

COVID-19 INFORMATION AND RESOURCES FOR BUSINESSES AND EMPLOYERS

Updated April 14, 2020

The Solano Small Business Development Center (SBDC) and the Workforce Development Board of Solano County are closely monitoring COVID-19 developments and will provide information regarding services and resources for businesses as they become available. The centers remain open in order to provide the growing need of workforce services to the community. Please check our websites for additional information on resources and services: <http://solanosbdc.org> and <http://solanoemployment.org>.

Solano County Resources

Effective March 18, 2020, Solano County issued its countywide [Shelter at Home Health Order and Directive](#), which has been extended to April 30, 2020. For more information from Solano County:

1. Visit the Solano County [website](#) for regular COVID-19 updates
2. Follow Solano County Public Health Facebook page ([@SolanoCountyPH](#)) for COVID-19 updates
3. Register for [Alert Solano](#) to receive emergency alerts on your mobile device, including COVID-19

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Layoffs and Employee Reductions

State Unemployment Information for your employees can be found at [California Employment Development Department \(EDD\)](#). See our [Resources for Job Seekers and Workers](#) for more detailed information on Unemployment Insurance.

1. What can I do for my employees if my business has slowed due to COVID-19 and I had to reduce their hours?

If COVID-19 has impacted your business or services, you can avoid potential layoffs by participating in the Unemployment Insurance (UI) [Work Sharing Program](#). This program allows you to retain your workers by reducing their hours and wages no more than 60 percent and partially offsetting the wage loss with UI benefits. This helps you avoid the cost of recruiting, hiring, and training new workers and helps your workers keep their jobs and receive some financial support with UI benefits.

2. What if I have to let go of some of my workers temporarily until business improves?

Your workers can [file for unemployment benefits](#) as long as they are unemployed and otherwise eligible. Workers who expect to return to work for you within a few weeks are not required to actively seek work as long as they are able and available to return to work and meet all other eligibility criteria. The EDD will explain the requirements to your workers during application. This applies for individuals that are furloughed as well as formally laid off. Individuals who you plan to rehire after COVID-19 are not required to actively seek work each week to receive benefits.

3. What layoff notification requirements are in place during COVID-19?

Governor Newsom has issued an [Executive Order](#), which suspends the 60-day notice requirement for layoff notification for businesses laying off over 50 employees to permit employers to act quickly in order to mitigate or prevent the spread of coronavirus. To qualify, the layoff must be caused by COVID-19-related business circumstances that were not reasonably foreseeable. The employer must provide written notices to: affected employees; all representatives of the affected employees (unions); the Employment Development Department (eddwarnnotice@edd.ca.gov); the Local Workforce Development Board (aziomek@solanowdb.org); and the chief elected official of each city and county government within which the layoff occurs. The Executive Order is in place from March 4, 2020 through the end of the state of emergency.

4. Is there assistance in navigating or preventing layoffs?

Yes. If you are facing potential layoffs or plant closures, you can get help from the Workforce Development Board (WDB) of Solano County through the Rapid Response and Layoff Aversion programs.

Rapid Response teams will meet virtually with you to discuss your anticipated or recent layoff and support your workers through the process. Services can include upgrades to current worker skills, customized training, career counseling, job search assistance, help with filing unemployment insurance claims, and information about education and training opportunities. For more information, please complete the [Request for Information](#) or contact April Ziomek-Portillo, Sr. Manager of Business Services with the Workforce Development Board (WDB) of Solano County at 707-863-3569 or aziomek@solanowdb.org.

The WDB has also launched a Layoff Aversion Fund to provide micro-grants to businesses under 500 employees for activities or purchases that would avert layoffs. Funds may be used for costs such as purchasing equipment to allow employees to work remotely, sanitation and health safety measures

to keep employees working on-site for essential businesses, costs to convert to online sales, or other activities that would save jobs. For more information and to apply, visit the [WDB website](#).

SBA Economic Injury Disaster Loans and Emergency Economic Injury Grants

5. What is an Economic Injury Disaster Loan (EIDL) and what is it used for?

EIDLs are lower interest loans of up to \$2 million, with principal and interest deferment of 6 months. to pay for expenses that could have been met had the disaster not occurred, including payroll and other operating expenses.

