free of charge. Seriously. There is no obligation to work with us—although we always love meeting new people! We just want to help support you however we can.

Our one request: pay it forward and please share this information with anyone you feel could benefit from it. Why? It comes down to a simple core belief—**we are better together**. So, let's come together (but not literally) and support the people around us. In times like these, community is more important than ever.

And on that note, even if you are not a current client, we'd still love to connect with you. Join us on Instagram at <https://www.instagram.com/inbetterwetrust/>. If you'd like to stay in the loop for future free resources and events, you can subscribe to our mailing list here: <https://tinyurl.com/ugzdqcb>. We solemnly swear not to spam you; we send emails once a week max. And if you have questions about anything you read within this resource, feel free to email our team at bertie@inbetterwetrust.com.

One last thing! **Please read this next part carefully:**

Please note that using this resource does not establish an attorney-client relationship with A Better Professional Corporation, obligate us to act as your attorney, or respond to you regardless of the content of your communication. The signing of our engagement documents is necessary to establish an attorney-client relationship. This resource may not be exhaustive. Consult an attorney for more information.

We hope you find what you're looking for in this resource. We're rooting for you and can't wait to give you a high five or a fist bump (your choice) when this is over.

—The Better Bunch

Small Businesses & Employers - Financial Assistance

Government Assistance



U.S. Small Business Association - Economic Injury and Disaster Loan Program

The U.S. Small Business Administration (“SBA”) is offering ALL states and territories low-interest federal disaster loans for working capital to small businesses and private nonprofit organizations suffering substantial economic injury as a result of COVID-19 (“coronavirus”).

THE BASICS:

- SBA’s Economic Injury Disaster Loans offer up to \$2 million in assistance.
- Loan terms are determined on a case-by-case basis, based upon each borrower’s ability to repay.
- The interest rate is:
 - 3.75% for small businesses; or
 - 2.75% for nonprofits;
- Long-term repayment options, up to a maximum of 30 years, are available in order to keep payments affordable.

HOW TO APPLY:

This is a three-step process; read about it here: <https://tinyurl.com/yx4bpd8w>.

You will need the following to apply online at the following link: <https://tinyurl.com/wa72u49>.

- Business Loan Application (SBA Form 5), completed and signed by business applicant.
 - This form can be found here: <https://tinyurl.com/ttjnw2o>;
- IRS Form 4506-T, completed and signed by each:

- Applicant business;
- Principal owning 20% or more of the applicant business;
- General partner;
- Managing member; or
- Each corporation or partnership in which the disaster loan applicant holds a 50% or greater interest.
 - This form can be found here: <https://tinyurl.com/ttjnw2o>.
- Complete copies, including all schedules, of the most recent federal income tax returns for the applicant business; an explanation if not available.
- Personal Financial Statement (SBA Form 413) completed, signed and dated by:
 - The applicant business (if a sole proprietorship);
 - Each principal owning 20% or more of the applicant business;
 - Each general partner; or
 - Each managing member.
 - This form can be found here: <https://tinyurl.com/se3q28d>.
- Schedule of Liabilities listing all fixed debts.
 - SBA Form 2202 may be used, and you can find it here: <https://tinyurl.com/svesbex>.

You may also be asked to provide the following:

- If the most recent federal income tax return has not been filed, a year-end profit and loss statement and balance sheet for that tax year is acceptable.
- A current year-to-date profit and loss statement.
- Additional Filing Requirements (SBA Form 1368) providing monthly sales figures.
 - You can find this form here: <https://tinyurl.com/vtxfft7>.



U.S. Small Business Association - Lender Match Program

This is not a solution that is specifically due to the COVID-19 pandemic, but it may be a good alternative.

THE BASICS:

- You'll fill out a brief survey describing your needs
- Then you'll receive an email from lenders who express interest in your loan
- You'll converse with the lenders
- And ultimately apply to the lenders that make the most sense for you

HOW TO APPLY :

Head to the Lend Match Program to learn more and apply:

<https://tinyurl.com/y8psqcn9>.

The following is an abbreviated checklist of the things you will need:

- Business plan
- Amount and use of funds
- Credit history
- Financial projections
- Collateral (Many lenders require you to use another asset to guarantee your loan. This can be a home, car, inventory, or other property you own)
- Industry experience (not required, but it is helpful)

Private Organization-Based Assistance



Kiva (Nonprofit-Based Lender)

Kiva is a nonprofit organization that expands access to capital for entrepreneurs around the world. Learn more here: <https://tinyurl.com/y9uxudy8>.

