THE WEBINAR WILL BEGIN AT 1:00 PM
Panelists:
Judy Conti, Jill Thompson, Robert Sainz, Caroline Torosis, David Rosenfeld
Moderator: Cindy Pánuco
JUDY CONTI
GOVERNMENT AFFAIRS
DIRECTOR, NATIONAL
EMPLOYMENT LAW PROJECT
CARES ACT COVID-19 UNEMPLOYMENT BENEFITS

April 2020
Key Takeaways

- MAJOR NEW CARES ACT UNEMPLOYMENT PROGRAMS AVAILABLE TO W-2 AND 1099 WORKERS, INCLUDING THOSE WITH IRREGULAR WORK HISTORIES

- FEDERAL GUIDANCE AND STATE IMPLEMENTATION TAKING A BIT OF TIME BUT SHOULD BE UP AND RUNNING IN A WEEK OR TWO

- YOU DO NOT HAVE TO FIGURE THIS ALL OUT FOR YOURSELF.
Pandemic Unemployment Assistance (CARES Act)

- Covers workers not eligible for UI (including self-employed) who are unemployed for 11+ COVID-19-related reasons (next page).
- 39 weeks (retroactive to January 27th through 2020)
- PUA weekly benefit is the same as the state’s UI, but with a minimum of half the state’s weekly average UI benefit.
- Does not cover those who can telework with pay or are receiving paid sick or paid leave benefits.
Covered Conditions

- They are diagnosed with or seeking diagnosis of COVID-19 or caring for someone with it;
- They are caring for a child or household member who can’t attend school or work;
- They are quarantined or have been advised to self-quarantine;
- They can’t start or reach a job or their place of employment is closed as a direct result of COVID-19;
- They had to quit their job as a direct result of COVID-19.
### Additional UI Programs

<table>
<thead>
<tr>
<th>Pandemic Emergency Unemployment Compensation (PEUC):</th>
</tr>
</thead>
<tbody>
<tr>
<td>- 13 weeks more for workers who exhaust state UI</td>
</tr>
<tr>
<td>- Same benefit level as state UI</td>
</tr>
<tr>
<td>- Available through 2020</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Pandemic Unemployment Compensation (PUC):</th>
</tr>
</thead>
<tbody>
<tr>
<td>- $600 increase in weekly benefits for all those on state UI and PUA (through the week ending July 26th, unless extended)</td>
</tr>
</tbody>
</table>
The Application Process

**Step 1**
Typically, whether seeking UI or PUA, the states will likely require everyone to first apply for UI and provide information on work history and reason for leaving work (COVID-19).

**Step 2**
UI: If found eligible for UI, the state will start paying benefits. PUA: If found ineligible for UI, the state will determine eligibility for PUA. No additional application should be necessary.

**Step 3**
If don’t have wages reported by the employer in the state system, may have to submit proof of employment and earnings (e.g., prior year tax return, pay stubs, or affidavit if necessary).

**Step 4**
The state will make a determination of PUA eligibility and start paying benefits if eligible.
-Q: ARE UNDOCUMENTED WORKERS COVERED? A: NO, MUST BE WORK AUTHORIZED FOR UI OR “QUALIFIED ALIEN” FOR PUA
-Q: ARE WORKERS ELIGIBLE FOR PUA IF THEY DIDN’T EARN ENOUGH TO QUALIFY FOR UI OR INDEPENDENT CONTRACTORS? A: YES
-Q: DOES EVERYONE GET THE PUC $600? A: YES, EVERYONE ON UI AND PUA WILL RECEIVE THE $600 THROUGH JULY.
-Q: HOW LONG WILL IT TAKE FOR WORKERS TO GET THEIR UNEMPLOYMENT CHECKS? A: NORMALLY 2-3 WEEKS, BUT WILL BE MUCH LONGER DEPENDING ON THE STATE AND THE NATURE OF THE CLAIM. THE BENEFITS WILL BE PAID RETROACTIVELY.
JILL THOMPSON,
DIRECTOR, AUDREY IRMAS
PROJECT FOR WOMEN &
GIRLS’ RIGHTS
CA UI BASICS

- Partial wage replacement ($40-max $450 per week)
  - Unemployed/partially unemployed
  - No fault
- Eligibility – W2 workers/ misclassified IC’s
  - Legal to work
  - Able to work/actively looking
  - Sufficient base period earnings ($1300 highest quarter/$900 + 1.25x highest)
- Benefits run from filing date
- No “public charge”
COVID 19: Special Provisions for UI Eligibility (CA)

- Waiting period waived
- “Actively looking for work” requirement relaxed/waived
- Don’t have to enroll in CalJOBS to qualify
- Per CARES: expanded eligibility/extended time frame; $600 PAC per week through 7/2020
CARES/PUA extends UI benefits to self-employed and independent contractors (1099 workers) through end of 2020, up to 39 weeks.

