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The April RDP luncheon presentation is postponed.

In keeping with recommended protocols for dealing with the COVID-19 virus aka Coronavirus, RDP luncheons and most meetings are cancelled until further notice.



Bulletin Riverside Downtown Business Improvement District

Message from City of Riverside Mayor Rusty Bailey

Greetings Downtown Business Partners,

I know this is an incredibly stressful time for you. Thank you for taking the proactive measures needed to follow the Governor's "Stay at Home" order. I have been meeting with the Governor's team regularly. Please rest assured that his team is

working around the clock to proactively manage this public health crisis, as all levels of your government are. I have seen many instances where our business owners are going to great lengths to take care of their team members and also our community. As your Mayor, I would personally like to thank you for your leadership and compassion during these uncertain times.

I know you are worried about the financial stability of your businesses, as your city's leadership team and business organizations such as local Chambers and the two BIDs are too. In an effort to help you determine what resources are available to navigate into the future, these organizations have put together resource pages and will continue to research and push out important information, as opportunities present themselves. Here are two:

City of Riverside - https://content.govdelivery.com/accounts/CARIVERSIDE/bulletins/2828107

Greater Riverside Chambers of Commerce https://myemail.constantcontact.com/

Chamber-Alert--COVID-19-Resources-for-Your-Busi ness.html?soid=110133564 2013&aid=LQ0IBemczJ4.

In addition to these resource pages, the City has put together an interactive map to help Riversiders determine what businesses offering "essential services"

are still open. If you are offering "essential services", you can add your business by visiting this site.

Add Your Business - https://docs.google.com/forms/d/e/1FAIpQLScievY6EilTR3Yf0AgSmdUGcSwc18a-go1RJ2Rz9z6PseG3wg/viewform

Now more than ever, we are encouraging EVERYBODY to shop local, to the extent possible. To determine what local businesses are still operating, please visit this interactive map.

https://www.google.com/maps/d/viewer?mid=18sgaeaV2rvGScVuHwClstY7QfaOE3zAu=33.943607482852435%2C-117.44414568999957&z=11

While I know these are times of great uncertainty, I would like to remind you of the strength of our City, County, State and Country. We are well positioned to weather this storm, but we will only do this by working together.

May God protect each of you and your employees, as we move forward.

Rusty

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Message from Senator Roth (excerpt from March 25, 2020 email)

Message from Senator Roth (excerpt from March 25, 2020 email)

Dear Community Members of the 31st Senate District:

In this time of uncertainty, many orders or guidelines from the state may be difficult to understand relative to our community's normal way of life. In an effort to provide clarity, our office is providing the below answers to frequently asked questions during this public health crisis. While this is not an exhaustive list, we recommend you visit California's

continued on next page

SENATOR ROTH from page 1

Official COVID-19 response page for updates and specific guidelines: www.covid19.ca.gov.

Q: What does the Stay at Home Order mean? Can I go outside?

A: The California State Public Health Officer and Director of the California Department of Public Health is ordering all individuals living in the State of California to stay home or at their place of residence except as needed to maintain continuity of operations of the federal critical infrastructure sectors. Simply put, this means that Californians are asked to stay home UNLESS they are a part of the delivery or operation of "essential critical infrastructure" like healthcare, emergency services, food and agriculture, public safety, and more. For a full list of what types of jobs are excluded, check out the Governor's List of Essential Critical Infrastructure Workers that can also be found on California's Official COVID-19 Response Page.

Some of the following essential services will remain open:

- Gas stations
- Pharmacies
- Food: Grocery stores, farmers markets, food banks, convenience stores, take-out and delivery restaurants
- Banks
- Laundromats/laundry services
- Essential state and local government functions will also remain open, including law enforcement and offices that provide government programs and services.

What's closed?

- Dine-in restaurants
- Bars and nightclubs
- Entertainment venues
- Gyms and fitness studios
- Public events and gatherings
- Convention Centers
- Hair and nail salons

Although non-essential excursions are strongly discouraged, you can still take walks outside, just be sure to practice social distancing, always keeping six feet between yourself and people with whom you don't regularly have contact.

For more information, visit California's Official COVID-19 Response Page with their dedicated "Stay home except for essential needs" page, answering some of the questions you may have about the stay at home order.

Q: My income has been disrupted because of COVID-19. What are my options for compensation?

A: While eligibility varies with individual circumstances, there are a number of programs available for individuals who may have become unemployed or had their hours substantially reduced during this difficult time.

