



## Small Business COVID-19 resources

Updated 4/6/ 2020

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. 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.

In a series of press releases within the past week Mayor Jenny Durkan announced several initiatives to help support small businesses, working people, and vulnerable communities during the COVID-19 outbreak, including:

### 1. Deferral of B&O taxes

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

### 2. Expansion of Small Business Stabilization Fund

Please stay tuned for the next round of Stabilization Funding.

### 3. Assistance to access SBA loans

Beware of scams, frauds and phishing—the SBA does not initiate contact on either 7a or Disaster loans or grants. If you are proactively contacted by someone claiming to be from the SBA, suspect fraud. [Learn more.](#)

OED provides technical assistance to businesses applying for SBA loans, this includes helping businesses navigate the application process and assemble the required documents. Businesses interested in these services, please complete the in-take survey and we will reach out to you within one business day. [Fill out the intake survey.](#) [Learn more.](#)

### 4. Relief for Utility Payments

All Seattle Public Utilities and Seattle City Light 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>.

## 5. New Small Business Recovery Task Force

The Mayor has appointed former Governor Gary Locke and former Council President Bruce Harrell to lead the COVID-19 Small Business Recovery Task Force, which will advise on long-term policy recommendations and provide technical assistance and outreach. A list of Task Force members can be found [here](#).

## 6. Temporary moratorium halting residential evictions

The moratorium suspends residential evictions related to the non-payment or partial payment of rent for 30 days and also prohibits late fees or other charges for late payment of rent. Property owners may not issue “Pay or Vacate” notices for nonpayment of rent during this period nor initiate an eviction action with the courts. [Read the FAQ for landlords and tenants](#). [Read the Mayor’s 3/14 press release](#).

The order further directs that action upon existing pay or vacate notices cannot be taken. For tenants who must appear in court, the moratorium should be used as a defense. If a tenant does not appear in court, the court may grant a continuance to allow the matter to be heard at a later date, after the moratorium has lifted.

The temporary moratorium will begin immediately in the City of Seattle for any residential eviction action related to the non-payment of rent. Tenants are required to continue paying their rent if they are able and should work with their landlords on payment plans if they are experiencing financial hardship.

## 7. Arts Recovery Package

\$1.1 million in City of Seattle funding will be invested directly in creative workers and arts and cultural organizations financially impacted by COVID-19, through the Mayor’s Arts Recovery Package.

The Mayor’s Arts Recovery Package is composed of two key initiatives:

### 1. **\$100,000 in Individual Artist and Creative Workers Support:**

The City will invest \$100,000 to provide immediate relief for artists and creative workers impacted by the COVID-19 pandemic. The City’s Office of Arts & Culture (ARTS) will invest \$50,000 in the Seattle Artist Relief Fund, founded by Seattle author Ijeoma Oluo, which will bring the total current funding to \$187,150. In addition, ARTS will invest another \$50,000 in Artist Trust’s COVID-19 Artist Relief Fund, which provides rapid response grants supporting critical needs of artists whose



livelihoods have been impacted by the pandemic. [You can find more information on these two programs here.](#)

## 2. **\$1 million Arts Stabilization Fund:**

This fund will invest in arts and cultural *organizations* to help mitigate revenue losses due to the moratorium on events and public gatherings. Venues are not eligible for this fund unless they are arts and cultural organizations.

These organizations rely on ticket sales, attendance and fundraising efforts. The recent and necessary actions to prevent the spread of COVID-19 from State of Washington and Public Health – Seattle & King County have greatly impacted the arts and culture sector. Funds will be distributed through the Seattle Office of Arts & Culture’s grant programs. For more information, please contact Kathy Hsieh at [kathy.hsieh@seattle.gov](mailto:kathy.hsieh@seattle.gov) or (206) 733-9926.

Find a full list of city-wide Artist/Creative resources here: <http://www.seattle.gov/mayor/covid-19#artistscreativessupport>

## 8. Temporary moratorium halting commercial evictions

Beginning immediately, moratorium will last 60 days or until the end of the city’s emergency. The temporary moratorium suspends small business and nonprofit tenant evictions related to the non-payment of rent or due to the expiration of lease term during the moratorium. [Read the full order.](#) [Read the Mayor’s 3/18 press release](#)

The moratorium will be in effect for at least 60 days or until the termination of the civil emergency declared in the Proclamation of Civil Emergency dated March 3, 2020. The decision to extend the moratorium will be evaluated and determined by the Mayor based on public health needs.

