

Business Resources for COVID-19 Impacted Businesses and Workers

The following resource guide for COVID-19 for impacted businesses and workers is evolving and will be updated regularly as resources are added or changed. Resources that are available across King County are listed first in each section with resources available in different geographies listed last. Please see the resource providers' website for the most up to date information. A special thanks to Greater Seattle Partners, the Seattle Metropolitan Chamber of Commerce REACH program, the City of Seattle, and Highline College Small Business Development Center for help in compiling this list.

This list was updated on Monday, March 30, 2020.

Highlighted sections show services that were added during the last update.

Resources for Impacted Business

Loans and Sources of Capital

Federal Stimulus:

Paycheck Protection Program (Information from [U.S. Chamber of Commerce](#))

Last week, the federal government passed a \$2.2 trillion bill, which includes \$350 billion to fund impacted small businesses. The Payment Protection Program is the main program for small businesses.

According to Seattle Bank, “No lenders are taking applications for PPP loans as this time, as program details for borrowers and lenders are not yet published. Secretary Mnuchin continues to indicate they plan to include virtually all banks and credit unions in this program.”

Program highlights:

- Companies can **borrow up to \$10 million** (loans can be up to 2.5 x the borrower’s average monthly payroll costs, not to exceed \$10 million), with an **interest rate no higher than 4%**.
- **Businesses that are eligible** to use loans:
 - A small business with fewer than 500 employees,
 - A small business that otherwise meets the SBA’s size standard
 - An individual who operates as a sole proprietor
 - An individual who operates as an independent contractor
 - An individual who is self-employed who regularly carries on any trade or business
 - A Tribal business concern that meets the SBA size standard
 - A 501(c)(19) Veterans Organization that meets the SBA size standard
 - Special cases:
 - If you are in the accommodation and food services sector (NAICS 72), the 500-employee rule is applied on a per physical location basis

- If you are operating as a franchise or receive financial assistance from an approved Small Business Investment Company the normal affiliation rules do not apply
 - Note: The 500-employee threshold includes all employees: full-time, part-time, and any other status.
- Loans are 100% federally guaranteed and may be forgiven if borrowers maintain their payroll. A borrower is eligible for loan forgiveness equal to the amount the borrower spent on the following items (loan forgiveness cannot exceed the principal) during the 8-week period beginning on the date of the origination of the loan:
 - Payroll costs (using the same definition of payroll costs used to determine loan eligibility)
 - Interest on the mortgage obligation incurred in the ordinary course of business
 - Rent on a leasing agreement
 - Payments on utilities (electricity, gas, water, transportation, telephone, or internet)
 - For borrowers with tipped employees, additional wages paid to those employees

Read more about the program on the [U.S. Chamber of Commerce sheet](#) and the [SBA official program page](#).

SBA Economic Injury Disaster Loans (**New information added on 3/30/2020**)

The SBA's Economic Injury Disaster Loans (EIDL5) offer up to \$2 million in assistance and can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing. These loans may be used to pay fixed debts, payroll, accounts payable, and other bills that cannot be paid because of the disaster's impact. The interest rate is 3.75% for small businesses without credit available elsewhere; businesses with credit available elsewhere are not eligible. The interest rate for non-profits is 2.75%.

The loans require several forms including the completion of a disaster loan application, personal financial statement, schedule of liabilities, request for a

transcript of tax return, applicant business federal tax return, and truthful information certification. [Learn more](#)

EIDL updates included after the passage of the CARES Act include (Information from [U.S. Chamber of Commerce](#)):

- EIDLs are now also available to Tribal businesses, cooperatives, and ESOPs with fewer than 500 employees. They are also available to all non-profit organizations, including 501(c)(6)s, and to individuals operating as sole proprietors or independent contractors.
- EIDLs can be approved by the SBA based solely on an applicant's credit score.
- EIDLs that are smaller than \$200,000 can be approved without a personal guarantee.
- **Borrowers can receive a \$10,000 emergency grant cash advance that can be forgiven if spent on paid leave, maintaining payroll, increased costs due to supply chain disruption, mortgage or lease payments or repaying obligations that cannot be met due to revenue losses.**
- [Read more about the updated program](#)

Washington Federal Bank Small Business Lifeline

WaFd Bank is offering small businesses with a 10% or greater drop in revenues to apply to receive up to \$200,000 on business lines of credit with 90 days interest-free. **Expedited processing is available lines of credit up to \$30,000.** [Learn more](#)

- Term: Revolving line of credit with a 5-year term
- Interest Rate: Zero percent for the first 90 days, then adjusting to market rates
- Amortization: Interest-only payments
- Amount: Based on annual revenues, maximum \$200,000

Washington State Grants from the Governor's Strategic Reserve Fund

On March 18, the Governor announced a microgrants program for small businesses to help keep them from closing due to the outbreak, funded with \$5

million from the Governor's Strategic Reserve. We will update this grant source as more information becomes available.