According to the CA Employment Development Department website:

 If you're unable to work due to having or being exposed to COVID-19 and if you have the necessary supporting medical documentation you are encouraged to file a Disability Insurance (DI) claim. DI provides short-term benefit payments to eligible workers who have a full or partial loss of wages due to a non-work-related illness, injury, or pregnancy. Most California workers are covered by DI through deductions from their paychecks (noted as "CASDI" on most paystubs). The Governor's Executive Order waives the one-week unpaid waiting period, so you can collect DI benefits for the first week you are out of work. If you are eligible, the EDD processes and issues payments within a few weeks of receiving a claim.

- If you're unable to work because you are caring for an ill or quarantined family member with COVID-19, you are encouraged to file a Paid Family Leave (PFL) claim. PFL provides up to six weeks, this extends to eight weeks starting July 1, 2020, of benefit payments to eligible workers who have a full or partial loss of wages because they need time off work to care for a seriously ill family member or to bond with a new child. For the purposes of PFL coverage, a family member is defined as seriously ill child, parent, parentin-law, grandparent, grandchild, sibling, spouse, or registered domestic partner.
- If you are self-employed [and are sick or caring for a sick family member], you may have benefits available from the 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 it's possible you may have been misclassified as an independent contractor instead of an employee. We encourage you to file a Disability Insurance (DI) claim if you are sick or quarantined. If you are caring for an ill or medically quarantined family member, file a Paid Family Leave claim. EDD representatives will review your case and determine your eligibility for benefits. For fastest processing of your claim, submit your claim online
- If you are subject to quarantine, are not ill, and are found to be ineligible for a Disability Insurance claim, you are encouraged to apply for Unemployment Insurance (UI) benefits. This program is most relevant for unemployment as a result circumstances including the following:
- Your hours are reduced due to the quarantine.
- You were separated from your employer during the quarantine.
- You are subject to a quarantine required by a medical professional or state or local health officer.

For full guidance as to what option best fits your individual circumstances, please refer to the EDD's COVID-19 FAQ page.

Q: It seems like the stores around me are empty. Does California have enough food or should I be buying more supplies?

A: This is an unprecedented situation for all of us. It is important to be prepared, but in doing so, please be mindful that we are in this together. By purchasing in excess, we potentially put the most vulnerable members

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COUNCIL CORNER

Ward One Council Update

Contributed by Councilwoman Erin Edwards

The COVID-19 pandemic is heartbreaking for our community: small businesses have closed their doors for the sake of public health, residents are sheltering at home, and many people have lost their source of income—either from lay-offs or the inability to do business as usual. As the Ward 1 Councilmember and current Mayor Pro Tem, I see the effects of this global health crisis at the most local level, and I am committed to doing whatever I can to mitigate its impacts.

The next weeks are critical as we try to get ahead of COVID-19. Our actions in this moment set the course for the months ahead. For your health and for the health of those around you, please heed the Governor's orders by closing non-essential businesses and by continuing to stay at home. Even if you have an essential business, remember that the County order is still in effect – no more than 10 people may gather at one time. Further, be aware that gatherings of any size can still accelerate the spread of the COVID-19 virus. Maintain 6 feet of physical distancing, wash your hands, and regularly wipe down surfaces.

The City is working hard to support all constituents in this rapidly-changing and unprecedented moment. Based upon the feedback from many downtown business owners, we have increased our police presence downtown to ensure that streets and storefronts stay safe. City staff has increased its online support, even as City Hall is closed to the public. 311 has extended its hours to support your calls and questions.

The City's webpage, www.riversideca. gov/COVID-19 has many resources for business owners and residents. Please follow the City on all social media channels, and sign up for Riverside Alerts for the latest updates.

In this time of crisis, Riverside's resilience and creativity will shine through. We have already seen



restaurants quickly pivot to provide take-out only, families offering encouragement via chalk art in neighborhoods, and businesses and nonprofits shifting their business models to fill urgent needs. For example, the Riverside Convention Center provided a pre-packaged, grocery service, filling over 600 orders in a week when it was most needed, and the Riverside Art Museum transformed its Art To Go program to a digital model to continue serving RUSD students while schools are closed. There are many more good-news stories like this to share, and I look forward to sharing them in the days to come.

I anticipate that we will see more changes, hardships, and innovations in the weeks ahead, and I am certain that the best way to make it through this challenging time is to do so together. Please don't hesitate to email or text me with any questions or concerns—large or small. I can be reached at eedwards@riversideca.gov or 951-783-7811.