THE BASICS:

Kiva will loan up to \$15,000 at 0% interest (no catch!) and offers free marketing and new customers. Again, not a response to COVID-19, but still an option.

HOW TO APPLY :

The steps for applying include:

- Apply at the link here: <https://tinyurl.com/spvchcy>;
- Invite (prove your creditworthiness by inviting friends and family to lend to you);
- Fundraise; and
- Repay.



Facebook Small Business Grants Program

Facebook is offering \$100M in cash grants and ad credits for up to 30,000 eligible small businesses in over 30 countries. This program is in its infancy stages and as of right now, businesses can sign up to get more information as it becomes available.

HOW TO APPLY :

Scroll to the bottom of this page and click “sign up for updates” to learn more: <https://tinyurl.com/wlts7va>.



GoFundMe’s Small Business Relief Fund

GoFundMe has partnered with Yelp and Intuit QuickBooks to provide small business owners with one-time matching grants to help alleviate the financial burdens during these pressing times.

THE BASICS:

GoFundMe, Yelp, and Intuit QuickBooks have pledged to donate up to \$1.5 million in donations to the GoFundMe.org Small Business Relief Fund. Until that Fund is depleted, GoFundMe.org will continue issuing \$500 matching grants to qualifying businesses. GoFundMe fundraisers will automatically appear on Yelp pages for restaurants, nightlife, beauty and fitness & active life businesses. For more information check out the Small Business Relief Initiative and Fund FAQs here: <https://tinyurl.com/qlbzyb6>.

HOW TO APPLY :

First things first! To be eligible for a matching grant:

- You must fundraise at least \$500 and verify that your small business has been negatively impacted by a government mandate due to the COVID-19 pandemic;
 - Important note: If you had a GoFundMe account prior to March 24 or it was created outside of the Small Business Initiative partnerships, you can update your fundraiser description with the hashtag #SmallBusinessRelief to be considered for the grant!
- Your small business must be independently owned and operated and must not be nationally dominant in your field of operation; and
- Each recipient of the matching grant must intend on using the funds to help care for their employees or pay ongoing business expenses.

All donations to the Small Business Relief Fund will be collected and administered by GoFundMe.org, the advocacy and charitable arm of GoFundMe.



The James Beard Foundation Food and Beverage Industry Relief Fund

The purpose of the James Beard Foundation Food and Beverage Industry Relief Fund is to provide critical financial assistance to small, independent restaurants that, due to the COVID-19 national pandemic, have an immediate need for funds to pay set operating expenses and keep from going out of business. More information on the fund here: <https://tinyurl.com/tt19y4y>.

HOW TO APPLY :

The foundation is working on application materials at this time and will send out information when they are ready. If you would like to inquire about criteria in the application process for the JBF Food and Beverage Industry Relief Fund, please add your information here: <https://tinyurl.com/wkyx53y>.



ACCION (Nonprofit-Based Lender)

Accion is the largest nationwide nonprofit lending network in the United States.

THE BASICS:

Accion provides fair and flexible loans, connections to business experts, and access to resources and opportunities specifically tailored to each business owner's unique needs and goals. Accion's small business loans range from \$300 to \$100,000 and Accion offers wrap-around support services and resources, such as free business counseling and educational business resource events, in addition to capital.

HOW TO APPLY:

Loan requirements depend on your location. To find out what you will need to apply, enter your zip code on the Accion site here: <https://tinyurl.com/vkyzr5o>.

City-Specific Assistance



Women's Empowerment Loan Fund

The Women's Empowerment Loan Fund ("WELF") is a business loan fund that provides low cost financing to women-owned businesses in San Diego.

THE BASICS:

Their goal is to make sure San Diego women-owned businesses get the resources and support they need to thrive.

To be eligible for WELF support you must be a:

- Women-owned business;
- Work within San Diego County;
- Been operating for at least one year; and
- do not qualify for traditional financing option.

WELF provides:

- Business loans from \$5,000-\$25,000;

- Expert coaching and assistance from the International Rescue Committee; and
- Accessible terms with easy to understand rates.