But Note: PUA is only for applicants who are NOT ineligible for regular UI: if eligible based on W2 earnings, will get UI not PUA.

- unable to work/unemployed because of COVID19
- authorized to work/available to work
- 1099 earnings over past 18 months to establish PUA rate
-CA: Still working out details re: PUA (see EDD website)
-Retroactive to Feb 2, 2020 (depends on date impacted)
-Advice (for now!)
  • Self-employed/business owner - wait if you can afford to
  • All others: complete regular UI application; include ALL earnings during base period (1099 + W2)
  • Be prepared to provide additional documentation to support 1099 earnings because EDD will not have records

ABC test: If you believe you were misclassified as IC during past three years, seek legal advice (but don’t wait to file UI)
1) GO TO EDD WEBSITE  
https://www.edd.ca.gov/Unemployment/UI_Online.htm
2) Register on Benefits Programs Online (BPO)
3) Collect information you will need to file claim (employers/earnings 2019)  
   • https://www.edd.ca.gov/Unemployment/UI-Calculator.htm
4) Log In on BPO and click UI Online : new claim or reopen claim
5) Complete online application for UI (use “save as draft”)
6) Fax application and/or Interview with EDD person may be required
7) Receive packet in MAIL from EDD – Verify information – Can make corrections or add information/earnings – File appeal
8) Certify for benefits every two weeks – may use UI MOBILE APP  
   • Reporting Entertainment Industry Earnings (YouTube)
UI Online℠

En español

UI Online is the fastest and most convenient way to file or reopen your claim, certify for benefits, and get up-to-date claim and payment information. UI Online Mobile℠ is available for smartphone and tablet users.

Log In or Register - Benefit Programs Online.

The Employment Development Department's online benefit services, such as UI Online, are accessed through Benefit Programs Online. Select Benefit Programs Online below to log in or to register for access.

Benefit Programs Online

UI Online℠ Tip

Due to current events, we are experiencing a large increase in claims filed and are extending our staff resources to keep up with the demand. For faster service, use UI Online to file your claim, certify for benefits, and get payment information. You can also ask questions about your claim using UI Online by selecting Contact Us at the top of your homepage.
BENEFITS CALCULATOR (ESTIMATE)

https://www.edd.ca.gov/Unemployment/UI-Calculator.htm
TIPS FOR FILING A CLAIM

• If any W2 earnings, file ASAP – UI benefits run from date claim filed
• Have your information ready before you start – all employment and gigs from past 18 months; include PT and temp
• Use the “Save as Draft” feature; don’t use the backspace key
• When selecting responses- if not sure, choose the one that is closest – you can clarify later if need be
• Select your separation reason; then select COVID-19 from the next drop-down menu.
• Per EDD: Do not indicate you’re out of work due to a disaster, strike or lockout.
TIPS FOR CREATIVE INDUSTRY WORKERS

• “Employer” – who paid, not show or production you worked on
  • Use Name on PayStub/Check or 1099/tax forms 2019 (may be payroll company, talent agency)
  • If genuine IC/self-employed, you are the employer – use your business name/address
• Certifying “Earned Income” – Actual work - date earned (regardless of when paid) – include tips
• Certifying “Other income” - “Residuals/royalties/holding fees” – date received
INFO & RESOURCES

- Public Counsel Resource Page
- Review EDD website and relevant online videos
- Get help: remote/by appointment only
  - Workforce Centers –
  - Legal Aid at Work -- (415) 404-9093
  - Bet Tzedek Employment Rights Project Clinics
    323-939-0506, extension 415
    Evenings 5-7pm  3x per week
- Unions, Actors Fund, etc. See PC Resource Page
ROBERT SAINZ,
ASSISTANT GENERAL MANAGER,
WORKFORCE DEVELOPMENT,
CITY OF LOS ANGELES
ECONOMIC & WORKFORCE
DEVELOPMENT DEPARTMENT
LA CARES Corps
LA CARES Corps works to help small businesses in Los Angeles impacted by the COVID-19 outbreak apply for federal loans under the CARES Act.
Get More Information

Small Business Emergency Microloan Program
The newly established Small Business Emergency Microloan Program provides financing to strengthen small business enterprises that have been affected by the COVID-19 outbreak.
Get More Information

Job Loss Resources
Have you lost your job due to the COVID-19 outbreak? EWDD is here to help you through this transition process by guiding you through all available resources, including virtual meetings to talk with advisors in real time.
Get More Information

Small Business Resilience Toolkit
A wide range of Los Angeles area resources targeting small businesses impacted by COVID-19.
Get More Information

