



## 3/11/2020 Small Businesses and COVID-19 weekly webinar

Recording of our 3/11 webinar: <https://attendee.gotowebinar.com/recording/1514815167265939462>

### AGENDA

#### Intros + housekeeping

#### I. City of Seattle response to COVID-19 impacts to Small Business

#### II. Paid Sick and Safe Time Ordinance information

#### III. Q&A

### I. City of Seattle response to COVID-19 impacts to Small Business, Bobby Lee, Director, Office of Economic Development

We at the Office of Economic Development are hearing the widespread impact of COVID-19 on our small businesses and are taking immediate steps to mitigate financial stress both. We recognize COVID-19 presents many immediate and long-term challenges and uncertainties for public health and economic stability. The City of Seattle's Office of Economic Development is committed to responding to and supporting our small businesses to mitigate the economic impact of COVID-19. Here's what we're hearing:

- Immediate economic relief needs
  - Making rent
  - Payroll and layoffs
  - Support services for unemployed workers
  - Utility and tax deferrals
  - Immediate access to capital
  - Health and hygiene concerns

In a [March 11 press release](#), Mayor Jenny Durkan announced several initiatives to help support small businesses, working people, and vulnerable communities during the COVID-19 outbreak, including:

- Deferral of B&O taxes
- Expansion of Small Business Stabilization Fund
- Assistance to access SBA loans (once it becomes available)
- Relief for Utility Payments
- New Small Business Recovery Task Force

As these efforts begin to roll out, we continue to work to determine effective, immediate ways to help our small business community. Here's what we know:

**Stabilization Fund**- City of Seattle will commit approximately \$1.5 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. [Read Mayor Durkan's 3/12 press release about the Executive Order to help 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.

Eligibility criteria for the Stabilization Fund are:

- 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.

Learn more and apply here: <http://www.seattle.gov/office-of-economic-development/small-business/small-business-programs/-stabilization-fund->

**SBA Loans-** We *do not yet know* how much will be allotted to Seattle. We are trying to obtain information from SBA regarding the amount available for Seattle businesses, their criteria (including credit requirements) and their process for approving loans. SBA will serve as the direct lender in approving, disbursing and administering the loans. [Read the SBA 3/12 press release regarding SBA loans.](#)

**Technical Assistance-** at this moment, we are anticipating a high demand for SBA loan assistance once the SBA funding becomes available. As assistance needs will exceed our staff capacity, we will be leaning on the support of our financing and business-facing partners (CDFI's, community organizations).

**Economic Impact Study-** To better inform our long-term planning, we are coordinating with regional partners to conduct a survey to capture the economic impact of COVID-19 to small businesses. This will be announced next week and available on our website [www.seattle.gov/oed](http://www.seattle.gov/oed) as well as our social media channels.

We know this is a bleak and challenging time for many businesses, and we know the crisis will be felt for months. As this is a rapidly developing issue, we will be holding weekly calls to share new developments, hear about the impacts you are experiencing, and answer your questions. Please join us every **Wednesday, from 11:00am- 12:00pm**. You can register for the call using the following link:

<https://attendee.gotowebinar.com/rt/6719471105046052620>

A recording of the webinar will automatically be sent to those who registered. OED will post notes and a link to the recording on our Bottom Line blog shortly after (<https://bottomline.seattle.gov/>).



## II. Paid Sick and Safe Time (PSST) Ordinance, Office of Labor Standards

The Paid Sick and Safe Time Ordinance:

- Protects public health by ensuring that employees and children can stay home, away from coworkers, school, and customers when they are sick
- Creates more productive workplaces by limiting the spread of disease
- Builds economic security because employees can care for their health without losing their wages

[Paid Sick and Safe Time and COVID-19 – Frequently Asked Questions](#)

Learn more about the Ordinance: <http://www.seattle.gov/laborstandards/ordinances/paid-sick-and-safe-time>

## III. Q & A

### Employment

Rulemaking around Employment is determined by the Washington State Employment Security Department. Track ESD Information for workers and businesses affected by COVID-19 here: <https://esd.wa.gov/newsroom/covid-19>.