HOW TO APPLY :

You must complete the WELF Eligibility Form, found here: <https://tinyurl.com/re2x7mm>. The requirements within the form include:

- Women’s Empowerment Loan Fund application;
- A credit check from annualcreditreport.com; and
- Upload your recent account activity through their secure platform, Decision Logic.



The City of San Diego’s Small Business Relief Fund

The purpose of the City of San Diego’s Small Business Relief Fund (“SBRF”) is to ensure the resiliency of local businesses and assist in job retention.

THE BASICS:

The SBRF will provide grants and forgivable or low- to zero-interest-rate loans to eligible small businesses for working capital. Financial assistance will range from \$10,000 to \$20,000 and will be allocated to eligible, qualified small businesses based on the availability of funds, program guidelines, and the submission of all required information and supporting documentation. Distribution of funds will be done on a **first-come, first-served basis**. The money can be used for rent, labor, utility bills, or to buy materials to fill orders.

The program is not open to nonprofits, lending and investment institutions, insurance companies, golf courses, racetracks, gambling facilities, nonprofit entities, home-based businesses, chain stores, businesses with more than 100 workers as of February 28, 2020, businesses that opened within the last six months, or businesses engaged in illegal activity per local, state, or federal regulations. (Federal regulations will take precedent over local or state regulations.)

HOW TO APPLY :

- A Small Business Relief Fund Application will be posted on March 27 at 5PM, on a designated website operated by the city. The online completion of this form will assist the city's Economic Development Department staff is assessing the needs of your business and connecting you with the most appropriate resources.
- Check the Economic Development Relief and Support page regularly for updates; this is will mostly likely be where the link to the application is posted. You can find this page here: <https://tinyurl.com/tjhjxax>.

At minimum, you will need to submit documents showing that you have experienced significant decreases in demand, income, orders, or need for labor. For more information check out the San Diego Tribune's article San Diego Oks \$6.1M relief package here: <https://tinyurl.com/udpplg5>.



San Diego COVID-19 Community Response Fund (Nonprofits Only)

A coalition of philanthropy, government, and business partners has emerged, creating the San Diego COVID-19 Community Response Fund to rapidly deploy flexible resources to community-based organizations at the frontlines of the coronavirus outbreak in San Diego County.

THE BASICS :

The San Diego COVID-19 Community Response Fund will provide resources to nonprofit organizations working with communities disproportionately impacted by COVID-19. Funding to nonprofits will focus on four critical areas:

1. Food security;
2. Rental and utility assistance;
3. Income replacement or gap funding;
4. No-interest loans for nonprofit organizations.

HOW TO APPLY :

In order to move resources quickly, there is no formal application process at this time. You may email communityimpact@sdfoundation.org to make the organizers aware of your needs and they will keep you in mind as the granting process progresses and needs become clearer. They are working closely with local government, health agencies and community partners to identify regional needs and provide grants for the most critical needs, particularly for communities disproportionately impacted by the coronavirus outbreak.



San Francisco Office of Economic and Workplace Development - COVID-19 Small Business Resiliency Fund

The Invest in Neighborhoods Division of the San Francisco Office of Economic and Workplace Development (“OEWD”) administers this program through a partnership with Northeast Community Federal Credit Union.

THE BASICS:

To be eligible for the COVID-19 Small Businesses Resiliency Fund, small businesses must:

- Have at least 1 employee and no more than 5 employees;
- Demonstrate a loss of revenue of 25% or more;
- Have less than \$2,500,000 in gross receipts; and
- Be engaged in activities that are regulated by the City and County of San Francisco and have a license/permit associated to that regulation.

You may also need to include:

- Proof of payroll costs
- Proof of 25% or more revenue loss

HOW TO APPLY :

To initially apply you will need to provide:

- General information about your business
- IRS W-9 (to download a W-9 or for more information on this form, go to: <https://tinyurl.com/y4ljl6ph>.)

Applications can be found at <https://tinyurl.com/vctdaeh> and may be submitted to Judy Lee via email to investsf@sfgov.org or they may be mailed to:

Attn: Judy Lee – COVID 19 Small Business Resiliency Fund
1 Dr. Carlton B. Goodlett PL. Rm# 448
San Francisco, CA 94102

Additional Restaurant-Specific Resources

The following sites offer additional resources for restaurants and their workers:

- Restaurant Workers' Community Foundation, here: <https://tinyurl.com/sjej2dv>.
- EATER - A list of Relief Funds for Restaurants, Bars, and Food Service Workers, here: <https://tinyurl.com/vg975qw>.