LA Job Portal
LA is coordinating an economic response to help Angelenos who have lost their jobs or have had their hours cut back as a result of COVID-19, so that people can find help and jobs while adhering to the Safer at Home orders.
Get More Information

Additional Resources
A list of resources and information from city, county, state and national level government and non-profit organizations for residents and businesses to help during this challenging time.
Get More Information

## WorkSource Centers

<table>
<thead>
<tr>
<th>Contractor</th>
<th>WorkSource Center</th>
<th>Address</th>
<th>Program Director</th>
<th>Phone Number</th>
<th>Hours of Operations</th>
</tr>
</thead>
<tbody>
<tr>
<td>ASIAN AMERICAN DRUG ABUSE PROGRAM, INC.</td>
<td>West Alameda WSCC</td>
<td>2300 S. Cheesman Blvd, Los Angeles, CA 90016</td>
<td>Daisy Nakashima</td>
<td>(323) 934-5488</td>
<td>M-F 9:00am - 5:00pm</td>
</tr>
<tr>
<td>CITY OF LONG BEACH (PACIFIC GATEWAY WORKFORCE INVESTMENT NETWORK)</td>
<td>Harbor Gateway WSC</td>
<td>252 W. 86th Street Suite 4500, San Pedro, CA 90731</td>
<td>Carla Henry</td>
<td>(310) 722-5700</td>
<td>M-F 9:00am - 5:00pm</td>
</tr>
<tr>
<td>EL PROYECTO DEL MARRO, INC.</td>
<td>Sun Valley WSC</td>
<td>9654 Laurel Canyon Blvd, Sun Valley, CA 91352</td>
<td>Magdalena Guillen</td>
<td>(818) 504-8154</td>
<td>M-F 9:00am - 5:00pm</td>
</tr>
<tr>
<td>GOODWILL INDUSTRIES OF SOUTHERN CALIFORNIA</td>
<td>Northeast Los Angeles WSC</td>
<td>2421 N. San Fernando Road, Los Angeles, CA 90031</td>
<td>Elisa Quiroz</td>
<td>(323) 220-2000</td>
<td>M-F 9:00am - 5:00pm</td>
</tr>
<tr>
<td>HOUSING AUTHORITY OF THE CITY OF LOS ANGELES</td>
<td>Watts Los Angeles WSC</td>
<td>2220 E. 11th St, Los Angeles, CA 90058</td>
<td>Parveen Puri</td>
<td>(323) 224-7751</td>
<td>M-F 9:00am - 5:00pm</td>
</tr>
<tr>
<td>WATT'S LABOR COMMUNITY ACTION COMMITTEE</td>
<td>Southeast Los Angeles WSC</td>
<td>1000 E. Central Ave, Los Angeles, CA 90033</td>
<td>Elton Blake</td>
<td>(323) 505-1001</td>
<td>M-F 9:00am - 5:00pm</td>
</tr>
<tr>
<td>REHABILITATION INDUSTRIES</td>
<td>West Valley WSC</td>
<td>4607 S. Olive St, Chatsworth, CA 91311</td>
<td>Luis Zepeda</td>
<td>(818) 777-8800</td>
<td>M-F 9:00am - 5:00pm</td>
</tr>
<tr>
<td>COALITION FOR RESPONSIBLE COMMUNITY DEVELOPMENT</td>
<td>Vernon Central/LAFCO WSC</td>
<td>110 E. 25th Street, Los Angeles, CA 90011</td>
<td>Carla Valetzki</td>
<td>(323) 793-5150</td>
<td>M-F 9:00am - 5:00pm</td>
</tr>
<tr>
<td>COMMUNITY CARE DEVELOPMENT, INC.</td>
<td>Atlantic Metro WSC</td>
<td>1550 Wadsworth Blvd, Los Angeles, CA 90010</td>
<td>Phyllis Rische</td>
<td>(213) 660-9229</td>
<td>M-F 9:00am - 5:00pm</td>
</tr>
<tr>
<td>JEWISH VOCATIONAL SERVICE</td>
<td>West Los Angeles WSC</td>
<td>5445 Sepulveda Blvd, Culver City, CA 90230</td>
<td>Joseph Santos</td>
<td>(310) 310-5000</td>
<td>M-F 9:00am - 5:00pm</td>
</tr>
<tr>
<td>PACIFIC ASIAN CONSORTIUM IN EMPLOYMENT</td>
<td>Downtown/USC Urban WSC</td>
<td>1055 Wilshire Blvd, Suite 800, Los Angeles, CA 90017</td>
<td>Johnson Ng</td>
<td>(213) 313-1577</td>
<td>M-F 9:00am - 5:00pm</td>
</tr>
<tr>
<td>LAW LABOR EMPLOYMENT AND TRAINING CORPORATION</td>
<td>South Los Angeles WSC</td>
<td>101 W. Alhambra Ave, Los Angeles, CA 90147</td>
<td>Laura Michel</td>
<td>(323) 779-3000</td>
<td>M-F 9:00am - 5:00pm</td>
</tr>
<tr>
<td>MANAGED CARE SOLUTIONS, INC.</td>
<td>Royal Heritage East Los Angeles WSC</td>
<td>1505 E. 1st Street, Los Angeles, CA 90022</td>
<td>Margo Scalise</td>
<td>(323) 267-6920</td>
<td>M-F 9:00am - 5:00pm</td>
</tr>
<tr>
<td>ARBON E&amp;T, LLC</td>
<td>Canoga Park/South Valley WSC</td>
<td>7101 Van Nuys Blvd, Canoga Park, CA 91306</td>
<td>Marcus Sierra</td>
<td>(818) 596-4444</td>
<td>M-W, F 9:00am - 5:00pm</td>
</tr>
<tr>
<td>GOODWILL INDUSTRIES OF SOUTHERN CALIFORNIA</td>
<td>Northwest San Fernando Valley WSC</td>
<td>12252 Van Nuys Blvd, Pacoima, CA 91331</td>
<td>Abigail Pananoses</td>
<td>(818) 482-1754</td>
<td>M-F 9:00am - 5:00pm</td>
</tr>
<tr>
<td>MANAGED CARE SOLUTIONS, INC.</td>
<td>Hollywood WSC</td>
<td>4311 Wadsworth Ave, Los Angeles, CA 90020</td>
<td>Margo Scalise</td>
<td>(323) 454-8700</td>
<td>M-F 9:00am - 5:00pm (by appointment)</td>
</tr>
</tbody>
</table>
### Youthsource Centers