Who does this apply to: Independently-owned businesses with 50 employees or fewer per establishment (including sole proprietorships), state nonprofits and 501(c)(3) nonprofits will be eligible.

What else does it cover:

- prevents eligible small businesses and nonprofits from incurring late fees, interest, or other charges due to late payment during the moratorium.
- For tenants who must appear in court, the moratorium should be used as a defense. If a tenant does not appear in court, the court may grant a continuance to allow the matter to be heard at a later date, after the moratorium has lifted.

## 9. [#SupportSeattleSmallBiz](#) campaign

In partnership with the Mayor’s office, the [#SupportSeattleSmallBiz](#) campaign is OED’s social media campaign that aims to engage with both consumers and businesses to amplify which small businesses are still open. Access the map here:



<https://seattlecitygis.maps.arcgis.com/apps/webappviewer/index.html?id=1499ec293fed4fc587e2c559099a7e64>

Post your pictures and videos from your favorite Seattle restaurants, bars, and cafes that are doing delivery, to-go, and drive-through with #SupportSeattleSmallBiz and #WeGotThisSeattle, and tag @SeattleEconomy.

We're also asking small businesses to tell their stories and join in. We'll be sure to help spread the word about businesses that are open for delivery, take out, and/or drive-through. Contact: Hana Tadesse [Hana.Tadesse@seattle.gov](mailto:Hana.Tadesse@seattle.gov)

## 10. Temporary parking changes & temporary restaurant loading zones

Seattle Department of Transportation (SDOT) and Seattle Police Department (SPD) are implementing temporary changes to parking enforcement in the City of Seattle.

Rule changes will be made to the following three areas:

- 72-Hour Parking Rule
- Booting and Towing
- Temporary Restaurant Loading Zones

### Temporary Restaurant Loading Zones

SDOT is installing [temporary loading zones](#) at restaurants to support businesses and facilitate food pick-up. No payment is necessary for quick food pickups in the three-minute load zones. Restaurants can request temporary load zones by contacting SDOT at [206-684-ROAD](tel:206-684-ROAD) or [684-ROAD@seattle.gov](mailto:684-ROAD@seattle.gov). Residents can find all temporary loading zones on the [COVID19 – Food Pick-Up Zone Map](#).

SDOT will prioritize initial installations in:

- Paid areas that have seen the most significant reduction in paid parking transactions over the past couple weeks
- Non-paid areas in urban villages with high concentrations of restaurants on blocks that do not otherwise have sufficient loading options.

All other standard parking rules will continue to be enforced, including unpermitted parking or blocking access to an existing or created zone at clinics and hospitals, fire hydrants, police precincts or other public health and safety locations, and illegal parking in a bicycle or transit lane. Payment will still be required for on-street parking at metered spaces and other parking time limits will continue to be enforced so that there will still be available parking spaces in front of businesses and other destinations. Time limits and use of special zones will still be enforced (e.g., transit zones, shuttle bus zones, taxi zones). SDOT and SPD will continue to evaluate potential additional changes to parking regulations and enforcement.



Information on changes to parking citations, fines, and adjudication can be found on [SDOT's COVID-19 parking page](#).

#### 11. [City of Seattle Community Resource page](#)

To help communities significantly impacted by COVID-19 in Seattle, the City of Seattle created a new [centralized website](#) where residents can find information about relief programs offered by the City, the County and the State. This site pulls together resources for workers, artists, small businesses, non-profits, parents, homeowners, and community members to make it easier for City of Seattle residents to find assistance during this unprecedented public health crisis. You can visit the statewide website [here](#).

The Mayor's Office also plans to roll out an interactive map for small businesses as part of the City's #SupportSeattleSmallBiz campaign. As more resources become available, the site will be updated.