Erin Edwards

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Ward Two Council Update

Contributed by Councilman Andy Melendrez

Greetings from Ward 2!

The first quarter of the year has come to an end and now we look to strengthen our relationships to get through these difficult times. Governor Newsom has declared a State of Emergency and the City of Riverside has responded with innovative approaches to ensuring the safety and well being of our residents and local businesses.

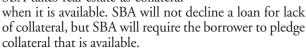
To ensure that our local small businesses have every resource possible, I interviewed Corey Williams, the Public Information Officer with the Disaster Assistance Field Operations Center through the U.S. Small Business Administration, to get more details about the small business low interest loans currently available. To see the full interview visit Andy Melendrez Shop Local Shop Small Riverside YouTube Channel at: https://youtu.be/ZSto_WvxGrE or by searching Andy Melendrez on YouTube.

Disaster Loan Assistance Available:

Economic Injury Disaster Loans (EIDLs) are working capital loans to help small businesses, small agricultural cooperatives, small businesses engaged in aquaculture, and most private, non-profit organizations of all sizes meet their ordinary and necessary financial obligations that cannot be met as a direct result of the disaster. These loans are intended to assist through the disaster recovery period.

Credit Requirements:

- Credit History Applicants must have a credit history acceptable to SBA.
- Repayment Applicants must show the ability to repay the loan.
- Collateral Collateral is required for all EIDL loans over \$25,000.
 SBA takes real estate as collateral





Interest Rates:

The interest rate is determined by formulas set by law and is fixed for the life of the loan. The maximum interest rate for this program is 4 percent. Businesses and Small Agricultural Cooperatives without Credit Available Elsewhere can take advantage of a 3.75% interest loan. Non-Profit Organizations without Credit Available Elsewhere can look into a 2.75% interest loan.

Loan Terms:

The law authorizes loan terms up to a maximum of 30 years.

continued on next page

SENATOR ROTH from page 2

of our community at risk. Shop wisely and calmly – only buying what you need. As essential service providers, food suppliers and retailers have been hard at work to ensure that California's food supply is secure.

For more information, visit https://www.cagrocers.com/covid-19-statement-on-industry-conditions/.

Additionally, if you are a senior or at a high risk of infection, there are resources in our communities to provide assistance during this difficult time. For information on what programs may be available to you, please feel free to reach out to our office or reach out to your respective city to be connected with local resources.

If you have any unanswered questions about how California is responding to COVID-19/coronavirus, please feel free to contact our office.

WARD TWO from page 3

SBA will determine an appropriate installment payment based on the financial condition of each borrower, which in turn will determine the loan term.

Loan Amount Limit:

The law limits EIDLs to \$2,000,000 for alleviating economic injury caused by the disaster. The actual amount of each loan is limited to the economic injury determined by SBA, less business interruption insurance and other recoveries up to the administrative lending limit. SBA also considers potential

Social Media

Twitter: @GeneralRoth
Facebook: @majgen.roth
Website: https://sd31.senate.ca.gov/
Email: senator.roth@senate.ca.gov

Additionally, if you would like to see the eblast in its full form, please go to: https://sd31.senate.ca.gov/frequently-asked-questions-about-covid-19

Information is key to navigating this difficult time. We are all in this together. Thank you for your patience and cooperation.

Sincerely, Richard D. Roth Senator, 31st District

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contributions that are available from the business and/ or its owner(s) or affiliates. If a business is a major source of employment, SBA has the authority to waive the \$2,000,000 statutory limit.

To get the most up to date information about COVID-19 visit www.riversideca.gov. If you would like to know more about business and community resources please call my office at 951-826-5991 or email me at asmelendrez@riversideca.gov.

Andy Melendrez

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Arts Corner: Riverside Arts Council

A Message from the Riverside Arts Council

I know that the impact of these challenging times is being felt by each one of you. It's my hope that you're healthy, that you're safe and that you have enough to make it through to the other side of this. And that the other side of this comes sooner rather than later. Hoping isn't enough, however. We need to do something. Because we cannot make this situation go away, we can ask that our elected officials remember that the arts are a vital part of our state's and our nation's identity and economy. We can ask that they realize our field is being devastated by the circumstances surrounding COVID-19. We can tell our stories, reminding them that ours is an industry that people are looking to for help in getting through this time. Museums are offering free virtual tours. People are binge watching TV shows. They are catching up on movies. They are reading. The arts remain an integral part of our lives. Yet the many of the people who make the arts have no idea of how they're going to make it.