#### Youth Agencies Public-Facing Contacts

<table>
<thead>
<tr>
<th>Agency</th>
<th>Address</th>
<th>Name of Operation</th>
<th>Public-Facing Contact</th>
<th>Phone</th>
<th>Email Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kinkead Center</td>
<td>15923 Saticoy St., Canoga Park, CA 91303</td>
<td>Youthsource</td>
<td>Betty Herrera</td>
<td>818-369-2180</td>
<td><a href="mailto:bettyh@youthsource.org">bettyh@youthsource.org</a></td>
</tr>
<tr>
<td>Catholic Charities, US - CA</td>
<td>510 S. La Brea Ave., Los Angeles, CA 90036</td>
<td>Youthsource</td>
<td>Joe Hernandez</td>
<td>323-464-1234</td>
<td><a href="mailto:jhernandez@ccus.org">jhernandez@ccus.org</a></td>
</tr>
<tr>
<td>Al Tellez Community Center</td>
<td>1200 W. 60th St., Los Angeles, CA 90044</td>
<td>Youthsource</td>
<td>Maria Ramirez</td>
<td>213-481-2222</td>
<td><a href="mailto:maria.ramirez@al-tellez.org">maria.ramirez@al-tellez.org</a></td>
</tr>
<tr>
<td>The Salvation Army</td>
<td>1545 E. 1st St., Los Angeles, CA 90012</td>
<td>Youthsource</td>
<td>Jack Rodriguez</td>
<td>213-388-9999</td>
<td><a href="mailto:jack.rodriguez@salvationarmy.org">jack.rodriguez@salvationarmy.org</a></td>
</tr>
<tr>
<td>Center for Responsible Community Development</td>
<td>1050 E. 28th St., Los Angeles, CA 90011</td>
<td>Youthsource</td>
<td>Juan Martinez</td>
<td>323-724-1212</td>
<td><a href="mailto:jmartinez@cbrcd.org">jmartinez@cbrcd.org</a></td>
</tr>
<tr>
<td>Community Care Development</td>
<td>9800 Sunset Blvd., Los Angeles, CA 90069</td>
<td>Youthsource</td>
<td>Rebecca Peters</td>
<td>323-724-1212</td>
<td><a href="mailto:rebecca.peters@cbrcd.org">rebecca.peters@cbrcd.org</a></td>
</tr>
<tr>
<td>El Paso Bus Valley</td>
<td>9824 S. Central Ave., Los Angeles, CA 90003</td>
<td>Youthsource</td>
<td>Mary Massey</td>
<td>323-724-1212</td>
<td><a href="mailto:massey@elpasobus.org">massey@elpasobus.org</a></td>
</tr>
<tr>
<td>Weingart Foundation</td>
<td>1000 E. 11th St., Los Angeles, CA 90011</td>
<td>Youthsource</td>
<td>Maria Aguirre</td>
<td>323-724-1212</td>
<td><a href="mailto:mags@weingart.org">mags@weingart.org</a></td>
</tr>
<tr>
<td>Hiram Wm. Johnson, Jr. School</td>
<td>2300 S. Merced St., Los Angeles, CA 90019</td>
<td>Youthsource</td>
<td>Patricia</td>
<td>323-724-1212</td>
<td><a href="mailto:patricia@hjr.org">patricia@hjr.org</a></td>
</tr>
<tr>
<td>Juvenile Hall of the City of Los Angeles</td>
<td>1223 W. 6th St., Los Angeles, CA 90017</td>
<td>Youthsource</td>
<td>Patricia Ray</td>
<td>323-299-0770</td>
<td><a href="mailto:patricia.ray@cityofla.us">patricia.ray@cityofla.us</a></td>
</tr>
<tr>
<td>Los Angeles Unified School District</td>
<td>1151 S. Broadway, Los Angeles, CA 90017</td>
<td>Youthsource</td>
<td>Maria Marquez</td>
<td>213-299-0250</td>
<td><a href="mailto:maria.marquez@lasd.org">maria.marquez@lasd.org</a></td>
</tr>
<tr>
<td>Los Angeles United School District</td>
<td>1151 S. Broadway, Los Angeles, CA 90017</td>
<td>Youthsource</td>
<td>Richard Soto</td>
<td>213-299-0250</td>
<td><a href="mailto:richard.soto@lasd.org">richard.soto@lasd.org</a></td>
</tr>
<tr>
<td>DAY LABOR RESOURCE CENTER</td>
<td>CONTACT PHONE NUMBER</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>----------------------------------------------</td>
<td>----------------------</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cypress Community Job Center:</td>
<td>(323) 223-2021</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Downtown Community Job Center:</td>
<td>(213) 747-2064</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Harbor City Community Job Center:</td>
<td>(310) 663-1103</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hollywood Community Job Center:</td>
<td>(323) 469-9002</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Van Nuys Community Job Center:</td>
<td>(818) 650-7750</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Westlake Community Job Center</td>
<td>(213) 483-0136</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
CAROLINE TOROSIS,
DIRECTOR, ECONOMIC AND
BUSINESS DEVELOPMENT,
COUNTY OF LOS ANGELES
WORKFORCE DEVELOPMENT,
AGING AND COMMUNITY
SERVICES
LOS ANGELES COUNTY WORKFORCE DEVELOPMENT
AGING AND COMMUNITY SERVICES
Economic and Business Development
L.A. COUNTY ECONOMIC & BUSINESS DEVELOPMENT COVID-19 RESOURCES