Find the community resource page through the link above, or visit <http://www.seattle.gov/mayor/covid-19> Governor Inslee's "Stay Home, Stay Healthy" Order

This order bans all gatherings of people for social, recreational and spiritual purposes in public and closes all "non-essential" businesses for a *minimum of two weeks, effective immediately*. You can read more about the Governor's order [on his website](#).

**Essential businesses that will NOT be limited by this order include restaurants and others providing delivery and to-go services; restaurants can continue to offer to-go and delivery service.**

We will continue to spread the word about the need to [#SupportSeattleSmallBiz](#) through our social media campaign highlighting the many restaurants, cafes, and breweries that can continue limited operations under the Governor's order and providing takeout, delivery, curbside pickup, and or/drive through services. Click [here](#) to learn more.

#### [The Coronavirus Aid, Relief, and Economic Security \(CARES\) Act](#)

Congress has passed a roughly \$2 trillion coronavirus response bill intended to speed relief across the American economy. The Coronavirus Aid, Relief, and Economic Security (CARES) Act is the third aid package from Congress and is meant to keep businesses and individuals afloat during an unprecedented freeze on our economy.

The SBA has been given 15 days since the signing of the act (3/27) to determine guidelines on how SBA lenders, states and municipalities can administer these products. Our current guidance from the SBA is for business owners to move forward with the existing SBA Economic Injury Disaster Loan if they are already pursuing that option. As for other small business supports from the CARES act, here's what we know:



The CARES Act includes two major programs for small businesses: Economic Injury Disaster Loans, which include access to an emergency advance and to bridge loans, and the Paycheck Protection Program.

The SBA announced additional guidance on these programs on April 2, and has an overview of all of its coronavirus relief options [here](#). **The SBA site is your best resource for up-to-date information about the following:**

1. [Paycheck Protection Program \(PPP\)](#)
2. [Economic Injury Disaster Loan \(EIDL\) Emergency Advance:](#)
3. [SBA Express Bridge Loans](#)
4. [SBA Debt Relief](#)

#### 1. Economic Injury and Disaster Loans (EIDLs)

The CARES Act temporarily expands eligibility for SBA Economic Injury Disaster Loans (EIDLs).

- **What they are:** An emergency loan program for federal disasters, including COVID-19. This program offers up to \$2 million in assistance for fixed debts, payroll, and other account expenses with an interest rate of 3.75 percent for small businesses and 2.75 percent for nonprofits.
- **What's new:** The CARES Act opened EIDLs to more types of small businesses, made it easier to apply, and ensured that EIDLs smaller than \$200,000 can be approved without a personal guarantee.
- **Additional feature:** Through the SBA Economic Injury Emergency Grant Program, businesses can receive an emergency advance of up to \$10,000 to small businesses and private non-profits harmed by COVID-19 within three days of applying for an SBA EIDL.
- **How to access the advance:** Companies must first apply for an EIDL and then request the advance. The advance does not need to be repaid under any circumstance, and may be used to keep employees on payroll, to pay for sick leave, meet increased production costs due to supply chain disruptions, or pay business obligations, including debts, rent and mortgage payments.
- **Who is eligible:** Small businesses with fewer than 500 employees (including sole proprietors with or without employees), independent contractors, cooperatives and employee owned businesses, private non-profits and tribal small businesses impacted by COVID-19.
- **How to apply:** Use the SBA's application portal [here](#).
- **Need assistance with your application?** OED provides technical assistance to businesses applying for this loan, this includes helping businesses navigate the application process and assemble the required documents. Businesses interested in these services, please complete the in-take survey and we will reach out to you within one business day. [Fill out the intake survey](#). [Learn more](#).



## 2. The Paycheck Protection Program

- **What it is:** A new program that provides small businesses with funds in the form of loans to pay up to eight weeks of payroll costs including benefits. Funds can also be used to pay interest on mortgages, rent, and utilities.
- **When to apply:** Starting April 3, 2020, small businesses and sole proprietorships can apply. Starting April 10, 2020, independent contractors and self-employed individuals can apply.
- **How to apply:** You can apply through any existing SBA 7(a) lender or through any federally insured depository institution, federally insured credit union, and Farm Credit System institution that is participating. Other regulated lenders will be available to make these loans once they are approved and enrolled in the program. You should consult with your local lender as to whether it is participating. The application form is available [here](#).
- **Who is eligible:** Small businesses with 500 or fewer employees—including 501 (c)(3) nonprofits, veterans organizations, tribal concerns, self-employed individuals, sole proprietorships, and independent contractors—are eligible. Businesses with more than 500 employees are eligible in certain industries. For more information about eligibility, please see section 1 in [this guide](#) from the U.S. Chamber of Commerce.