Seattle 2020 Emergency Stabilization Fund for Micro-Businesses

The City of Seattle committed approximately \$2.5 million in one-time Community Development Block Grant (CDBG) funds to the Small Business Stabilization Fund, an emergency fund that provides working capital grants in amounts up to \$10,000 to qualifying small businesses. CDBG funds are tied to requirements from the U.S. Department of Housing and Urban Development (HUD) that must be met for the City of Seattle to access these funds. Allocation of these funds must address the housing, homeless, community development, and economic development needs of the City's low and moderate-income residents and neighborhoods. Because these are federal government funds, it exempts them from the State's "gift of public funds" statute. [Learn more](#)

- The business owner must have a **low- or moderate-income** ($\leq 80\%$ of the Area Median Income).
- The business must have **five employees or less**.
- The business must have a **physical establishment**.
- The business must have experienced a **loss of income** due to COVID-19.
- The business must be **located within Seattle**.

Amazon's Neighborhood Small Business Relief Fund

The \$5 million Amazon Fund for South Lake Union and Regrade small businesses provides funding to support businesses with less than \$7 million in annual revenue or fewer than 50 employees that are within a few blocks of its Seattle headquarters. [Learn more](#)

Facebook Small Business Grant Program

Facebook is offering \$100 million in cash grants and ad credits to small businesses in over 30 countries. [Learn more](#)

Technical Assistance (Advising) for Businesses

Washington Small Business Development Center

The Washington Small Business Development Centers (WSBDC) are one of the primary organizations offering technical assistance to help small businesses fill out SBA Economic Injury Disaster Loans applications (see program on page 2). They also offer free, one-on-one, confidential business advising for small businesses on most issues small businesses may face. [Businesses can find a local advisor here](#). The WSBDCs also provide free [webinars for small businesses](#) focused on business resiliency and managing the COVID-19 disaster.

Tax and Utility Assistance

Washington Department of Revenue

The Washington State Department of Revenue (DOR) can work with impacted companies that request an extension on tax filing. The law grants the Department authority to extend the due date for excise tax returns. A business may request such an extension from the Department prior to the due date of the return, and, if granted, the business would be allowed to delay reporting and paying its tax liability. If a business needs an extension of more than 30 days, the law requires the Department to collect a deposit from the business. The amount of deposit required is based on the business' reporting history and how many reporting periods are covered under the extension [WAC 458-20-228 \(13\)](#). Contact DOR at 360.705.6705 for more details.

- DOR may also waive penalties under limited circumstances if a business is late in paying its tax obligation. The law also grants the Department authority to provide a one-time, 24 month, late payment penalty waiver if the business has not owed a late payment penalty during the previous 24 months [WAC 458-20-228 \(9\)](#). Contact DOR at 360.705.6705.
- DOR may also work with businesses that cannot file or pay their taxes on time if they are impacted by a declared state of emergency. When a state of emergency or disaster has been officially declared, affected businesses that owe Washington taxes may qualify for:
 - A filing extension for excise tax returns (without the limitations described above); and/or

- A late payment penalty waiver request (without the limitations described above)

City of Seattle B&O Tax Deferment Information

The City of Seattle **Department of Finance and Administrative Services (FAS)** will defer business and occupation (B&O) tax collections for businesses that have annual taxable incomes of \$5 million or less and that pay city taxes quarterly. If you have questions, please call (206) 684-8484 or at tax@seattle.gov.

Deferred Payments by Utility

- Commercial customers can set up deferred payment plans with [Seattle Public Utilities](#) or [Seattle City Light](#) by calling 206-684-3000 or [emailing here](#).
- [PSE](#)
- [Cascade Natural Gas](#)

Planning and Technical Assistance

State Unemployment Benefits and Paid Sick Leave

The Washington State Employment Security Department has programs designed to help individuals and employers impacted by the COVID-19 outbreak. They have an [easy-to-read comparison guide](#) listing some of the most common scenarios that may occur and benefits that may apply. [More information for workers and businesses here](#).

Business Continuity Planning

- [Guidance for Retail Businesses and Service Operators to Protect from the Spread of COVID-19](#) from King County Public Health.
- [Guidelines for Businesses and Nonprofit Business Continuity](#) from King County Public Health.
- [Pandemic Flu Planning Guidelines for Businesses](#) from King County Public Health.
- The [Small Business Development Center's Resiliency Toolkit](#) offers webinars, a toolkit, and other continuity planning resources.