+245K BUSINESSES IN L.A. COUNTY 88 CITIES

WDACS.LA COUNTY.GOV

NOVEL CORONAVIRUS TIPS FOR BUSINESSES CONSEJOS PARA NEGOCIOS MARCH/MARZO 2020 COVID-19

1. ENCOURAGE SICK EMPLOYEES TO STAY HOME

2. CROSS TRAIN STAFF TO PREVENT BEING SHORThANDED

3. COVER COUGHS & SNEEZES + WASH HANDS FREQUENTLY

4. KEEP ALL WORK AREAS CLEAN AND SANITIZED

5. SEEK FEDERAL EMERGENCY DISASTER LOAN ASSISTANCE IF NEEDED

EMPLEADOS ENFERMOS DEBERÍAN QUEDARSE EN CASA

ENTRENÉ EN TRABAJOS MÚLTIPLES PARA EVITAR ESTAR CORTO DE EMPLEADOS

CUBRA TOS & ESTORNUDOS + LAVÉSE LAS MANOS CON FRECUENCIA

MANTENGA TODAS LAS ÁREAS DE TRABAJO LIMPIAS Y DESINFECTADAS

APLÍQUE PARA PRESTAMOS FEDERALES DE EMERGENCIA SI SU NEGOCIO HA SIDO AFFECTADO

@LACBIZDEV
Los Angeles County Business Needs and Resources
https://laedc.org/coronavirus/
covid19response@laedc.org

Eviction Protection
Emergency moratorium against all commercial evictions in L.A. County March 4th - May 31st
LACounty.gov/Covid19

Los Angeles County Workforce and Business Services
www.workforce.lacounty.gov

Disaster Loan Assistance
Provided by the U.S. Small Business Administration for L.A. County businesses and non-profit organizations affected by COVID-19
DisasterLoan.SBA.gov

BIZ RECOVERY LOANS
WE’RE HERE TO HELP!
UP TO $20,000 IN LOAN ASSISTANCE
Has the COVID-19 pandemic caused YOUR BUSINESS financial difficulty?
LEARN MORE
bizrecoveryloans.lacda.org
INQUIRE
APPLY
RECOVER
To reach the Business and Worker Disaster Help Center please contact: 833.238.4450 weekdays from 8 a.m. – 4:30 p.m. or email us at: disasterhelpcenter@lacounty.gov
IS YOUR BUSINESS FACING THE POSSIBILITY OF LAYING OFF EMPLOYEES OR EVEN CLOSING?