So here are some things that you can do.

The California Arts Council is surveying the arts field at-large to gather data on the financial impacts of this public health emergency. Take the survey and let them know how this is impacting you:

https://www.surveymonkey.com/r/cac-covid19?fbclid = IwAR33uYp0vS8ckMjRF4uVw3f72fUO4owYOYu-dDxmDBtHsPfGPhsCjJIHbYg.

Contact your elected officials. Normally I would provide a

template for you to customize, rewrite entirely or send as is. Instead I'm going to ask you some questions. Your answers will become your letter. There is a 2,000 character limit, so be concise.

What is your name?

Where do you live?

What is your job/art form and how long have you been doing it?

What got you interested in the arts?

How is COVID-19 impacting you personally and professionally?

What is your greatest fear during this time?

Mention that according to the 2019 Otis Report on the creative industry in California, the arts are responsible for \$604.9 billion in total creative economy output. They generate 2.6 million jobs and \$227 billion in labor income. (For your own information, the full study can be found here: https://www.californiansforthearts.org/calendar/2019otisreport.)

Then ask for your representative to remember artists (of all disciplines) and the industry of the arts as they seek to assist their constituents.

You can, of course, generate your own letter. But this is a guide to make it easier for those who have too many other things on their minds.

Where can you send your letters?

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Contact 61st District Assemblymember Jose Medina:

https://lcmspubcontact.lc.ca.gov/PublicLCMS/ContactPopup.php?district=AD61

Contact 31st District Senator Richard Roth:

https://sd31.senate.ca.gov/send-e-mail

Or if you live in a different district, find your representative (both Assembly and Senate) here:

http://findyourrep.legislature.ca.gov/

On the national level, our partners at Americans for the Arts has put together an action that can be simply followed. It requests that Congress includes \$4 billion, to be distributed though the National Endowment for the Arts, to help offset the losses of the nonprofit arts industry, and expand eligibility through additional federal programs to ensure artists, entrepreneurs and small businesses in the creative economy can utilize business interruption relief. This link will take you to the action center: https://www.artsactionfund.org/action-center?fbclid=IwAR28YKHa74gV1sxVYYj26WGVflHUfd13D1xQSrEf1eJnn9cMy0-21SSQ2C4

Also, an email that was recently sent out by Congressman Mark Takano said that the Small Business Administration (SBA) is working with California Governor Gavin Newsom to provide targeted, low-interest loans to small businesses and private nonprofit organizations that have been impacted by COVID-19.

The information in that email is as follows:

If you own a small business, nonprofit, and/or know anyone in need of a small business loan during the COVID-19 pandemic, please read the information below. These are a list of resources small businesses in our community can access to help alleviate hardship during these uncertain times.

The SBA's Economic Injury Disaster Loan (EIDL) program provides small businesses with working capital loans of up to \$2 million to help overcome the temporary loss of revenue.

Here's how an Economic Injury Disaster Loan can help:

- The loans may be used to pay fixed debts, payroll, accounts payable, or other bills that can't be paid because of the COVID-19 outbreak.
- The interest rate is 3.75 percent for small businesses without credit available elsewhere, and businesses with credit available elsewhere are not eligible to apply for assistance.
- The maximum term is 30 years.
- A small business is defined by the SBA's Size Standards in accordance with the Native American Industry Classification System (NAICS) codes and SBA's Size Standards Tool can be utilized.

If you need assistance with your small business loan application please visit https://www.sba.gov/local-assistance/find/ and to check if you qualify for disaster assistance, visit . https://disasterloan.sba.gov/ela/Declarations or https://www.sba.gov/disaster-assistance/coronavirus-covid-19

For us in the Inland Empire, reach out to the EPIC Small Business Development Center at UC Riverside at (951) 468-5026 or visit their website at https://sbdctech.com/epic/.

Now it's back to me talking to you. Please stay strong, stay safe and stay healthy. We need each and every one of you in order to emerge from this and make the arts even more vital, more cohesive and more vibrant than it was before.

Patrick Brien

Riverside Arts Council

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BUSINESS BUZZ

Resources for Businesses During the COVID-19 Pandemic

Americas Small Business Development Center (SBDC): Provides a variety of resources for COVID-19 disaster relief including loans for qualifying businesses and valuable information for employers and employees.