Businesses will be able to apply if they were harmed by COVID-19 between February 15, 2020 and June 30, 2020. This program is retroactive to February 15, 2020 in order to help bring workers who may have already been laid off back onto payrolls. Loans are available through June 30, 2020.

- **Conditions of loans:** The Paycheck Protection Program can offer loans up to \$10 million and with 100 percent loan forgiveness if a business sustains its pre-COVID-19 payroll levels through June 30, 2020. Funds are provided in the form of loans that will be fully forgiven when used for payroll costs, interest on mortgages, rent, and utilities (due to likely high subscription, at least 75% of the forgiven amount must have been used for payroll).
- **Other things to know:**
  - » No collateral or personal guarantees are required.
  - » Neither the government nor lenders will charge small businesses any fees

Find a summary of these programs through the Seattle Chamber of Commerce [here](#).

- To prepare yourself and understand what you're eligible for, please see the [US Chamber of Commerce's Coronavirus Emergency Loans Small Business Guide and Checklist](#)
- [For a top-line overview of the program CLICK HERE](#)
- [If you're a borrower, more information can be found HERE](#)
- [Borrower Application Form \(Updated 4/2/20\)](#)



We will update this resource as well as our website as we receive information from the SBA. Please see the CARES Act section in the FAQ below for more information.

## Working Washington Small Business Emergency Grants

Governor Inslee has created a Working Washington Small Business Emergency Grant program using a portion of the state's Strategic Reserve Fund (SRF). A limited number of grants (up to \$10,000) are available to small businesses with up to 10 employees.

### Process

- Small businesses that qualify for the grant program will submit applications through their local county/regional economic development organizations. (For Seattle, applications can be sent to [kingcountyemergencygrant@seattlechamber.com](mailto:kingcountyemergencygrant@seattlechamber.com))
- County/regional economic development organizations will prioritize applications based on the severity of the impact the business is facing due to COVID-19, including from being forced to close by the government-mandated closures, social distancing measures or illness.
- Recommended awards will be sent to the Department of Commerce for review and vetting.
- Qualifying applications will be forwarded to the Governor for review and signature.
- Your local ADO will administer approved awards to the successful company.
- Awards will be approved on a case-by-case basis and are dependent on the availability of funds. The objective is to support businesses through the crisis and enable them to retain as many employees as possible.

### Eligibility

- Applicants should have been in business for at least one year.
- Businesses with up to 10 full-time employees (FTEs) may apply for a one-time grant of up to \$10,000.
- Funding is not meant to help launch a business, but to support existing businesses who are specifically affected by the COVID-19 crisis and are vital members of their local community.
- Applicants are eligible to receive one Working Washington Grant award during the current budget cycle, which ends on 06/30/2021.

### Grant Awards

- County/regional economic development organizations will be asked to verify the size of candidate companies prior to submission.



- For each award, local economic/development organizations are encouraged to be judicious in discerning an appropriate and proportional amount based on necessity to the business and the business' importance to the local community so as to ensure that this emergency resource can be utilized by companies across communities in Washington.

### **Application Process**

Applications will be reviewed as they are received and applicants will be accepted or denied on a rolling basis. Please contact your county/regional economic development organization to assess your company's viability and to complete an application.

Commerce will not review applications directly submitted to Commerce staff. Applications must be submitted through the local ADO.

*Due to anticipated volumes, please allow 4 to 6 weeks for processing and disbursement of grants.*

### **Approved grant expenditures:**

- Grant funds can be used for operational expenses including rent, supplies/inventory, utility bills, etc. as well as consulting, marketing, and training.
- Applications must include a list of proposed expenses grants will be spent on. Applications without a list of proposed expenses will be considered incomplete. This reimbursement-based grant can assist with outstanding invoices dated March 1 and beyond.