THE LOS ANGELES COUNTY AMERICA’S JOBS CENTERS OF CALIFORNIA (AJCCS) CAN HELP YOU GET YOUR BUSINESS BACK ON TRACK.

HOW WE CAN HELP:

1. AVOID LAYOFFS AND CLOSURE BY CONDUCTING A REVIEW OF YOUR BUSINESS NEEDS
2. TRAIN CURRENT EMPLOYEES
3. TRAIN NEW EMPLOYEES
4. QUICKLY PLACE LAID-OFF EMPLOYEES IN NEW JOBS
LAYOFF AVERSION

OUR PARTNERS AT LAEDC ARE OFFERING CONFIDENTIAL, STRATEGIC ASSISTANCE FOR ANY BUSINESSES EXPERIENCING SIGNIFICANT ECONOMIC HARM.

SERVICES INCLUDE LAYOFF AVERSION AND RAPID RESPONSE SERVICES TO BUSINESSES

LAEDC.ORG/CORONAVIRUS
COVID19RESPONSE@LAEDC.ORG
WORKER BENEFITS

- Disability Insurance
- Paid Family Leave
- Unemployment Insurance
- Paid Sick Leave
- Workers' Compensation
- Work Sharing UI

LABOR.CA.GOV

COVID-19 RESOURCES
BENEFITS FOR WORKERS
MARCH 2020

DISABILITY INSURANCE
You can access Disability Insurance if you are unable to work due to medical quarantine or illness related to COVID-19.

PAID FAMILY LEAVE
You can access Paid Family Leave if you are unable to work because you are caring for an ill or quarantined family member with COVID-19.

UNEMPLOYMENT INSURANCE
You can access Unemployment Insurance if you have lost your job or have had your hours reduced for reason related to COVID-19.

PAID SICK LEAVE
You can access Paid Sick Leave if you or a family member are sick or when civil authorities recommend quarantine. You are allowed to access the leave you have accumulated or what your employer has provided to you under the paid sick leave law.

WORKERS COMPENSATION
You may access Workers Compensation if you are unable to do your usual job because you were exposed to and contracted COVID-19 during the regular course of your work.

MORE INFO VISIT:
LABOR.CA.GOV
**Payroll taxes:** The measure allows employers to delay the payment of their portion of 2020 payroll taxes until 2021 and 2022.

**Small business relief:** $350 billion is being dedicated to preventing layoffs and business closures while workers have to stay home during the outbreak. Companies with 500 employees or fewer that maintain their payroll during coronavirus can receive up to 8 weeks of cash-flow assistance. If employers maintain payroll, the portion of the loans used for covered payroll costs, interest on mortgage obligations, rent, and utilities would be forgiven.

**Net Operating Losses:** The Tax Cuts and Jobs Act (TCJA) net operating loss rules are modified. The 80% rule is lifted, and losses can now be carried back five years.

**Large corporations:** $500 billion will be allotted to provide loans, loan guarantees, and other investments, these will be overseen by a Treasury Department inspector general. These loans will not exceed five years and cannot be forgiven. Airlines will receive $50 billion (of the $500 billion) for passenger air carriers, and $8 billion for cargo air carriers.

**Net Operating Losses:** The Tax Cuts and Jobs Act (TCJA) net operating loss rules are modified. The 80% rule is lifted, and losses can now be carried back five years.

**Excess Loss Limitations:** The excess loss limitation (ELL) rules for pass-through entities are suspended.

For more information, please visit:

https://www.sbc.senate.gov/public/_cache/files/9/7/97ac840c-28b7-4e49-b872-d30a995d8d8e/F2CF1DD78E6D6C8C8C3BF58C6D1DDB2B.small-business-owner-s-guide-to-the-cares-act-final.pdf
**Direct payments:** Americans who pay taxes will receive a one-time direct deposit of up to $1,200, and married couples will receive $2,400, plus an additional $500 per child. The payments will be available for incomes up to $75,000 for individuals and $150,000 for married couples.

**Unemployment:** The program provides $250 billion for an extended unemployment insurance program and expands eligibility and offers workers an additional $600 per week for four months, on top of what state programs pay. It also extends UI benefits through Dec. 31 for eligible workers. The deal applies to the self-employed, independent contractors and gig economy workers.