Link: https://bit.ly/3dqDBXG

Resource Packet: https://bit.ly/39fQ2C8

CA Department of Public Health: Frequent updates about the COVID-19 virus including State Health Emergency Announcements, Quarantine, and Social Distancing Guidelines.

Link: https://bit.ly/2y42GYe

CA Employment Development Department (EDD): For businesses that have employee and employer concerns.

Link: https://bit.ly/2vJC1Pv

CA Franchise Tax Board: The Franchise Tax Board announced special tax relief for California taxpayers affected by the COVID-19 pandemic. Affected taxpayers are granted an extension to file 2019 California tax returns and make certain payments to June 15, 2020, for all tax filings and

payments due between March 15, 2020, through June 15, 2020.

Link: https://bit.ly/2UzThPP

CA Governor's Office of Business and Economic Development (Go-Biz): The Governor's Office of Business and Economic Development has compiled helpful information about COVID-19 for employers and employees in California.

Link: https://bit.ly/39cBDXE

CA Infrastructure and Economic Development Bank (**IBANK**): California Small Business Loan Guarantee Program and Disaster Relief Loan Guarantee Program.

Link: https://bit.ly/397hDFK

Cal/OSHA: Guidance on Requirements to Protect Workers from Coronavirus: Workplace safety and health regulations in California require employers to protect workers exposed to airborne infectious diseases such as the coronavirus. Cal/OSHA has posted guidance to help employers comply with these safety requirements and to provide workers information on how to protect themselves.

RESOURCES from page 5

Link: https://bit.ly/2JbPCSI

CA Labor and Workforce Development **Agency:** COVID-19 Resources for Workers and Employers relating to Paid Sick Leave, Disability and Unemployment Insurance, Paid Family Leave, Workplace Health, and

Link: https://bit.ly/2xYtcSE

California State Assembly: Another site to provide Federal, State, and local resources to help businesses maintain operations.

Link: https://bit.ly/2UdqscP

California's One-Stop Website for **COVID-19 Resources**

Link: https://bit.lv/2vIDbul

CA Tax and Fee Administration: The CDTFA has the authority to assist individuals and businesses impacted by complying with a state or local public health official's imposition or recommendation of social distancing measures related to COVID-19. This assistance includes granting extensions for filing returns and making payments, relief from interest and penalties, and filing a claim for refund.

Link: https://bit.ly/2wwvPuE

CA Treasurer's CalCap Program: Special Loan Program which encourages banks to make loans to small businesses that have difficulty getting financing.

Link: https://bit.ly/2UcPSXZ

Centers for Disease Control Prevention (CDC): Interim Guidance for Businesses and Employers.

Link: https://bit.ly/2xVrjWP

City-County Communications and Marketing Association: Another site for businesses and city government to find resources.

Link: https://bit.ly/2WCDjH7

County of Riverside Public Health Department: The primary communication site from Riverside County about the latest COVID-19 pandemic.

Link: https://bit.ly/2wnieWE

FEMA: Businesses can be applying for FEMA Disaster Assistance while we await a disaster declaration to release these funds. Information about the program and how to apply can be found here: https://bit. ly/2J9SqQr

Inland **Empire** Microenterprise **Collaborative:** This resource is a collection of microlenders who can provide loans up to \$75,000.00 to small businesses.

Link: https://bit.ly/2Uxa9Xm

Inland Empire Small Business Development Center (IE SBDC): Free resources for small businesses to get consulting and access to capital programs.

Link: https://bit.ly/3dryZQQ

IRS: The IRS has established a special section focused on steps to help taxpayers, businesses and others affected by the coronavirus.

Link: https://bit.ly/2UqMacg

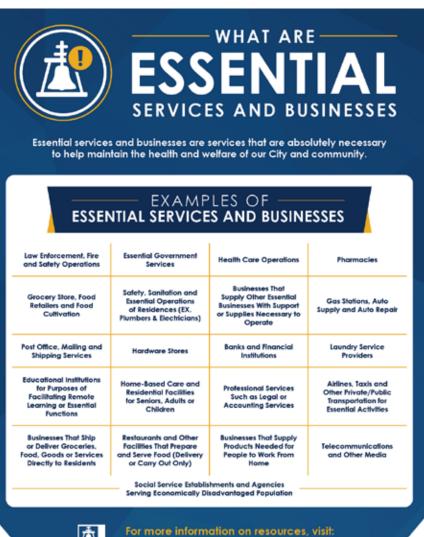
Open for Business Hub: The Open for Business Hub lists technology companies that are helping small businesses by enabling remote work throughout this period.