**Note that payroll cannot be reimbursed via Working Washington grant program.** Please direct all payroll needs to [Employment Security Department](#).

**The following expenses are not eligible:** capitalized equipment, travel, office equipment, and computer software.

### **Assistance**

[Inland Northwest Business Alliance](#) (regional LGBTQ+ business chamber)  
[inba@inbachamber.org](mailto:inba@inbachamber.org) or [info@lacasahogar.org](mailto:info@lacasahogar.org)  
(Español)  
[The Tacoma Urban League](#) (African American and People of Color)  
[ajonesbarnes@colemonassociates.org](mailto:ajonesbarnes@colemonassociates.org)  
[Tri-Cities Hispanic Chamber of Commerce](#)  
Si necesita ayuda, por favor llámenos al (509) 542-0933

Metro Hispanic Chamber (Vancouver area)  
Si necesita ayuda [info@hmccoregon.com](mailto:info@hmccoregon.com)  
[Ventures Nonprofit](#) – (206) 352-1945  
Email: [info@venturesnonprofit.org](mailto:info@venturesnonprofit.org)  
[En Español](#)  
[Tabor Business HUB](#) (African American & Community at large)  
[covid19@tabor100.org](mailto:covid19@tabor100.org)

### **Apply**



1. To apply, [download the application](#).
2. Complete as much of the information as you can.
3. Email the completed form to the appropriate economic development organization in your county ([kingcountyemergencygrant@seattlechamber.com](mailto:kingcountyemergencygrant@seattlechamber.com)).

If you have a question about the grant program, please use the corresponding email for your county to submit it.

Learn more: <http://startup.choosewashingtonstate.com/covid-grants/>

Other Actions OED is taking

**Economic Impact Analysis** – now closed. Please stay tuned for results from our first round of surveys.

#### **OED Small Business COVID-19 Weekly Webinar**

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.

- [Register here](#)
- [View notes and recordings from previous webinars](#)
- In-language webinars are hosted through the [Office of Immigrant and Refugee Affairs](#). A recording and translated slides will be posted after the webinar.
  - Tuesday, April 7, 5:00-7:00 pm – Mandarin  
<https://www.facebook.com/events/537420397188825/>
  - Thursday, April 9 – 5:00-7:00 pm – Korean  
<https://www.facebook.com/events/594452944483107/>



## More COVID-19 Resources

### City of Seattle COVID-19: Resources for Community

This page contains information and links for City of Seattle programs and services that may be helpful for residents significantly impacted by the COVID-19 pandemic.

<https://www.seattle.gov/mayor/covid-19>

### - Washington Governor Jay Inslee

Find the most recent state-level resources and information regarding COVID-19:

<https://www.governor.wa.gov/issues/issues/covid-19-resources>

- o **Resources for impacted businesses and workers:**

<https://www.governor.wa.gov/issues/issues/covid-19-resources/covid-19-resources-businesses-and-workers>

- o Guidance on [Essential Businesses](#) and [Essential Critical Workforce Designations](#)
- o Need further clarification about your business? Fill out the [Essential Business Inquiries form](#)

### - Seattle King County Public Health

Stay up to date with the most recent public health developments, advisories and guidelines for King County: [www.kingcounty.gov/covid](http://www.kingcounty.gov/covid)

- o Information specifically for retail establishments

<https://www.kingcounty.gov/depts/health/communicable-diseases/disease-control/novel-coronavirus/retail.aspx>

### - Washington State Employment Security Department (ESD)

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>.

- o [See who qualifies for specific benefits](#)

### - [WorkSource Seattle King-County Menu of resources](#)

### - [Critical Job Opportunities during COVID-19](#)

### - [Seattle Foundation COVID-19 Response Fund](#)

### - [Amazon Small Business Relief Fund](#)

### - Washington Law help has a [page dedicated to legal resources around COVID-19](#), covering housing, immigration status, unemployment and more.