**Coronavirus testing:** All testing and potential vaccines for COVID-19 will be covered at no cost to patients.

**Use of retirement funds:** The bill waives the 10% early withdrawal penalty for distributions up to $100,000 for coronavirus-related purposes, retroactive to Jan. 1. Withdrawals are still taxed, but taxes are spread over three years, or the taxpayer has the three-year period to roll it back over.

**401(k) Loans:** The loan limit is increased from $50,000 to $100,000.

**RMDs suspended:** Required Minimum Distributions from IRAs and 401(k) plans (at age 72) are suspended.

**Charity:** There is a new provision that provides an above-the-line deduction for charitable contributions, plus, the limits on charitable contributions are changed.
FAMILIES FIRST CORONA VIRUS RESPONSE ACT “FFCRA”

NEW TRILLION DOLLAR LAW
FAMILIES FIRST CORONAVIRUS RESPONSE ACT

- Effective April 2, 2020, through December 31, 2020
- Applies to All Employers w/ Less than 500 Employees
- Creates 2 New Paid Leave Programs
  - Emergency Paid Sick Leave Act
  - Emergency Family & Medical Leave Expansion Act
1. FF EMERGENCY PAID SICK LEAVE ACT

- If
  - You are subject to quarantine or isolation order related to COVID 19, or
  - You are advised by a health care provider to self-quarantine, or
  - You are experiencing symptoms and seeking medical diagnosis, or
  - You are caring for someone subject to quarantine or with symptoms, or
  - You are caring for children because schools closed due to COVID 19, or
  - You are experiencing ‘any other substantially similar conditions”

- You are eligible if you fulfill any 1 of these 6 conditions
PAID SICK LEAVE – PART TWO

- Entitled to 80 hours of additional paid sick leave from your employer if full time
- Entitled to fraction of 80 hours equal to fraction of 40 hour job you have: Pro Rated
- Paid at regular rate of pay up to $511/day, or total of $5,110 if for 1, 2, 3: your own problem
- Paid at $200/day up to $2000 if for 4, 5, 6 – caring for someone else
- May take this before they take other benefits (other vacation, sick leave, PTO)
2. FF EMERGENCY FAMILY & MEDICAL LEAVE ACT EXPANSION

- If employed for at least 30 days with employer
- If employer has fewer than 500 employees
- IF YOU HAVE TO CARE FOR CHILDREN UNDER 18 BECAUSE OF SCHOOL CLOSURE
Unpaid leave for first 10 days (use sick leave then)
Pay is at least 2/3 regular rate of pay times usual number of hours
But no more than $200/day and $10,000 total
Can add it to other kinds of paid leave already available
  • Vacation, Sick Leave, PTO, State benefits, etc.
JOB RESTORATION RIGHTS

• Employer must restore employees to same or equivalent position; employers with fewer than 25 must make reasonable effort to re-employ after crisis or 12 weeks after leave starts (we shall see which applies…)

• AND EXTENDED SNAP (FOOD STAMP) BENEFITS
• AND SCHOOL LUNCH REPLACEMENT PROGRAM
• AND MILLIONS MORE TO FOOD BANKS
401K ETC. HARDSHIP WITHDRAWALS (ALSO IRAS, MOST DEFINED CONTRIBUTION PLANS)

- Employee may ‘self attest’ to financial crisis
- Employee may withdraw up to $100,000
- No 10% penalty if younger than 59.5 years old
- If not a Roth IRA, you have 3 years to pay taxes on this withdrawn amount or to put it back in account w/o taxes)

- (Or loan, up to $100,000, repay within 5 years, at interest rate that is currently about 4.75%, if Fund allows loans)
- And a one year extension on existing loans due this year from your DC Plan
INDIRECT BENEFITS TO WORKERS
“PAYCHECK PROTECTION PROGRAM” ($350 BILLION)

• For any "small" employer w less than 500 total employees (FT & PT)
• Loans from SBA to Bank to employer up to $10 million
• Forgivible (become free grants) for the amount used to pay salaries, leave benefits, health benefits, rent, retirement obligations, utilities until June
  • Available to both for-profit and non-profit organizations (501c3’s, etc.)
  • Available to self-employed individuals as “paycheck loans” (!)
EMERGENCY INJURY DISASTER RELIEF LOAN GRANTS ($10 BILLION)

• Up to $2 Million Loan

• Includes an advance of up to $10,000 ASAP to pay wages, sick leave, etc.
INDIRECT BENEFITS TO WORKERS
TAX CREDITS TO NON-PPP EMPLOYERS

- Employer does not get Paycheck Protection Program Loan
  - Funds run out, faulty application, bad credit rating, etc.

