## Economic Resources and Social Services

## **Business Development and Support Services**

Office of Small Business

The Office of Small Business offers one-on-one business workshops and counseling to start-ups, referrals for legal assistance and financing, and support navigating County services. Business certifications and government contracting technical assistance also available through the APEX Accelerator. Get connected today to a Business Concierge by calling (844) 432-4900 or emailing osb@opportunity.lacounty.gov Office of Small Business | APEX Accelerator

**Economic Mobility Initiative (EMI)** 

The Economic Mobility Initiative (EMI) is the County's leading collaborative for business owners, entrepreneurs, and social enterprises. EMI provides a coordinated and customized approach across 15+ local partners to ensure you have access to all programs, services, and resources to not only start-up and grow, but advance economic mobility, build resiliency and generational wealth, and close the gender and racial wealth gap. Learn more at <u>www.lacountyemi.com</u>

## **Partner Support**

Small Business Development Centers (SBDC)

200 small business consultants provide free business consulting and training programs in all aspects of small business including: operations and management, marketing, financing, business planning. Los Angeles Regional Small Business Development Center Network (smallbizla.org)

LA City Economic and Workforce Development Department (EWDD)

Specializes in providing aid to entrepreneurs and small businesses in Los Angeles City in need of support. Services include layoff aversion services, legal aid, credit counseling, online optimization, entrepreneurship education, assistance to legacy businesses, business incubators, and much more! EWDD Business Response Unit EWDD BusinessSource Centers

## **Financial Assistance**

## Small Business Loans from the U.S. Small Business Administration

SBA offers a variety of loan programs to assist small businesses, ranging from microloans of up to \$50,000 to bank loans up to \$5 million guaranteed by SBA. Applicants may apply online, receive additional disaster assistance information and download applications at disasterloanassistance.sba.gov. Applicants may also call SBA's Customer Service Center at (800) 659-2955 for more information on SBA disaster assistance. Loans U.S. Small Business Administration (sba.gov)

<u>California Infrastructure and Economic Development Bank (IBANK)</u>

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

Local Initiatives Support Corporation (LISC)

Offers Working Capital loans from \$100,000 to \$500,000 for commercial and small businesses, as well as other loan products. https://www.lisc.org/our-model/lending/loan-products/loans-business/

PACE - Small Business Grant Program

Provides grants of \$5,000 to \$10,000 to small businesses in Unincorporated Areas of LA County Supervisorial District 1. Applications now being accepted at: https://pacelabdc.org/finance/pace-small-business-grant/

## Economic Resources and Social Services

#### California State Treasurer's Office CALIFORNIA CAPITAL ACCESS PROGRAM(CalCAP)

CalCAP is a loan loss reserve program which may provide up to 100% coverage on losses as a result of certain loan defaults.

To find a participating lender, visit the <u>California State Treasurer's Office website</u>
Financial Institution Application available at the <u>California State Treasurer's Office website</u>

Email complete application to <u>calcap@treasurer.gov</u>
 Call 916-653-2995

Community Development Financial Institutions (CDFIs)

CDFIs provide financial solutions for residents and small business owners, including small business loans, equity investments, personal financial services, and education and financial literacy. There are many CDFI's serving Los Angeles County.
Visit here for more information: https://www.cdfifund.gov/

## **General Funding and Costs Assistance**

<u>Department of Public Social Services (DPSS)</u>

For individuals and families in need of services, the Department of Public Social Services (DPSS) offers vast array of programs and services that can help alleviate hardship. Please note these programs have income restrictions. Apply for benefits at <a href="https://dpss.lacounty.gov/en.html">https://dpss.lacounty.gov/en.html</a> or by calling the customer service center at (866) 613-3777.

- CalFresh:food benefit program for individuals and families
- General Relief: cash assistance program for single adults
- CalWORKs:cash assistance program for families

<u>California Work Opportunity and Responsibility to Kids (CalWORKs)</u> Cash assistance to families with children and pregnant women in the last 120 days of pregnancy, who have little or no assets or income.

### e-Benefits California

This site connects people with services in their county, such as Medi-Cal, CalFresh (formerly known as Food Stamps), and California Opportunity and Responsibility to Kids (CalWORKs), including cash assistance to families with children and pregnant women in the last 120 days of pregnancy, who have little or no assets or income.

**General Assistance or General Relief** 

Loans or grants are available for adults without children who have little or no assets or income.

## **Economic Resources** and Social Services

<u>California Area Agencies on Aging</u> Assist elders and their families to identify services and opportunities.

<u>California Partnership to End Domestic Violence</u> (CPEDV)
While the CPEDV does not provide direct services to victims of domestic violence, they provide referrals to local service providers, shelters, legal services and more. To locate services, on the home page, select "For Survivors" and then select "Get Help Now."