Small Businesses & Employers - Other Resources and Tools

Government Assistance



U.S. Small Business Administration

The U.S. Small Business Administration (“U.S. SBA”) is available to provide local assistance to business owners who need relief with the changing market demand, marketing, and planning for future disasters. More information on this here: <https://tinyurl.com/t4a4guy>. The U.S. SBA’s general guidance on Covid-19 can also be found here: <https://tinyurl.com/wmdqkyc>.



California’s Work Sharing Program

Employers may apply for the Unemployment Insurance (UI) Work Sharing Program if reduced production, services, or other conditions cause them to seek an alternative to layoffs. Information on the Unemployment Insurance Work Sharing Program here: <https://tinyurl.com/u78cmd2>.

THE BASICS:

The Work Sharing Program helps employees whose hours and wages have been reduced, receive UI benefits, keep their current job, and avoid financial hardships. The Work Sharing Program helps employers minimize or eliminate the need for layoffs, keep trained employees and quickly prepare when business conditions improve, avoid the cost of recruiting, hiring, and training new employees.

HOW TO APPLY:

To participate, employers must meet all of the following requirements:

- Be a legally registered business in California;
- Have an active California State Employer Account Number;

- At least 10 percent of the employer’s regular workforce or a unit of the workforce, and a minimum of two employees, must be affected by a reduction in hours and wages;
- Hours and wages must be reduced by at least 10 percent and not exceed 60 percent;
- Health benefits must remain the same as before, or they must meet the same standards as other employees who are not participating in Work Sharing;
- Retirement benefits must meet the same terms and conditions as before, or they must meet the same as other employees not participating in Work Sharing;
- The collective bargaining agent of employees in a bargaining unit must agree to voluntarily participate and sign the application for Work Sharing;
- Identify the affected work units to be covered by the Work Sharing plan and identify each participating employee by their full name and Social Security number;
- Notify employees in advance of the intent to participate in the Work Sharing program;
- Identify how many layoffs will be avoided by participating in the Work Sharing program; and
- Provide the Employment Development Division (“EDD”) with any necessary reports or documents relating to the Work Sharing plan.

Restrictions apply. Read more here: <https://tinyurl.com/u78cmd2>.

Apply for a Work Sharing plan by completing and mailing the Application, found here: <https://tinyurl.com/yx3ala4d>.

Private Organization-Based Relief



Yelp’s COVID-19 Response and Support for Local Business

On March 20, Yelp announced \$25 million in relief, primarily focused on supporting independent, local restaurant and nightlife businesses, in the form of waived advertising fees and free advertising, products, and services during this period.

THE BASICS:

As part of this relief effort, restaurants and nightlife businesses that remain open will receive free access to Yelp page upgrades, including Business Highlights and Call to Action, as well as Connect, which will help them communicate timely information to their customers. Restaurants will also receive three months of free access to Yelp Reservations and Waitlist. For restaurant clients that offer delivery and/or takeout, they will provide \$100 in free search advertising. In addition to waiving advertising fees for independent restaurant and nightlife clients during this period when they've been most impacted, they will also be offering support for independent local advertisers in other categories that are struggling to pay their bills during this difficult time.

HOW TO APPLY:

For information about how Yelp may be able to provide assistance, please check out Yelp's COVID-19 Response and Support for Local Businesses page here: <https://tinyurl.com/uamte2j>.



Pacific Community Ventures Free Remote Small Business Advice

Pacific Community aims to connect small business owners with expert business advisors to meet challenges and seize opportunities. More information on Pacific Community here: <https://tinyurl.com/ufx83nf>.



CAMEO'S - Coronavirus Resources guide for Business

CAMEO is California's statewide micro-business network made up of over 220 organizations, agencies, and individuals dedicated to furthering micro-business development in California with small and micro-business financing such as loans and credit, technical assistance, and business management training. CAMEO has also gathered resources that will be helpful its members and the community at

large and CAMEO will be updating their page as more information becomes available, here: <https://tinyurl.com/vte8fq3>.