6. Who is eligible for an EIDL?

Businesses with 500 or fewer employees including sole proprietorships (with or without employees), independent contractors, cooperatives and employee-owned businesses, tribal small businesses, small agricultural cooperatives, and most non-profit organizations.

7. What is an Emergency Advance Loan?

These grants provide an emergency advance of up to \$10,000 to small businesses and private non-profits harmed by COVID-19 within seven – ten days of applying for an SBA EIDL. The amount provides up to \$1,000 per employee up to a total of 10 employees. To access the advance, first apply for an EIDL and then request the advance. The advance does not need to be repaid and may be used to keep employees on payroll, pay for sick leave, meet increased production costs due to supply chain disruptions, or pay business obligations, including debts, rent and mortgage payments. These grants are available from January 31, 2020 – December 31, 2020 and are backdated to January 31, 2020 to allow those who have already applied for EIDLs to be eligible.

8. Can I apply for an EIDL and a Payroll Protection Program loan?

Yes. Whether you received an EIDL unrelated to COVID-19 or you receive a COVID-19 related EIDL between January 31, 2020 and June 30, 2020, you may also apply for a PPP loan. If you receive a PPP loan or refinance an EIDL into a PPP loan, any advance amount received under the Emergency Economic Injury Grant Program would be subtracted from the amount forgiven in the PPP. However, you cannot use your EIDL for the same purpose as your PPP loan.

9. How do I apply for an EIDL?

Visit <https://disasterloan.sba.gov/ela>. *NOTE:* The SBA website for applying for the EIDL loans was updated on March 29, 2020. Any clients who applied before March 29, 2020 and have not heard back from the SBA about their application should re-apply on the new website.

10. Is assistance available to me in applying for an EIDL?

Yes. The Solano Small Business Development Center (SBDC) has Business Advisors that can help for-profit small businesses at no cost. The SBDC is operating virtually and can provide technical assistance to businesses in completing their loan applications by going to the website at <http://solanosbdc.org> and clicking “Apply Now” button on the SBDC homepage to request advisor services or by calling 707-646-1071.

Families First Coronavirus Response Act (FFCRA)

The Families First Coronavirus Response Act (FFCRA), signed into law March 18, 2020, provides emergency expansion of the Family and Medical Leave Act (FMLA), federal paid sick leave, and emergency

Unemployment Insurance stabilization and access. For more detail on FFCRA requirements, visit the Department of Labor's (DOL) [webpage](#).

11. How does the new Emergency Paid Sick Leave protect workers?

Federal paid sick leave apply to employees who work for an employer with less than 500 employees and provides up to 80 hours of paid sick leave at full-time employee's regular rate or 2/3 of that rate for COVID-19 depending on the reason. The Department of Labor's Wage and Hours Division released guidance on March 24th FFCRA Rights for Employees.

12. How does the FFCRA affect family and medical leave (FMLA) provisions?

Emergency FMLA provides protections for employees who work for an employer with less than 500 employees and have been employed for at least thirty (30) calendar days (from the date the leave would have begun). The Emergency FMLA Expansion Act is paid leave only when such leave exceeds 10 days. This is only for leave taken because the employee must care for a child whose school or place of care is closed, or childcare is unavailable, due to COVID-19. View more information from the [Department of Labor, Wage and Hours Division](#).

13. Is my business required to provide paid sick leave or expanded FMLA?

The FFCRA applies to all private business and public agencies with less than 500 employees, with some exceptions. Your employee count is based on full-time and part-time employees within the United States at the time your employee's leave is to be taken, including employees on leave, temporary employees who are jointly employed by you and another employer, and day laborers. Healthcare providers and emergency responders may be exempt from FFCRA. In addition, an employer, including a religion or nonprofit organization, with fewer than 50 employees is exempt from providing paid sick leave or expanded family and medical leave due to school closures when doing so would jeopardize the viability of the small business (businesses must document why they meet this criteria; more guidance from DOL is forthcoming). Employers who are shut down due to a government order are also exempt from providing leave.

14. What would qualify a small business under 50 employees to be exempt from the FFCRA requirement to provide paid leave or expanded FMLA due to school or childcare closures?