- 100% tax credits equal to half of each employee’s wages up to $10,000 per employee
INDIRECT BENEFITS TO WORKERS: LOANS TO MEDIUM-SIZED BUSINESSES

- Loans directly from Treasury to companies w/ 500 to 10,000 employees – with conditions:
  - 1. loans available for up to 5 years
  - 2. loans listed publicly
  - 3. “good faith certification” to “remain neutral in any union organizing effort during the term of the loan”
  - 4. must abide by Collective Bargaining Agreement if they have one
  - 5. at least 90% of loan must be used to retain 90% of workforce at full compensation until 9/30/20
  - 6. banned from offshoring any jobs for at least 2 years after loan repaid
AIRLINE INDUSTRY WORKERS

• Heavy lobbying by IAM, TWU, SEIU, UNITEHERE, etc.
• $31 Billion expressly for airline industry workers, through Sept 30
  • $25 Billion for 750,000 airline industry workers
    • (e.g., at American/United/SWA, 80-85% workforce unionized)
  • $4 Billion for cargo airline workers
  • $3 Billion for contractors: 22,000 food service workers, janitors, cleaners, security workers, wheelchair operators

• Unions will provide guidance & leadership on accessing these funds and getting them to workers
PUBLIC SECTOR BENEFITS

- $150 Billion to local governments to reimburse for unexpected Covid-19 expenses to the end of the year
- $45 Billion to State/Local governments for disaster relief
- $25 Billion to Transit Agencies for operating expenses, lost revenue, PPE, and paying for leave during service reductions
- $30.75 Billion for Education Sector
  - $13.5 Billion to K-12 for Covid-19 expenses & keeping teaching going
  - $14.25 Billion for Higher Education for student aid, responding to Covid-19, backfilling lost revenue, etc.
- $38 Billion to States to help schools & colleges keep operating
- $5 Billion to Community Development Fund
INDIRECT BENEFITS FOR WORKERS
(BENEFITS TO EMPLOYERS RE HEALTHCARE)

- $100 Billion to health care providers for health care-related expenses/lost revenues
- $27 Billion (through 2024) for vaccine development, vaccine purchases; to fund workforce modernization (!?), telehealth access
  - $16 Billion must be used for products for Strategic National Stockpile (PPE, drugs, drug administration equipment, vaccines, medical devices)
  - $180 Million for rural telehealth and activities
- $1.32 Billion more for Community Health Centers
- Additional funds for Medicare improvements
  - Certain Medicare services paid at 100% instead of 70%
- Increased funding to States for Medicaid
  - Non-expansion States can use it for uninsured adults for COVID-19 services
  - Low income pregnant women can be covered, too, etc.
- $79.5 Million per year to improve health care delivery to rural underserved populations
INDIRECT BENEFITS TO WORKERS
HEALTH PLAN BENEFITS

• 1. Health plans directed to pay labs full published rates for COVID-19 testing (full disclosure to prevent gauging)
• 2. Health plans must provide COVID-19 “preventive services” such as services & immunizations recommended by CDC
• 3. HDHP w HSAs can cover telehealth services before patient reaches deductible limit
INDIRECT BENEFITS TO WORKERS (MORE MONEY FOR EMPLOYERS)

- $1 Billion to Defense Dept to increase manufacture of PPE & medical equipment for healthcare workers
- $1.5 Billion to triple 4,300 beds in military facilities
- $1 Billion for tribal health systems
- $4.3 Billion to CDC to combat & contain virus
WAGE THEFT

- Labor Code 203—layoff, furlough, discharge pay off all wages and vacation and PTO
- Meal periods, rest break one hour compensation
- Pay for all time under control of employer, not necessarily working
- Time and one-half all hours over 8, double time after 12 in a day
- Pay for all expenses, travel, gas, supplies, phones etc.
- Minimum Wage for all hours worked
- Local Ordinances
- AB 5
ANTI-RETALIATION

- Federal
- State
- Local

- All protection workers from retaliation for asserting your rights
- Do it collectively and National Labor Relations Act Protects
- PERB for public sector
- File claims with agencies
CALIFORNIA

- No evictions through May 31
- Cannot cancel some kinds of insurance
- Courts closed
- No parking tickets
- Hotel rooms for frontline health care workers
- Grace period to pay mortgages, other relief, voluntary
- Tax filings delayed until July 15
- Many more
H.E.L.P.
Helping Entertainment Labor and Professionals

UNEMPLOYMENT WEBINAR SERIES
Navigating Unemployment in the COVID-19 Landscape

MONDAY, APRIL 13, 2020 AT 1PM PT

Learn more:
www.publiccounsel.org/HELP

WWW.PUBLICCOUNSEL.ORG/HELP