### - The Plate Fund has been established to providing immediate financial assistance to restaurant and industry workers. Restaurant workers who live and work in King County and have suffered financial



hardship because of the COVID-19 crisis may be eligible for \$500 in immediate assistance. [View the FAQ.](#)



## Translated COVID-19 Resources and Information

Agency/Organization	Website	Languages	Where To Locate
City of Seattle's Community Resources Page	<a href="http://www.seattle.gov/mayor/covid-19">http://www.seattle.gov/mayor/covid-19</a>	17 languages	top right corner
Governor's Office COVID-19 Resources List	<a href="https://www.governor.wa.gov/issues/issues/covid-19-resources/covid-19-resources-businesses-and-workers">https://www.governor.wa.gov/issues/issues/covid-19-resources/covid-19-resources-businesses-and-workers</a>	Chinese, Korean, Russian, Spanish, Vietnamese	top right corner you'll see a "Translate site" and a pull down menu next to it that will show a list of available languages
IRS - Stimulus Payment to Individuals and Families	<a href="https://www.irs.gov/coronavirus">https://www.irs.gov/coronavirus</a>	Chinese, Haitian Creole, Korean, Russian, Spanish, Vietnamese	top right corner; this particular page only fully translates in Spanish
King County	<a href="http://www.kingcounty.gov/covid">www.kingcounty.gov/covid</a>	16 languages	scroll down, right side bar
SBA - Coronavirus Small Business Guidance & Loan Resources	<a href="https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources">https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources</a>	109 languages	if you go to the top left corner of the screen or the top right of the screen, you can click on "translate", and then a pull down menu will appear that will show you a list of available languages; note that the screen must be expanded to see the "translate" option
Seattle Office of Immigrant and Refugee Affairs	<a href="https://welcoming.seattle.gov/covid-19/">https://welcoming.seattle.gov/covid-19/</a>	15 languages	All in language webinars recorded
US Department of Labor	<a href="https://www.dol.gov/agencies/whd/pandemic">https://www.dol.gov/agencies/whd/pandemic</a>	Spanish	top right corner also fact sheets are in PDF in the link



WA State Department of Commerce	<a href="http://startup.choosewashingtonstate.com/links/crisis/covid-19-resources/">http://startup.choosewashingtonstate.com/links/crisis/covid-19-resources/</a>	18 languages	bottom left hand corner, you'll see an orange "Translate" button and you'll be able to select the languages they have available there
WA State Department of Health	<a href="https://www.doh.wa.gov/Emergencies/Coronavirus">https://www.doh.wa.gov/Emergencies/Coronavirus</a>	Chinese, Korean, Russian, Spanish, Vietnamese	top of page, under "2019 Novel Coronavirus" header
WA State Employment Security Department	<a href="https://esd.wa.gov/newsroom/covid-19">https://esd.wa.gov/newsroom/covid-19</a>	Spanish	top left, under the "COVID- 19" header
WA State Liquor & Cannabis Board	<a href="https://lcb.wa.gov/agency/covid-19_update">https://lcb.wa.gov/agency/covid-19_update</a>	Korean, Spanish	top middle of the page, pull down menu



## Small Business Q&A

Updated 3/30/2020

### Labor Standards

**Q. How does the Paid Sick and Safe Time (PSST) Ordinance apply during the COVID-19 outbreak?**

A. You can find a list of FAQs here: [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>

**Q. How does the Secure Scheduling Ordinance apply during the COVID-19 outbreak?**

A. You can find a list of FAQs here: [Secure Scheduling Ordinance and COVID-19 -- Frequently Asked Questions & Answers](#) Learn more about the Ordinance:  
<http://www.seattle.gov/laborstandards/ordinances/secure-scheduling>

### 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: I need help applying for unemployment benefits. Where can I get help?**



A: You can call toll free 1-855-682-0785. They are open 8-4pm M-F and are experiencing high call volumes. Keep trying if you don't get through the first time. Extended hours are coming 7am-6pm M-F and adding Saturday.