**Q. What if I am asked by a medical professional or public health official to quarantine as a result of COVID-19, but I am not sick?**

**A.** If you are following guidance issued by a medical professional or public health official to isolate or quarantine yourself as a result of exposure to COVID-19 and you are not receiving paid sick leave from your employer, you may be eligible to receive unemployment benefits. If you know you can return to your job as soon as your isolation or quarantine is lifted, you may not need to search for work. You must be able to accept any work offered by your employer that would not cause you to break isolation or quarantine.

**Q. What if my employer goes out of business as a result of COVID-19?**

**A.** You may be eligible for unemployment benefits if you're out of work due to a lack of work. Here are instructions on [how to apply for unemployment benefits](#). (These benefits are intended to assist workers who lost their jobs through no fault of their own.)

**Q. My employer has shut down operations temporarily because an employee is sick and we have been asked to isolate or quarantine as a result of COVID-19. Am I eligible for unemployment benefits?**

**A.** If you are not receiving payment from your employer, such as paid sick leave or paid time off, you may be eligible for unemployment benefits during this time. Basic eligibility requirements for a claim can be found [here](#).

**Q. What if I am temporarily laid off work because business has slowed down as a result of COVID-19?**

**A.** If you are laid off work temporarily or if your hours are reduced due to a business slowdown or a lack of demand as a result of COVID-19, you may be able to receive unemployment benefits.

- [Standby](#) means you do not have to look for another job while you collect unemployment benefits, so long as you stay in contact with your regular employer. You must accept any work you can do without breaking isolation or quarantine that is offered by your employer, such as telework. When you file your claim, you can



request up to four weeks of standby. If needed, your employer can request up to an additional four weeks of standby (for a total of eight) as long as you will be returning to work full-time when business picks up again.

- [Partial Employment or SharedWork](#): Under certain circumstances, you may work part-time while collecting unemployment benefits.

**Q. I am a part-time employee. Am I eligible for standby?**

**A.** Under the emergency rules we put into place as a result of COVID-19, standby may be available to you if you're unemployed because either:

1. Your employer shut down or decreased operations temporarily because an employee is sick and other employees have been asked to isolate or quarantine as a result of COVID-19; or
2. You or your family member received a request to isolate or quarantine due to COVID-19.

If you worked part time in the last 18 months, you must meet the minimum requirement of having worked 680 hours in your base year in order to have an unemployment claim.

*Please note that these resources change as developments arise, so please check the ESD website for the latest information.*

## **Funding and Other Relief**

**Q. When will the Stabilization Fund be available and how can I access it?**

**A.** The Stabilization Fund is now open and accepting applications. Learn more and apply here:

<http://www.seattle.gov/office-of-economic-development/small-business/small-business-programs-stabilization-fund>

**Q. What about businesses that are not eligible for the Stabilization Fund?**

**A.** We are working with the SBA to make Economic Injury Disaster Loan assistance available to businesses that need financial help immediately. SBA's Economic Injury Disaster Loans are just one piece of the City of Seattle's coordinated response, and we encourage business owners to take advantage of the deferral of B&O taxes and relief for utility payments.

**Q. How do I get my B&O taxes deferred?**

**A.** Eligible businesses include those that have annual taxable income of \$5 million or less and currently pay City taxes on a quarterly basis. Businesses will have until late 2020 to pay their B&O under this plan. The City estimates that 20,000 businesses could be eligible for this, based on B&O reporting. You can request deferral by sending an email to [tax@seattle.gov](mailto:tax@seattle.gov) with your request and customer number or UBI. For more information, contact Finance and Administrative Services at 206-684-8484

**Q. How do I get relief for utility payments?**

**A.** All SPU and SCL customers can apply for the [Utility Discount Program](#) (UDP) if their financial stability has been jeopardized by COVID-19, regardless of background or immigration status. [Eligibility requirements can be found here.](#)

UDP lowers Seattle City Light bills by 60 percent and Seattle Public Utility bills by 50 percent. This allows income-eligible residential customers to access heavily discounted utilities by simply signing a short form that attests to their household income, rather than having to provide income documentation. This will provide immediate and lasting utility bill relief for customers who are unemployed or underemployed due to the COVID-19 outbreak.