An employer, including a religious or nonprofit organization, with fewer than 50 employees is exempt from providing paid sick leave or expanded FMLA for individuals due to school or place of care closures or childcare provider unavailability when doing so would jeopardize the viability of the small business. This exemption only applies for the school or childcare closure and does not apply for the other qualifying COVID-19 reasons. A small business may claim this exemption if an authorized officer of the business has determined that:

- The provision of paid sick leave or expanded FMLA would result in the small business's expenses and financial obligations exceeding available business revenues and cause the small business to cease operating at a minimal capacity;
- The absence of the employee(s) requesting paid sick leave or expanded FMLA would entail a substantial risk to the financial health or operational capabilities of the small business because of their specialized skills, knowledge of the business, or responsibilities; or
- There are not sufficient workers who are able, willing, and qualified, and who will be available at the time and place needed, to perform the labor or services provided by the employee(s) requesting paid sick leave or expanded FMLA, and these labor or services are needed for the small business to operate at a minimal capacity.

Businesses must document why they meet the criteria for exemption. More guidance on the documentation needed is forthcoming from DOL, Wages and Hours Division.

15. When does the FFCRA paid leave take effect?

The paid leave provisions are effective on April 1, 2020 and apply to leave taken between April 1, 2020 and December 31, 2020.

16. Are there any notification requirements for employers?

Yes. Employers must post the [FFCRA Employee Rights](#) notice in a conspicuous place on its premises. If employees are teleworking, an employer may satisfy this requirement by emailing or direct mailing this notice to employees or posting the notice on an employee information internal or external website. The notice requirements only apply to current employees and new hires, not to recently laid-off employees or new job applicants. You may download and print the notice yourself or obtain a free poster from DOL's Wage and Hour Division at 1-866-487-9243.

17. What circumstances qualify for workers to use Emergency Paid Sick Leave?

Your employees qualify for taking paid sick leave if they are unable to work or telework due to the following circumstances. The Department of Labor (DOL) released a [temporary rule](#) with more details.

- **Quarantine or Isolation Order** – The employee is subject to a federal, state, or local quarantine or isolation order related to COVID-19. DOL's temporary rule states that a governmental Shelter at Home Order may count as a quarantine or isolation order. However, if an employer is shut down due to a government order which prevents the employee from working, the employee does not qualify. Additionally, employees who can telework would not qualify under a Shelter at Home Order.
- **Self-Quarantine Advisement** – The employee has been advised by a health care provider to self-quarantine due to concerns related to COVID-19. DOL's temporary rule states the self-quarantine must be based on the health care provider's belief that the employee has COVID-19, may have COVID-19, or is particularly vulnerable to COVID-19. The self-quarantine must prevent the employee from working. For example, if the employee is still able to telework during self-quarantine, they do not qualify.
- **Experiencing Symptoms** – The employee is experiencing symptoms of COVID-19 (as identified by the [CDC](#)) and are seeking medical diagnosis. The DOL's temporary rule states that this sick leave is limited to the time the employee is unable to work because they are taking steps to obtain a medical diagnosis. The rule states an employee may not take paid sick leave to self-quarantine without seeking medical diagnosis. An employee who is awaiting results, but is able to telework, will not generally be eligible for paid sick leave, unless their symptoms prevent them from working. Employees who show symptoms and seek medical advice but are told they do not meet testing criteria and should self-quarantine general qualify unless they are able to telework.
- **Caring for an Individual Subject to Quarantine** – The employee is caring for an individual who is subject to a federal, state or local quarantine or isolation order related to COVID-19 or an individual who has been advised by a healthcare provider to self-quarantine due to concerns related to COVID-19.
- **School or Childcare Closures** – The employee is caring for their child whose school or place of care is closed, or childcare is unavailable, due to COVID-19 related reasons. This leave may be taken to care for their non-disabled child if he or she is under the age of 18, or for a disabled child over 18 who cannot care for him or herself. Employees may only take paid sick leave or expanded family and medical leave if caring for their child and are unable to work. Generally,

only one guardian may take this leave. This leave applies if the physical location of care is closed, even if their child's school or place of care has moved to online instruction.

- **Substantially-Similar Conditions** – The employee is experiencing any other substantially-similar condition that may arise, as specified by the Secretary of Health and Human Services. As of April 5, 2020, the U.S. Department of Health and Human Services had not yet identified any substantially similar condition that would allow an employee to take paid sick leave.