Otherwise, some WorkSource connection sites below may be able to provide some technical assistance for how to fill out unemployment forms. *These location cannot determine your eligibility.* Please view sites at the end of the Employment FAQ section under "View WorkSource Sites"

**Q: I am a green card holder who has lost work, what benefits can I access?**

A: If you have a Social Security Number, you are eligible for Unemployment Insurance

**Q: If my employer pays me severance, will that affect my eligibility for unemployment insurance?**

A: Severance payments do not usually affect your unemployment benefits. However, pay in lieu of notice or continuation pay with full benefits that are guaranteed *can* affect your benefits. Report any separation-related payment you receive or are entitled to receive to the [claims center](#).

Payments are considered severance pay when:

- The payments are not assigned to any period after your date of separation from your employer.
- You are not on call or in any way required to be available to your employer in order to receive these benefits.
- Your fringe benefits do not continue to accrue (vacation, retirement, sick, etc.).
- You accept a new job and it does not affect your severance pay.

If employers pay out a bonus that is applicable to the same week that they are claiming unemployment, they need to report that as income, and it is deducted from their unemployment insurance.

**Q: Can I use Paid Sick Leave if my employer is closed by a public official?**

A: Yes, you can use your accrued sick leave if the business has been closed by a public official. You can also use accrued paid sick leave if your child's school or place of care is closed. Your employer cannot require you to work from home instead of using accrued paid sick leave. WA State Labor and Industry website has more information: <https://lni.wa.gov/agency/outreach/paid-sick-leave-and-coronavirus-covid-19-common-questions>

**Q: What if I do not have enough Paid Sick Leave available from my employer and my employer is closed by a public official, or I have been asked to self-quarantine?**

A: You may be eligible for unemployment insurance; all decisions are made by WA State on a case by case basis. <https://esd.wa.gov/unemployment>

**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 and may qualify for *standby* during this time. (See below for more information on standby). Eligibility decisions are made on a case-by-case basis.

**Q. What if I've been collecting unemployment benefits and either myself or a family member gets sick with COVID-19 and I must care for them, what options do I have for benefits?**

A: If you have been receiving unemployment benefits and are now sick with COVID-19, or need to take care of a loved one who is sick with COVID-19, you may not be considered able and available for work. You can apply for benefits with Paid Family and Medical Leave. You cannot receive both unemployment benefits and PFML during the same week. You need to stop claiming unemployment benefits when you start receiving Paid Family and Medical Leave. Cancellation of your unemployment claim is not necessary. Please visit [Paid Family and Medical Leave's website](#) for more information. Eligibility decisions for both unemployment and PFML are made on a case-by-case basis.

**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. Eligibility decisions are made on a case-by-case basis.

You may be eligible for Standby, Partial Employment or Shared Work (see below for more information).

**Q: What is Standby?**

A: 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 twelve (12) weeks of standby. Employers will get a notice, but employers do not need to do anything further. Any request over 12 weeks needs to be in the form of a written request by the employer and will be reviewed by ESD. Both part-time and full-time employees are eligible. You must have an expected return to work date. Employers and employees can request standby be extended through their eServices account.

**Q: What is Partial Employment?**

A: Employers who need to keep operating on a less-than-full time basis can request a status known as "Partial" for their employees; work search while on unemployment is waived if:

- Employees must have been hired to work full time
- They must return to at least 1 week of full-time employment within a 4 month period
- Employees must work at least 16 hours per week (once employees drop below 16 hours employees still need to look for work).

**Q: What is Shared Work?**

A: This program allows employers to reduce the hours of permanent and hourly-paid employees by as much as 50 percent, and the employees can collect partial unemployment benefits to replace a portion of their lost wages. While on the Shared Work program, employees are not required to make an active search for work. Employers must apply to participate in the program before employees can be added. Employees



who have existing claims can be moved to Shared Work. The application and instructions can be found [here](#).

**Q. If I still have questions, what should I do?**

A. Please [use the secure online form](#) or call [800-318-6022](tel:800-318-6022) (Monday – Friday from 8 a.m. – 4 p.m. except holidays) with your questions.

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

A. If you have an anticipated date that you will return to work, under the emergency rules we put into place as a result of COVID-19, standby is available to all full-time, part-time, and other less than full-time employees. 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. Basic eligibility requirements for a claim can be found [here](#).