Cisco's Free WebEx Capabilities

Cisco has increased the capabilities of its Free WebEx service to help companies adapt during the COVID-19 pandemic. Infor here: <https://tinyurl.com/s5h2bdz>.

THE BASICS:

The additional features include:

- Unlimited usage (no time restrictions);
- Supports up to 100 participants; and
- Offers toll dial-in (in addition to existing VoIP capabilities).

Cisco is also providing free 90-day licenses to businesses who are not WebEx customers in this time of need. They're also helping existing customers meet their rapidly changing needs as they enable a much larger number of remote workers by expanding their usage at no additional cost.

Employees

Government Assistance



California Unemployment Insurance Claims

Unemployment Insurance is available to employees based in California that have paid into unemployment taxes through their wages.

THE BASICS:

To be eligible for unemployment insurance benefits, you must have earned enough wages during a specific 12 month period, the base period, and be:

- Totally or partially unemployed;
- Unemployed through no fault of your own;
- Physically able to work;
- Available for work;
- Ready and willing to accept work immediately; and
- Actively looking for work.

The base period can be tricky to figure out, but you can find more information on that here: <https://tinyurl.com/t8ftrjv>.

Note: the “actively looking for work” is not being enforced the same as usual during this time, given that only essential businesses are open. Ultimately, the state has some discretion over this, but that’s the gist.

HOW TO APPLY :

The quickest and easiest way to apply is this link, California's Unemployment Insurance, however it can be done over the phone or by fax or mail. More information can be found here: <https://tinyurl.com/y5aepy9y>.

You will need to provide your personal information and your:

- Social security number;
- Name (including prior names [e.g. married or maiden name], mailing address, and telephone number;
- Driver's license number or I.D. card;
- Citizenship status, if not a U.S. citizen, alien registration number and expiration date, or information from your employment authorization document [e.g. Form I-485, Application to Register Permanent Residence or Form I-589, Application for Asylum and for Withholding of Removal];
- DD Form 214, if you served in the military in the last 18 months, found here: <https://tinyurl.com/y3kyraa2>;
- Last employer information, the business or company you last worked for or could still be working of part-time, including company name, supervisor's name, address (mailing and physical location) and phone number as it appears on your pay- check/stub or W-2;
- Last date worked and the reason you are no longer working or have reduced hours;
- Gross earnings in the last week you worked, beginning with Sunday and ending with your last day of work;
- Information on all employers you worked for during the past 18 months, including name, address (mailing and physical location), the dates of employment, gross wages earned, hours worked per week, hourly rate of pay, and the reason you are no longer working; and
- Notice to Federal Employees About Unemployment Insurance, Standard Form 8 found here: <https://tinyurl.com/qk73hd8>. Note, this is for former federal employees only.



California Disability Insurance Claim

You are eligible for DI Benefits if you're unable to work due to having or being exposed to COVID-19 and it has been certified by a medical professional. For information about California Disability Insurance claim's check out the State of California's Employment Development Department page on DI Claims, which can be found here: <https://tinyurl.com/secrr4e>.

HOW TO APPLY :

- First, you will need to register with Benefits Program Online, here: <https://tinyurl.com/ydg5vcty>.
- Next, you will login and file a new disability claim. You will need:
 - First and last name;
 - Social Security number;
 - California Driver License number;
 - Most current employer's business name, phone number, and mailing address (as stated on your W-2 or paystub); and
 - Last date you worked your regular duties and hours or date you began working at less than full duty or modified duty.
- You may also need to provide:
 - Any wages you received or expect to receive from your employer (sick leave, paid-time-off (PTO), vacation pay, annual leave, and wages earned after you stopped working);
 - Any workers' compensation claim information, if applicable; and
 - If you receive in-patient treatment at an alcoholic recovery home or drug-free facility, provide the name, address, and phone number of the home or facility.
- Last, and this is **important** you must contact your physician/practitioner to submit your medical certification
 - Provide your Form Receipt Number to your physician/practitioner so they can submit the medical certification. The physician/practitioner must submit the certification no later than 49 days after your disability begins or you may lose benefits. Talk to your physician/practitioner about their process for submitting a DI claim; they do not all follow the same process.
 - You are responsible for obtaining a Physician/Practitioner Certification for your disability. Your claim will be returned if the

physician/practitioner Certification is not received within 30 days.