18. What advance notice or documentation must my employee provide me to use paid leave or expanded FMLA?

DOL's temporary rule states you may not require advance notice of leave; notice may only be required after the first workday for which an employee takes FFCRA leave. The notice may be oral. The employee is required to provide the following information to take leave: name, dates requested, qualifying reason for leave, and an oral or written statement that the employee is unable to work because of the qualifying reason for leave. Additional documentation is required depending on which type of leave is requested:

- Isolation/quarantine order – name of government entity issuing the order;
- Self-quarantine order – name of the healthcare provider;
- Seeking medical treatment/diagnosis – name of government entity or healthcare provider;
- School/childcare closure – name of child, name of school/childcare provider, representation that no other suitable person will be caring for the child during the period for which the employee takes leave.
- You may also request an employee to provide additional information needed for you to request tax credits pursuant to the FFCRA.

If you intend to claim a tax credit under the FFCRA for your payment of the sick leave or expanded FMLA, you should retain this documentation in your records. You are not required to provide leave if materials outlined above to support the applicable tax credit have not been provided.

19. If my employees work part-time, can they take advantage of the paid sick leave or expanded FMLA?

Yes. A part-time employee is entitled to leave for his or her average number of work hours in a two-week period. The employee's leave hours would be based on the number of hours they would normally be scheduled to work. If their weekly hours vary, you may use a month average of hours to determine the average daily hours. A part-time employee may take paid sick leave for this average number of hours per day for up to a two-week period and may take expanded FMLA for the same number of hours per day up to ten weeks after that.

20. How much must I pay an employee while taking paid sick leave or expanded family and medical leave?

If the employee is taking leave due to quarantine or isolation orders, self-quarantine advisement, or they are experiencing symptoms (defined in #17), they are entitled to the greater of their regular rate of pay (the average of their regular rate over the prior 6 months), the federal minimum wage, or the application state or local minimum wage. If the employee is paid with commissions, tips, or piece rates these amounts must be included in the calculation. Under these circumstances, the employee is entitled to a maximum of \$511 per day, or \$5,110 total over the entire paid sick leave period.

If the employee is taking paid sick leave because they are caring for an individual subject to quarantine, affected by school closures, or substantially-similar conditions (defined in #17), they are

entitled to compensation at 2/3 of the greater of their regular rate of pay, the federal minimum wage, or the application state or local minimum wage.

If the employee is taking expanded FMLA, the first two weeks are unpaid. Your employee may take paid sick leave for the first two weeks of that leave period, or they may substitute any accrued vacation leave, personal leave, or medical or sick leave they have under your benefits. For the following ten weeks, they are entitled to pay for their leave at an amount no less than 2/3 of their regular rate of pay for the hours they would be normally scheduled to work. Overtime hours must be included in expanded FMLA if your employee is normally scheduled to work more than 40 hours. If your employee takes paid sick leave during the first two weeks of expanded FMLA, they are entitled to a maximum of \$200 per day or \$12,000 for the twelve weeks that includes both paid sick leave and expanded FMLA.

21. If my place of business is open, but I furlough employees or reduce their hours on or after April 1, 2020, do I need to pay employees paid sick leave or expanded FMLA?

No. If you furlough an employee or reduce their work hours because you do not have enough work for them, they are not entitled to paid sick leave or expanded FMLA. However, they may be eligible for UI benefits and should be encouraged to apply.

22. Do I need to continue health coverage if an employee takes paid sick leave or expanded FMLA?

If you provides health coverage that an employee participates in, they are entitled to health coverage during their expanded FMLA on the same terms as if they continued to work. The employee generally must continue to make any normal contributions to the cost of their health coverage.

23. Does the expanded FMLA extend the length of FMLA leave for an employee?

No. The expanded family and medical leave does not extend the length of leave allowable under FMLA. The employee may take a total of 12 workweeks of leave during a 12-month period under FMLA, including the Emergency Family and Medical Leave Expansion Act.

24. How do I access the tax credit associated with paid sick leave and expanded FMLA?

The US Treasury, IRS, and Department of Labor released information on March 20, 2020 regarding the [refundable payroll tax credits](#) to immediately and fully reimburse small and midsize businesses for this leave.