**Child Support Services** 

Request changes in your child support orders due to loss of job or Unemployment Insurance Benefits.

County Welfare Directors Association of California (CWDA)

CWDA is a non-profit association that promotes a human services system that encourages self-sufficiency of families and communities and protects vulnerable children and adults from abuse and neglect. This association promotes county services.

## | Medical Care and Healthcare Coverage

Covered California™

Covered California™ is a marketplace for people and small businesses to find out if they are eligible for financial help and buy health insurance, including Medi-Cal. They help you choose a plan that works best for your health care needs and your budget. You may even be able to get help paying for your health care or qualify for Medi-Cal. https://dpss.lacounty.gov/

Pays for health care for certain low and medium-income people.

<u>County Medical Services Program</u> Counties offer health care for low-income people not eligible for other help. Also check out CWDA's list of County Human Services Agencies.

**Community Health Clinics** 

California Primary Care Association can help you find a community clinic.

**COBRA** 

COBRA (Consolidated Omnibus Budget Reconciliation Act) provide eligible individuals with the ability to continue group health insurance benefits during periods of unemployment. https://www.dol.gov/general/topic/health-plans/cobra

#### **Mental Health Services**

If you need to connect with someone about counseling and support, contact LA County's Department of Mental Health at:

<u>Department of Mental Health - hope. recovery. wellbeing. (lacounty.gov)</u> or call the 24/7 HELP LINE AT (800) 854-7771

# DEO Economic Resources and Social Services

## Financial and Credit Management Counseling

<u>Department of Consumer & Business Affairs - Center for Financial Empowerment</u> Resources to help you with your taxes, banking, budgeting, and other financial needs. Financial Empowerment - Consumer & Business (lacounty.gov)

Money Management International

A non-profit organization offering credit counseling, https://www.moneymanagement.org/

## Employment

America's Job Centers of California (AJCC)

LA County Workforce Development Board in the region operate America's Job Centers of California that provide workforce development services for employers and jobseekers. These centers offer job preparation, paid work experiences, supportive services and job connections for workers, and for businesses, they offer recruitment and training, layoff aversion, payroll subsidies/hiring incentives and more!

### Individual Workforce Training and Career Development Resources

• Access no-cost training and employment support services, ranging from upskilling, reskilling, paid work experience, on-the-job training, and supportive services to successfully obtain living-wage careers.

#### **Subsidies to Train New Hires**

• Pays for the training of a qualified pool of employees with up to 90% of initial wages able to be subsidized. This program is called, "On-the-Job Training."

### **Subsidies to Train Existing Workers**

• Through the incumbent worker training program, the AJCCs can subsidize costs needed to train and upskill existing, full-time employees.

### **Subsidies to Develop New Training Programs**

• This provides training in new production technology, service procedures or green technology that requires upskilling and retraining of employees.

### Subsidies for Hiring Youth Workers, Youth@Work

• If you hire qualifying youth ages 14-24 for temporary work, this program can subsidize 100% of their wages. Each youth is expected to work 100 hours at no cost.

### **Tax Credits for Hiring Disadvantaged Workers**

• Tax credits range from \$1,200 to \$9,600 for employers participating in the Work Opportunity Tax Credit (WOTC) who hire and employ members of traditionally disadvantaged groups.

For LA County resources visit AJCCs: https://www.ajcc.lacounty.gov



To learn more about employer and business services, visit bit.ly/DEOBizSvc

**Apprenticeship Opportunities** 

Learn more about apprenticeship opportunities through the "I Built It!" website at the Department of Industrial Relations.

Cal-Neva Community Action Partnership

Local services including utility and rental assistance.

## DEO Economic Resources and Social Services

#### **WE Connect**

Helpful resources on health, jobs, food, housing, tax help, and education for your family. Services include training services, access to a qualified talent pipeline, candidate screening services, subsidies/tax credits to support payroll and hiring needs. For assessment and assistance please use the following <a href="https://www.ajcc.lacounty.gov/employers/services/request-consultation">https://www.ajcc.lacounty.gov/employers/services/request-consultation</a>

**LA County Library Employment Resources:** 

Get a Library Card: Visit Library <u>**Website**</u> to apply for a LA County Library card information and to access these and other resources.