Industry-Specific and Creative Economy Assistance

Northwest Trade Adjustment Assistance Center (NorthwestTAAC)

Matching grant (does not need to be repaid) program for up to \$75,000 for any U.S. manufacturing, agriculture or seafood operation, and other industries that are experiencing impact from imports. Funding can be used to pay for [many different types of projects](#) including marketing, manufacturing, quality assurance, infotech, and general management. [Private company matches range from 25% to 50%](#) of the total cost of the project. If a company is in one of these industries and the company has experienced a decrease in revenue *and* worker hours, they are encouraged to contact NWTAAAC. [Learn more](#)

4Culture COVID-19 Deadlines & Relief Funds

From the website, “4Culture has pivoted our funding focus and will be offering a Cultural Relief Fund of \$1 million. Full details and timeline are not yet finalized, but here’s what we can share at this time: 1) Funds will be available for cultural organizations and practitioners affected by COVID-19 closures and cancellations. 2) Deadlines will be rolling; funding rounds will take place multiple times throughout the year with simplified application processes. 3) Stay tuned via email, our website, and social media channels for information on how to apply for the Cultural Relief Fund once it is launched. Link to full article. [Learn More](#)

Financial Support for Nonprofits

Hosted by [Seattle Foundation](#), the **COVID-19 Response Fund** will provide flexible resources to organizations in our region working with communities who are disproportionately impacted by coronavirus and the economic consequences of this outbreak. The Fund is designed to complement the work of public health officials and expand local capacity to address all aspects of the outbreak as efficiently as possible.

King County COVID-19 Community Response Fund

King County Office of Equity and Social Justice (OESJ) is able to provide grants of up to \$25,000 to community-based organizations and other stakeholders serving impacted communities. OESJ will prioritize funding to partners working with communities at the highest risk of immediate and long-term negative health,

social, and economic impacts, with an emphasis on communities located near isolation, quarantine, and recovery sites. [Apply here](#)

Social Justice Fund Northwest COVID-19 Crisis Fund

In response to the COVID-19 outbreak, Social Justice Fund is launching an emergency fund to support Social Justice Fund grantees working to respond to the crisis. Grants are \$3,000 and can support a variety of strategies to meet community needs and support mutual aid. Applicant organizations must be a previous grantee of Social Justice Fund, with priority for Black, Indigenous and People of Color (BIPOC)-led grantees. To apply, visit socialjusticefund.org/covid-19-crisis-fund.

Chinatown International District Restaurants and other Small Businesses Relief Fund

Seeded by a \$100,000 donation from Vulcan, these funds are managed and disbursed by the [Chinatown International District Business Improvement Area](#), [Friends of Little Saigon](#), and the [Seattle Chinatown International District Preservation and Development Authority \(SCIDpda\)](#). **100% of the seed money from Vulcan and your individual donations will go directly to CID small businesses**, (stretching from 4th Avenue to Rainier Ave. S and Yesler Way to S Charles Street).

Resource for Artist and Creative Workers

- **Seattle Relief Fund for Individual Artists and Creative Workers:** Seattle-based author and artist Ijeoma Oluo and others have organized [this fundraiser](#), and **the City of Seattle invested \$50,000 in this fund**. From the website: "This fund is aimed at helping those in the greater Seattle arts community who have been financially impacted by cancellations due to COVID-19, with priority given to BIPOC artists, transgender & nonbinary artists, and disabled artists - but we will try to help as many artists with need in Seattle as we can." To donate to the fund, go here: gofundme.com/f/for-artists. To apply for funding, visit: surveymonkey.com/r/LHJNLQV.
- **Artist Trust's COVID-19 Artist Relief Fund:** This fund provides rapid response grants supporting the critical needs of artists whose livelihoods have been impacted by COVID-19, **and the City of Seattle invested \$50,000**

in this fund. To learn more about eligibility and to apply, visit:

artisttrust.submittable.com/submit.

- **Artist Trust's Resource List for Artists and Creatives:** In response to COVID-19, Artist Trust has created [this list of response and recovery resources for artists in Washington state](#).
- **Seattle Arts Stabilization Fund for Organizations: The City of Seattle has invested \$1 million in this fund,** which is meant to support arts and cultural organizations that have been impacted by the moratorium on events and public gatherings. Funds will be distributed through the Seattle Office of Arts and Culture's grant programs. For more information, please contact Kathy Hsieh at kathy.hsieh@seattle.gov or (206) 733-9926.
- **COVID-19 & Freelance Artists Resources:** [List is specifically designed](#) to serve freelance artists, and those interested in supporting the independent artist community.
- **Resources for Musicians:** [List of national and local resources](#) for musicians.
- **Seattle Office of Arts & Culture:** [See list of resources](#).