Coronavirus Aid, Relief, and Economic Security (CARES) Act

The federal CARES Act was signed on March 27, 2020. The new law is a \$2 trillion economic stimulus package designed to repair the economic damage caused by COVID-19 and includes a number of measures to streamline and increase small businesses' access to Small Business Administration's (SBA) loans. View NorCal SBDC's [Understanding the CARES Act](#) for more detailed information.

25. Does the CARES Act provide UI benefits for self-employed individuals?

Yes. The CARES Act adds Pandemic Unemployment Insurance (PUA), which provides coverage for individuals not normally eligible for UI benefits, including self-employed individuals, those seeking part-time employment, individuals lacking sufficient work history, and those who would not otherwise qualify for UI or PEUC benefits. This benefit excludes individuals able to telework full-time with pay or individuals receiving paid leave. To be eligible, individuals must provide self-certification that they are otherwise able and available to work but are unable to work due to COVID-19. PUA will be effective

for weeks beginning January 27, 2020 through December 31, 2020 and includes up to 39 weeks of benefits. PUA is not active yet in California but is planned to be available by May 1, 2020.

26. How does the CARES Act ease retirement withdrawals for my employees?

If you adopt the CARES Act provisions in your retirement plan, your employees can access coronavirus-related distributions without a tax penalty. Coronavirus-related distributions can be made available from January 1, 2020 to December 31, 2020 to the following qualified individuals:

- Individuals diagnosed with COVID-19 by a test approved by the CDC;
- Individuals whose spouse or dependent is so diagnosed;
- Individuals who experience adverse financial consequences as a result of being quarantined; furloughed, laid off, or having work hours reduced due to COVID-19; being unable to work due to lack of child care due to COVID-19; closing or reducing hours of a business owned or operated by the individual due to COVID-19; or other factors as may be determined by Treasury.

Employers will be permitted to rely on an employee's certification that he or she satisfies the above conditions in determining whether a distribution is coronavirus-related. For more details visit, [401K Help Center](#).

Paycheck Protection Program (PPP) Loans

27. What are Paycheck Protection Program (PPP) loans?

PPP loans provide cash-flow assistance through 100% federally-guaranteed loans to employers who maintain their payroll during this emergency. If employers maintain their payroll, the loans will be forgiven. The PPP includes forgiveness of up to 8 weeks of payroll based on employee retention and salary levels, no SBA fees, and at least six months of deferral with maximum deferrals up to one year. Businesses may apply if they were harmed by COVID-19 between February 15, 2020 and June 30, 2020.

28. Which businesses are eligible for a PPP loan?

Businesses must have been in operation on February 15, 2020. Businesses eligible include small businesses, 501(c)(3) nonprofit organization, a 501(c)(18) veterans organization, or a Tribal business that has fewer than 500 employees, or the applicable size standard in number of employees for the NAICS industry as provided by SBA if higher. Individuals who operate a sole proprietorship or as an independent contractor and eligible self-employee individuals.

29. How is the loan size determined?

Depending on your business's situation, the loan size will be calculated in different ways, with the maximum loan size at \$10 million.

- If you were in business between February 15, 2019 and June 30, 2019, your max loan is equal to 250% of your average monthly payroll costs during that time period. If your business employs seasonal workers, you can opt to choose March 1, 2019 as your time period start date.
- If you were not in business between February 15, 2019 and June 30, 2019, your max loan is equal to 250% of your average monthly payroll costs between January 1, 2020 and February 29, 2020.
- If you took out an Economic Injury Disaster Loan (EIDL) between February 15, 2020 and June 30, 2020 and you want to refinance that loan into a PPP loan, you would add the outstanding loan amount to the payroll sum.

30. What costs are eligible for the PPP loan?

The following costs are eligible: compensation (salary, wage, commission, or similar compensation, payment of cash tip or equivalent); payment for vacation, parental, family, medical or sick leave; allowance for dismissal or separation; payment required for the provisions of group health care benefits, including insurance premiums; payment of any retirement benefit; payment of state or local tax assessed on the compensation of employees.

The following costs are not eligible: employee/owner compensation over \$100,000; taxes imposed or withheld under Chapters 21, 22, and 24 of the IRS code; compensation of employees whose principal place of residence is outside the US; qualified sick and family leave for which a credit is allowed under the Families First Coronavirus Response Act.