Your claim must include your statement (the application) AND a medical certification by your physician for it to be processed.



California Paid Family Leave Claim

You are eligible for paid family leave if you are unable to work because you are caring for an ill or quarantined family member with COVID-19 and it is certified by a medical professional. Please note: 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.

HOW TO APPLY :

You can see an overview of the application process here: <https://tinyurl.com/rsj5wa5> but generally, the steps to file a paid family leave claim are:

- First, you will need to register with Benefits Program Online. You can do that here: <https://tinyurl.com/ydg5vcty>.
- Next, you will login and file a new claim. You will need:
 - First and last name;
 - Social Security number;
 - California Driver License number; and
 - Most current employer's business name, phone number, and mailing address (as stated on your W-2 or paystub).

You may also need to provide:

- Any wages you received or expect to receive from your employer (sick leave, paid time off, vacation pay, annual leave, and wages earned after your stopped working).

- Any workers' compensation claim information.

For care claims, you must also attach these additional documents:

- the Care Recipient's Authorization for Disclosure of Personal Health Information and
- the Statement of Care Recipient (Part C) signed by the care recipient or their authorized representative.
- These additional forms can be downloaded from the confirmation page when Part A is submitted online.
- You can scan and upload it to your computer to submit with your claim using SDI Online.
 - Select File a New Claim under the main menu on your home page and select Submit Electronic Paid Family Leave Care Attachment.
 - If using the paper claim form, it can be mailed to the EDD in the envelope provided.
- Physician/Practitioner's Certification (Part D) of the Claim for Paid Family Leave (PFL) Benefits completed and signed by the care recipient's physician/practitioner.
 - Provide your Form Receipt Number to the physician/practitioner so they can submit the medical certification. The physician/practitioner can submit the certification using SDI Online or you can have them complete and sign a paper version.
 - Talk to the physician/practitioner about their process for submitting a PFL claim. They do not all follow the same process.
 - It is your responsibility to have the physician/practitioner complete and sign the form and submit it to the EDD within 41 days from the date your family leave begins, or you may lose benefits.



Families First Coronavirus Response Act - Emergency Family Medical Leave Act Expansion

This expansion applies to private businesses with less than 500 employees and all public employers. (The Secretary of Labor has the authority to exclude certain

health care providers or emergency responder from the definition of eligible employees and exempt small businesses with fewer than 50 employees if compliance with the requirements would jeopardize the viability of the business going forward.)

THE BASICS:

An employee qualifies for aid if they worked for the employer for at least 30 days and the employee is unable to work due to a need for leave to care for their child because the school or day care has been closed or the child care provider is unavailable due to a public health emergency.

The employee is entitled to not less than two-thirds of the employee's regular pay, up to \$200/day and \$10,000 over the benefit period for 12 weeks, which includes job protection as required in the Family and Medical Leave Act (including amendments to it made by this Act with regard to job protection requirements for an employer who employs fewer than 25 employees). The first 10 days taken may be unpaid, but the employee may use other paid leave during that period, if available.

HOW TO APPLY :

Not 100% sure yet! But check out the Families First Corona Virus Response Act - Emergency Family Medical Leave Act Expansion page for more an in depth summary of the expansion: <https://tinyurl.com/rur2p78>.

Private Organization-Based Assistance



One Fair Wage - Emergency Coronavirus Tipped and Service Worker Support Fund

One Fair Wage is providing cash assistance to restaurant workers, car service drivers, delivery workers, personal service workers and more who need the money

they are not getting to survive. Learn more about One Fair Wage here: <https://tinyurl.com/rtbmurc>.

HOW TO APPLY :

To receive assistance, fill out One Fair Wage's intake form and an organizer will be in touch: <https://tinyurl.com/vf5o8ud>.



U.S. Bartender Guild's Bartender Emergency Assistance Program

This is a philanthropic grant offered by the United States Bartender Guild ("USBG"), and information about this program can be found here: <https://tinyurl.com/t3kajol>.