Resources for Impacted Workers

State Unemployment Benefits for Workers

The Washington State Employment Security Department has programs designed to help individuals and employers affected by the COVID-19 outbreak. They have an [easy-to-read comparison guide](#) listing some of the most common scenarios that may occur and benefits that may apply. [More information for workers and businesses here.](#)

Washington Health Plan Finder Open Enrollment

Due to the COVID-19 outbreak, [Washington Health Plan Finder](#) is opening enrollment to qualified individuals until April 8, 2020. [Apple Health enrollment](#) is year-round.

Grocery Vouchers for Families Impacted by COVID-19

On March 20, the City of Seattle will start distributing a series of \$20 vouchers to approximately 6,250 families who may be experiencing financial hardship during the coronavirus outbreak. Families will receive two mailers of 20 vouchers (a total of \$400 a month) over the next two months. The City is exploring additional investments from private businesses and hopes to expand this program to up to 100,000 Seattle residents. Vouchers may be used to purchase items from any Washington Safeway store, with the exception of alcohol, tobacco, fuel, or lottery tickets. Customers must spend at least \$20 to apply the \$20 coupon. For more information, check out this [Emergency Food Vouchers Frequently Asked Questions page.](#)

Alien Emergency Medical (AEM) Coverage Expansion

Washington State Health Care Authority (HCA) is now [allowing undocumented adults to apply for Alien Emergency Medical \(AEM\) if they need COVID-19 testing.](#) HCA will come out with more information soon. However, in the meantime, individuals can apply online at www.washingtonconnection.org or by completing the **Application for Long-Term Care/Aged, Blind, Disabled Coverage (HCA 18-005)**. This application can be downloaded from the [Health Care Authority website.](#)

Seattle Restaurant Workers Coronavirus Rent Fund

The hospitality industry nonprofit Big Table is helping restaurant and hospitality workers in crisis. This initial care may look like the following – utilities assistance, help with rent or a deposit for housing, connections to a counselor, car repair, diapers or food for a single mom, a bike for work transportation, medical or dental help, or assistance with resume development. We do not provide hotel vouchers or long-term financial assistance. A manager or coworker must make a referral. [Learn more](#)

Bartender Emergency Assistance Program

To be eligible, one must be “be a Bartender or the spouse or child of a Bartender. An individual is considered ‘employed’ as a Bartender if, for not less than one year prior to the application, the individual performed services as a Bartender on a regular full- or part-time basis or, if the catastrophic event or emergency hardship giving rise to the application prevents the individual from performing such services, for not less than one year prior to the event or hardship the individual performed services as a Bartender on a regular full- or part-time basis.” [Lean More](#)

Financial Resources for Washington Residents Impacted by COVID-19

The **Washington State Department of Financial Institutions** has developed a list of financial resources for Washington consumers impacted by the Coronavirus including managing a mortgage, rent, and personal finances. [Learn more](#)

Internet, Computer Access, and Software

- The City of Seattle [offers discounted laptops, desktop computers, and smartphones](#) to low-income residents, along with [discounted internet service](#).
- [Comcast is offering Internet Essentials](#) for free for two months to eligible households and increasing the internet speeds to 25/3 Mbps. Internet Essentials customers can also [receive discounted computers](#).
- [Comcast Xfinity WiFi](#) is currently free to everyone.
- [Here is a list of free](#) software and computer services during the COVID-19 outbreak.

Meals for Students During School Closures

- [Seattle Public Schools](#)
- [Highline School District](#)
- [Federal Way](#)
- [Kent Schools](#)

Education Resources

- [Seattle Public Schools list](#) of learning resources.
- [List of education companies offering free resources](#). Read the terms of each offer.

Upcoming Webinars for Businesses

- [“Small Business Resiliency Guide: Keeping the Lights On”](#) by the Washington Small Business Development Centers – Multiple dates
- [City of Seattle COVID-19 impacts weekly webinar](#) – Wednesdays from 11:00 – 12:00

Other Resource Lists

- [City of Seattle Resource List](#)
- [State of Washington Resource List](#)
- [Resources for Unemployed Workers from the United Way of King County](#)
- [COVID-19 Assistance and Public Charge FAQ for Immigrant Business Owners and Workers](#)