#### **Title: Tools for Job Seekers**

• Description: This page provides links to library resources, online resources and books that you can browse to help you in your job search. Computers are available up to two hours per person, or use your laptop to access Wi-Fi at any of our libraries. Link: https://lacountylibrary.org/jobhelp/

Title: Job & Career Help

 Description: Whether you're trying to build job skills, looking for a new career, or transitioning to a new field, LA County Library has valuable resources to help. Access a computer and the internet, take online classes, watch career-related videos, explore the Work Ready book collection, research business information, find links to popular job boards and much more. Link: https://lacountylibrary.org/job-resources/

Title: Work Ready

Description: Are you currently looking for a new job, looking to build new job skills, or seeking out new career
opportunities, but don't have the device or internet connection to make that happen? Work Ready is here to
help you, and our resources are free for LA County residents. Link: <a href="https://lacountylibrary.org/work-ready/">https://lacountylibrary.org/work-ready/</a>

Title: Laptop & Hotspot Loans

• Description: Whether you are looking to apply for a job, access school resources, or simply a way to chat with friends and family, our laptop loans are here to help you get connected. We offer laptops for use inside our library and for customers to borrow and take home. Link: https://lacountylibrary.org/laptop/

## ■ Post Layoff Services

California Employment Development Department (EDD) Workshare Program

Helps employers to minimize or eliminate the need for layoffs in nearly all types of businesses or industries and helps employers keep trained employees and quickly recover when business conditions improve. <a href="Employment business">Employment business</a> conditions improve.

**Business Assistance Program (BAP)** 

A DEO program that offers confidential, free-of-charge consulting services businesses of any size and industry in the County. Includes services to help businesses find alternatives to layoffs. Administered by the Los Angeles Economic Development Corporation (LAEDC). <a href="https://laedc.org/business-assistance/">https://laedc.org/business-assistance/</a>

## Layoff Aversion

Los Angeles County Rapid Response: RapidResponse@opportunity.lacounty.gov

City of LA Rapid Response: <u>Transition Services - Economic & Workforce Development Department</u>, <u>City of Los Angeles (ewddlacity.com)</u>
A guide to coping with job loss: <u>The Riley Guide Website</u>

# **Economic Resources** and Social Services

## Legal Assistance, Mediation and Conflict Resolution

### **Bet Tzedek**

Eligible small businesses can connect with legal experts and access ongoing webinars, one-on-one counseling, and legal academies at no cost. Click here. Or call 866-375-9511. Commercial tenancies Business entity formation Intellectual property protection. Additional Resources LA Regional Small Business Owners Legal Aid Program – Small Business Development (lalegalhelp.org).

Resources Library - Bet Tzedek Legal Services REMOTE ASSISTANCE: Employment Rights Project Clinic - Bet Tzedek Legal Services

### **Mediation Services**

If you want to settle a dispute outside of court, mediation is a great alternative. Los Angeles County offers free mediation services, both community and court-connected, to the residents and businesses of Los Angeles County.

Mediation - Consumer & Business (lacounty.gov)

## Housing Related Resources

#### **Resources for Finding Housing** Housing and Urban Development

Find a local non-profit organizations that can offer housing assistance.

Learn about **avoiding foreclosure**. Locate a regional housing authority.

#### **Tenant Protections**

Available to residential tenants Countywide facing unpaid rent or possible eviction can receive up-to-date information and assistance about their rights. Residential landlords can also receive information about their rights and responsibilities.

Housing & Tenant Protections and Rent Stabilization - Consumer & Business (lacounty.gov)

#### **Foreclosure Prevention Technical Assistance**

If you are having trouble paying your mortgage or facing foreclosure, DCBA's foreclosure prevention experts can help you understand the foreclosure process and explore all available options.

Foreclosure Prevention for Property Owners - Consumer & Business (lacounty.gov)

Commercial Tenant Mediation Services

#### **Mediation Services**

If you want to settle a dispute outside of court, mediation is a great alternative. Los Angeles County offers free mediation services, both community and court-connected, to the residents and businesses of Los Angeles

Mediation - Consumer & Business (lacounty.gov)

## **Utilities Resources**

## California Public Utilities Commission (PUC) Resources:

## California Alternate Rates for Energy (CARE) Program

Offers low-income consumers a 20 percent discount on energy bills.

#### Make a Payment Plan

 Provides assistance in negotiating a more affordable payment to utility companies if a customer has trouble paying the energy, telephone, or water bill.

## DEO Economic Resources and Social Services

## **Assistance Paying Your Bills**

• Some utilities have emergency payment assistance programs for their customers.

## Family Electric Rate Assistance (FERA) Program

 The FERA Program provides assistance to families with slightly higher incomes. FERA is available for customers of Southern California Edison, San Diego Gas and Electric Company, and Pacific Gas and Electric Company.

## California LifeLine Program

• This program provides a discount for landline service and unlimited local incoming and outgoing calls.

## Connect with us!

Connect with us on social media! Follow **@EconOppLA** on Facebook, Instagram, and Twitter.

The newly created Department of Economic Opportunity (DEO), launched in July 2022, helps job seekers, entrepreneurs, small businesses, and residents access life changing opportunities, and is home to 18 local America's Job Centers of California, LA County's one stop shop that provides a comprehensive range of no-cost employment and training services for youth and adult job seekers, and employers.



## Subscribe to DEO

Don't miss out on new opportunities. Subscribe to DEO to be the first to know about all upcoming programs & services!