THE BASICS:

You are eligible if:

- You are a bartender, the spouse of a bartender, or the child of a bartender. *You do not need to be a member of USBG to be eligible for a philanthropic grant.* The Bartender Emergency Assistance Program defines a "Bartender" as an individual employed in serving beverages or otherwise engaged in the production, promotion or distribution of alcoholic beverages. An individual is considered "employed" as a Bartender if, for not less than one year prior to the application or the catastrophic event or emergency hardship giving rise to the application, the individual performed services as a Bartender on a regular full- or part-time basis;
- You experienced a catastrophic event or emergency hardship that is:
 - Identifiable and described in detail in the application;
 - Damaging to the person or property (e.g., loss of life, health, or property);
 - Sudden and precipitous rather than gradual or progressive;
 - Unexpected, unanticipated, unforeseen, unintended, or unplanned; and
 - Unusual and not normally occurring in the ordinary course of day-to-day living.

- You must also lack the necessities of life, including financial, physical, mental, or emotional well-being as a result of the catastrophic event or emergency hardship; and
- You must be able to provide tangible documentation of the catastrophic event or emergency hardship.

HOW TO APPLY :

Fill out the USBG Bartender Emergency Assistance Program Application here: <https://tinyurl.com/vuoa2wt>.

City-Specific Relief



United Way's San Diego Worker Assistance Initiative

United Way of San Diego is hosting the San Diego Worker Assistance Initiative as part of the greater San Diego COVID-19 Community Response Fund, to provide flexible resources to individuals impacted by layoffs and reduced working hours implemented by employers. More on the San Diego Worker Assistance Initiative here: <https://tinyurl.com/whzk3kg>.

THE BASICS :

You are eligible if you are a low-wage worker who needs support for a limited but undetermined length of time.

HOW TO APPLY :

Visit the San Diego Worker Assistance Initiative here: <https://tinyurl.com/whzk3kg>. Scroll to the bottom of the page; applications are available in English and Spanish.

More Restaurant-Specific Employee Resources

The following sites offer additional resources for restaurants and their workers:

- Restaurant Workers' Community Foundation, here: <https://tinyurl.com/sjej2dv>.

- EATER - A list of Relief Funds for Restaurants, Bars, and Food Service Workers, here: <https://tinyurl.com/vg975qw>.

Self-Employed and Independent Contractors

Government Assistance



California Disability Insurance Elective Coverage (“DIEC”) Program

Are you self-employed or an independent contractor and did you choose to pay into the Disability Insurance Elective Coverage (DIEC) program?

If so, then great! You can apply for disability insurance or paid family medical leave through the same process as described above under PFL.

If not, 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.

If you are a worker who believes that you are misclassified as an independent contractor or want to provide information on the business entity as a potential employment tax audit lead, submit a Request for a Preliminary Worker Classification Assessment or Audit Lead Referral (DE230) to the EDD. This form can be found here: <https://tinyurl.com/sac8gz2>.

We know this doesn’t help in the present, but this might be a great time to consider opting into the DIEC program (although we hope you never need to think about this again). Learn more about the program here: <https://tinyurl.com/w6em5hu>.

THE BASICS:

To be eligible for benefits you must:

- Be approved for elective coverage before becoming disabled;
- File a claim by mail in accordance with regulations;
- Serve a 7-day non-payable waiting period (for Disability Insurance claims);

- Have paid contributions for at least one quarter during the 12-month base period of the claim; and
- File a certificate of disability that is signed by an authorized medical or religious practitioner for your own disability (for Disability Insurance) or for the care recipient (for Paid Family Leave).

Benefits are payable up to 39 weeks for your own disability, and up to six weeks of benefits to care for a seriously ill child, parent, parent-in-law, grandparent, grandchild, sibling, spouse, or registered domestic partner or to bond with a new child entering the family through birth, adoption, or foster care placement.

HOW TO APPLY :

You may apply for the DIEC program by completing the proper application and submitting it via mail to the address on the form.

- Application for Disability Insurance Elective Coverage (DE 1278DI), if applicable (Individual Owners or Self-Employed Individuals). This form can be found here: <https://tinyurl.com/qwjgc3z>; or
- Application for Unemployment Insurance, Disability Insurance, and Paid Family Leave Elective Coverage Under Section 708 (A) of the UI Code (DE 1378A), if applicable (Individual Owners with an existing employer payroll tax account number). This form can be found here: <https://tinyurl.com/vs5sokm>.



Families First Coronavirus Response Act

For those who are self-employed, there will be a tax credit equivalent to the sick leave amount. We're still waiting on details here, as this is relatively new, so stay tuned!