31. What are allowable uses of loan proceeds?

The following uses are allowable: payroll costs; costs related to the continuation of group health care benefits during periods of paid sick, medical, or family leave, and insurance premiums; employee salaries, commissions, or similar compensations; payments of interest on any mortgage obligation (which shall not include any prepayment of or payment of principal on a mortgage obligation); rent (including rent under a lease agreement); utilities; interest on any other debt obligations that were incurred before the covered period.

32. What are the loan term, interest rate, and fees?

For any amounts not forgiven, the maximum term is 10 years, the maximum interest rate is 4%, zero loan fees, zero prepayment fee.

33. How is the forgiveness amount calculated?

Forgiveness on a covered loan is equal to the sum of payroll costs plus any payment of interest on any covered mortgage obligation (not including any prepayment or payment of principal on a covered mortgage obligation) plus any payment on any covered rent obligation plus any covered utility payment incurred during the covered 8 week period compared to the previous year or time period, proportionate to maintaining employees and wages (excluding compensation over \$100,000).

34. How do I get forgiveness on my PPP loan?

You must apply through your lender for forgiveness on your loan. Your application must include documentation verifying the number of employees on payroll and payrates, documentation verifying payments on covered mortgage obligations and utilities, certification from an authorized representative of your business that the documentation provided is true and that the amount that is being forgiven was used in accordance with the program's guidelines for use.

Small Business Debt Relief

35. What is the Small Business Debt Relief Program?

The [Small Business Debt Relief](#) program will provide immediate relief to small businesses who have non-disaster Small Business Administration (SBA) loans. SBA will cover all loan payments on these SBA loans, including principal, interest, and fees for six months. This relief will also be available to new borrowers who take out loans between March 27, 2020 and September 27, 2020.

36. Which SBA loans are eligible for debt relief under this program?

Eligible loans are 7(a) loans not made under the PPP, 504 loans, and microloans. Disaster loans are not eligible.

37. What is a 7(a) loan and how do I apply?

[7\(a\) loans](#) are loans up to \$5 million for borrowers who lack credit elsewhere and need access to versatile financing, providing short-term or long-term working capital and to purchase an existing business, refinance current business debt, or purchase furniture, fixtures and supplies. Banks share a portion of the risk of the loan with SBA.

38. What is a 504 loan and how do I apply?

The [504 Loan program](#) provides loans of up to \$5.5 million to approved small businesses with long-term, fixed-rate financing used to acquire fixed assets for expansion or modernization, including real estate, buildings, and machinery. Businesses may apply through a Certified Development Company (CDC), which is a nonprofit corporation that promotes economic development.

39. What is a microloan and how do I apply?

The [Microloan](#) program provides loans of up to \$50,000 to help small businesses and certain non-profit childcare centers to start up and expand. Microloans are provided through mission-based lenders who are also able to provide business counseling.

Express Bridge Loan

40. What is an SBA Express Bridge Loan?

The Express Bridge Loan Pilot Program allows small businesses who currently have a business relationship with an SBA Express Lender to access up to \$25,000 quickly. They can be term loans or used to bridge the gap while applying for a direct SBA EIDL.

41. Is there any assistance I can access to help me apply for an SBA loan?

Yes. The Solano Small Business Development Center (SBDC) has Business Advisors that can help for-profit small businesses at no cost. The SBDC is operating virtually and can provide technical assistance to businesses in completing their loan applications by going to the website at <http://solanosbdc.org> and clicking "Apply Now" button on the SBDC homepage to request advisor services or by calling 707-646-1071.

Worker Wages

42. Can I require my employees to exhaust their employer-paid sick leave?

You cannot require that employees use their paid sick leave. If your employee decides to use paid sick leave, you can require that they take a minimum of two hours of paid sick leave. For more information, visit the California Labor Commissioner's Office's [FAQs](#).

43. If an employee reports to work and then is sent home, am I required to pay them?

Generally, if an employee reports for their regularly scheduled shift, but is required to work fewer hours or is sent home, they must be compensated for at least two hours of reporting time pay. However, reporting time pay does not apply when operations cannot commence or continue when recommended by civil authorities. The means that reporting time pay does apply under a state of emergency, unless the state of emergency includes a recommendation to cease operations.