Link: https://bit.ly/2UdqIsj

U.S. Small Business Administration (SBA): The Small Business Administration is offering disaster assistance to California Small Businesses economically impacted by Coronavirus. Find more information on the SBA's Economic Injury Disaster Loans at: SBA.gov/Disaster.

Link: https://bit.ly/3ae1jED

Stay connected: Sign up for the City's eblast. It's easy and can be done via the following link: https://public.govdelivery.com/accounts/CARIVERSIDE/ subscriber/new?topic_id=CARIVERSIDE_272.



RiversideCA.gov/COVID-19

SECURITY CORNER

FBI Sees Rise in Fraud Schemes Related to the Coronavirus (COVID-19) Pandemic

Scammers are leveraging the COVID-19 pandemic to steal your money, your personal information, or both. Don't let them. Protect yourself and do your research before clicking on links purporting to provide information on the virus; donating to a charity online or through social media; contributing to a crowdfunding campaign; purchasing products online; or giving up your personal information in order to receive money or other benefits. The FBI advises you to be on the lookout for the following:

Fake CDC Emails.

Watch out for emails claiming to be from the Centers for Disease Control and Prevention (CDC) or other organizations claiming to offer information on the virus. Do not click links or open attachments you do not recognize. Fraudsters can use links in emails to deliver malware to your computer to steal personal information or to lock your computer and demand payment. Be wary of websites and apps claiming to track COVID-19 cases worldwide. Criminals are using malicious websites to infect and lock devices until payment is received.

Phishing Emails.

Look out for phishing emails asking you to verify your personal information in order to receive an economic stimulus check from the government. While talk of economic stimulus checks has been in the news cycle, government agencies are not sending unsolicited emails seeking your private information in order to send you money. Phishing emails may also claim to be related to:

- Charitable contributions
- General financial relief
- Airline carrier refunds
- Fake cures and vaccines
- Fake testing kits

Counterfeit Treatments or Equipment.

Be cautious of anyone selling products that claim to prevent, treat, diagnose, or cure COVID-19. Be alert to counterfeit

products such as sanitizing products and Personal Protective Equipment (PPE), including N95 respirator masks, goggles, full face shields, protective gowns, and gloves. More information on unapproved or counterfeit PPE can be found at www.cdc.gov/niosh. You can also find information on the U.S. Food and Drug Administration website, www.fda.gov, and the Environmental Protection Agency website, www.epa.gov. Report counterfeit products at www.ic3.gov and to the National Intellectual Property Rights Coordination Center at iprcenter.gov.

If you are looking for accurate and up-to-date information on COVID-19, the CDC has posted extensive guidance and information that is updated frequently. The best sources for authoritative information on COVID-19 are www.cdc. gov and www.coronavirus.gov. You may also consult your primary care physician for guidance.

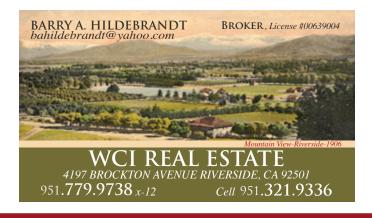
The FBI is reminding you to always use good cyber hygiene and security measures. By remembering the following tips, you can protect yourself and help stop criminal activity:

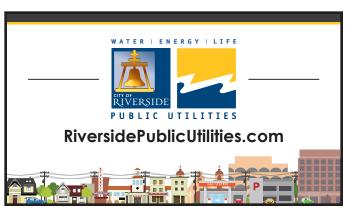
- Do not open attachments or click links within emails from senders you don't recognize.
- Do not provide your username, password, date of birth, social security number, financial data, or other personal information in response to an email or robocall.
- Always verify the web address of legitimate websites and manually type them into your browser.
- Check for misspellings or wrong domains within a link (for example, an address that should end in a ".gov" ends in .com" instead).

If you believe you are the victim of an Internet scam or cyber crime, or if you want to report suspicious activity, please visit the FBI's Internet Crime Complaint Center at www.ic3.gov.

Alert Number I-032020-PSA









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Submit press releases to: Janice Penner by email at Janice@riversidedowntown.org or fax at (951) 781-6951.

Press deadline is the 15th of each month prior to publication.

For Downtown News Alerts email Janice@riversidedowntown.org

For Events email Janice@riversidedowntown.org.



RDP Facebook Page

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ADDRESS SERVICE REQUESTED