To learn more about enrollment in UDP, call 206-684-0268 or send an email 24/7 at <http://www.seattle.gov/utilities/about-us/email-question>.

**Q. How much did money Seattle get of the \$7 billion authorized last week as part an \$8.3 billion emergency spending package?**

**A.** We do not yet know how much will be allotted to Seattle. We are trying to obtain information from SBA regarding the amount available for Seattle businesses, their criteria (including credit requirements) and their process for approving loans. SBA will serve as the direct lender in approving, disbursing and administering the loans. [Read the SBA 3/12 press release regarding SBA loans](#).

We will provide the latest information on our website once it becomes available. For additional information, please contact the SBA disaster assistance customer service center. Call 1-800-659-2955 (TTY: 1-800-877-8339) or e-mail [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov).

**Q. Where can I find resources on the Governor's expansion of benefit programs?**

**A.** Track information from the Governor's office here: <https://www.governor.wa.gov/>. This includes the [latest expanded benefits programs and resource list](#). These include programs such as [SharedWork](#), which provides partial wage replacement to avoid layoffs, and [standby](#), which suspends the job-search requirement for workers to collect unemployment benefits if an employer must make temporary layoffs.

## **Public health guidelines**

**Q. Who is the authority on Public Health guidelines for my business? Is it the county or state?**

**A.** Both. Track public health information from the Washington state Department of Health here: <https://www.doh.wa.gov/Emergencies/Coronavirus> and Seattle King County Public Health here: <https://www.kingcounty.gov/depts/health/communicable-diseases/disease-control/novel-coronavirus.aspx>

The Washington State Department of Health has established a call center to address questions from the public. If you have questions about what is happening in Washington, or how the virus is spread, please call 1-800-525-0127. Phone lines are currently staffed from 6 a.m. to 10 p.m, seven days a week. Please note that this call center can not access COVID-19 testing results. For testing inquiries or results, please contact your health care provider.

**Q. What should I do if I suspect staff member is at risk for COVID-19?**

**A:** If a staff member meets the most recent criteria for [who should seek medical evaluation for COVID-19](#), it is important to place them in a private room away from others and ask them to wear a face mask. Immediately notify your [local health department](#). They will provide you with guidance.

**Q. Where can I find resources around stigma reduction?**

**A:** You can find resources from the county, state, and Centers for Disease Control and Prevention here: <https://www.doh.wa.gov/Emergencies/NovelCoronavirusOutbreak2020/StigmaReduction>

**Q. What is the latest guidance for retail and food establishments?**

**A:** Guidance from Seattle King County Public Health was released on 3/1/2020: <https://www.kingcounty.gov/depts/health/communicable-diseases/disease-control/novel-coronavirus/retail.aspx>

**Q. Are the county guidelines for social distancing the same as state guidelines?**



**A:** The Governor's Emergency Proclamation prohibits events with 250 or more people in King, Snohomish and Pierce Counties.

In King County, our Health Officer, Dr. Jeff Duchin, is issuing a parallel local Health Officer Order to prohibit gatherings of 250 people or more. In addition, the local order is prohibiting events of less than 250 people, unless measures are taken by event organizers to minimize risk. Learn more here:

<https://publichealthinsider.com/wp-content/uploads/2020/03/Health-Officer-Order-3-11-20-Q-and-A.pdf>

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Thank you for your patience as we explore the best ways to conduct these weekly webinars and be as responsive as possible to our small business community. Please join us for our next webinar, next Wednesday 3/18/2020 from 11:00am-12:00pm. Register here: <https://attendee.gotowebinar.com/rt/6719471105046052620>

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We hope everyone is staying safe and healthy during this stressful time. Please continue to monitor the [Bottom Line blog](#) for evolving information from the Office of Economic Development.