44. Are exempt employees entitled to a full week's salary for work interruptions due to a shutdown of operations?

An employee is exempt if they are paid at least the minimum required salary and meet the other qualifications for exemptions. Federal regulations require that employers pay an exempt employee

performing any work during a week their full weekly salary if they do not work the full week because the employer failed to make work available. An exempt employee who performs no work at all during a week may have their weekly salary reduced. For more information, visit the California Labor Commissioner's Office's [FAQs](#).

Other Resources and Information

45. What is considered an essential business during Shelter in Place orders?

Governor Newsom signed a [Shelter in Place Executive Order](#) that went into effect on March 19, 2020 for the State of California that closed all businesses except essential critical infrastructure businesses as defined by [CISA](#). The state provided a detailed description of what constitutes an essential [critical infrastructure business](#) on March 22, 2020.

46. How can I let the community know I'm open for business during the Shelter at Home?

Solano County cities have been compiling businesses open during the Shelter at Home. See below for a list of open businesses in each city:

- [Benicia](#) – maintained by Visit Benicia – to add your business, email edev@ci.benicia.ca.us
- [Fairfield](#) – maintained by Visit Fairfield – to add your business, email info@visitfairfieldca.com
- [Rio Vista](#) – maintained by Rio Vista City
- [Vacaville](#) – maintained by the City of Vacaville – to add your business, email cinfor@cityofvacaville.com
- [Vallejo](#) – maintained by the City of Vallejo – to add your business, contact Annette Taylor at Annette.taylor@cityofvallejo.net

47. What if I can't file or pay my payroll taxes on time because of COVID-19?

With the [Governor's emergency declaration](#), if your business is directly affected by COVID-19, you can request up to a 60-day extension to file your state payroll reports and deposit state payroll taxes without penalty or interest. The written request for extension, noting the impact of COVID-19, must be received within 60 days from the original delinquent date of the payment or return. For the address to send the request, along with other information, please see the [State of Emergency or Disaster Fact Sheet \(DE 231SED\) \(PDF\)](#).

Businesses may also defer the employer portion of certain payroll taxes through the end of 2020, with all 2020 deferred amounts due in two equal installments, one at the end of 2021 and the other at the end of 2022. Payroll taxes that can be deferred include the employer portion of FICA taxes, the employer and employee representative portion of Railroad Retirement taxes, and half of the SECA tax liability. Employers receiving assistance through the PPP are not eligible for this deferral.

You can also call the EDD Taxpayer Assistance Center with any questions you may have about your payroll tax responsibilities at 1-888-745-3886 or (TTY) 1-800-547-9565.

48. Are there any additional tax credits available to businesses during COVID-19?

Yes. The Employee Retention Credit for Employers Subject to Closure or Experiencing Economic Hardship provides a refundable payroll tax credit for 50% of wages paid by eligible employers to certain employees during the COVID-19 crisis. The credit is available to employers, including non-profits, who are not receiving assistance through the PPP Loan and whose operations have been fully or partially suspended as a result of a government order limiting commerce, travel or group meetings.

The credit is also provided to employers who have experienced over a 50% reduction in quarterly receipts, measured on a year-over-year basis. This credit is provided through December 31, 2020.

Wages of employees who are furloughed or face reduced hours as a result of business closure or economic hardship are eligible for the credit. For employers with 100 or fewer full-time employees, all employee wages and compensation are eligible, regardless of whether an employee is furloughed. Wages do not include those taken into account for purposes of the payroll credits for required paid sick leave or required paid family leave.

49. What can I do to protect my workers from COVID-19?

The [Centers for Disease Control and Prevention Guidance for Business and Employers](#) includes basic precautions like proper handwashing and cleaning, as well as making sure your sick leave policies are flexible and consistent with public health guidance. Visit [Cal/OSHA Guidance on Coronavirus](#) to learn more about workplace requirements. Spanish language OSHA guidance on workplace safety is available: [Overview](#) and [OSHA Guidance](#).

50. Will my insurance cover COVID-19 as a “Business Interruption”?

Business Interruption Insurance is insurance coverage that replaces income lost in the event that business is suspended from a cause of loss or peril, and applies if government actions cause operations to cease temporarily. This type of insurance also covers operating expenses, payroll, taxes, and loan payments. Businesses are encouraged to review their policies and contact their insurance companies or brokers to determine what their policies cover as each insurance policy is different and the coverage varies on the type of policy you have.