***IMPORTANT NOTICE: If you apply for standby status, you may receive an automated notice indicating your request is denied. Do not worry, that notice does not reflect the emergency rules. WA state is in the process of updating their computer system. You do not need to call the claims center. They are manually going through these denials on a case-by-case basis and will notify you if your claim has been accepted.***

**Q. I am a gig worker. Am I eligible for unemployment?**

A. There is a lot of confusion out there about whether gig workers, like rideshare drivers, are eligible for unemployment benefits. But, if you are a gig worker who has lost work due to COVID-19, ESD wants you to apply for unemployment benefits! There are some challenges with the application process that they are working to resolve. Read these tips:

- The online application is not designed for the way you work. Fill it out the best that you can. The claims agents work through these applications on a case-by-case basis.
- Currently, independent contractors and sole proprietors are not eligible for unemployment insurance. Whether a gig worker is considered to be in one of these categories varies by situation. The claims center agents will evaluate situations on a case-by-case basis. We want you to apply anyway.

**Q: If I have tested positive for COVID19 what benefits can I access?**

A: If you are mildly ill you can access your employer paid leave (if you have), unemployment insurance. It is not clear yet whether you will be eligible for Paid Family & Medical Leave. If you are severely ill or caring for a sick family member you can access Paid Family & Medical Leave. When you take paid leave, you will receive up to 90 percent of your weekly pay—up to a maximum of \$1,000 a week. More information is here: <https://paidleave.wa.gov/find-out-how-paid-leave-works/>. Apply here: <https://paidleave.wa.gov/get-ready-to-apply/>

**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: My employer cut my hours back, what benefits can I access?**

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. Eligibility decisions are made on a case-by-case basis by the state. Eligibility checklist can be found here:

[https://esdorchardstorage.blob.core.windows.net/esdwa/Default/ESDWAGOV/Unemployment/COVID-19\\_Applications\\_CheckList.pdf](https://esdorchardstorage.blob.core.windows.net/esdwa/Default/ESDWAGOV/Unemployment/COVID-19_Applications_CheckList.pdf)

You must have worked at least 680 hours in your base year, and you must have earned at least some of your wages in Washington state. Your base year is the first four of the last five completed calendar quarters before the week in which you file your claim. If you worked some of those hours in another state, you are likely still eligible.

You may also be eligible for Standby, Partial Employment or Shared Work (see below for more information on each).

**Q: What should I do if I got denied, but I am confident I meet the eligibility requirements?**

A: Your appeal must be in writing and postmarked or faxed to the address or fax number listed on the written decision within 30 days after the date we mailed it to you. [Learn more about unemployment benefit appeals](#). The easiest way to appeal is [online](#) in eServices. Click on the *Decision status* tab.

**Q: I am a small business owner or independent contractor who has lost business, what benefits can I access?**

A: Currently, sole proprietors and independent contractors are not eligible for unemployment insurance.

**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.

**Q: My social security number is associated with two accounts; how can I fix that?**

A: The only way to merge accounts is to call **800-318-6022**

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

[View WorkSource Sites](#)

**Downtown Seattle-** The location is closed however services are being provided remotely, over the phone and internet. Please call 206-436-8600 for more information and press 2 to speak with a staff member.

**South Seattle College-**The campus is closed. Please see information below on how to contact, and work with, the WorkSource staff.

Provide appointment-based career services every Monday and Thursday 1:30 pm – 3:30 pm via email, phone or zoom call. For those that need a morning appointment we have availability on Fridays from 9am –12pm.

- Embedded Career Specialist Services:
- Resume Writing / Review, Job Search
- Interview Prep, Internship
- Career Discernment, LinkedIn Support

Scheduling Appointments: Email ECS to schedule appointments between the hours provided or call and leave voice mail for follow-up.

Le’Onna Lee -Leonna.Lee@seattlecollges.edu to schedule appointment/(206) 934-7962 (must leave voice with contact info for follow-up)

Justin Honan -Justin.Honan@seattlecolleges.edu to schedule appointment/ 206-934-5305

**North Seattle College-** The campus is closed. WorkSource staff are working out of other offices as of March 16th. Clients can reach staff members via email or cell phones to set up virtual meetings.

**Rainier-**The office is closed. Staff are working remotely. Clients can call the office at 206-721-6000 and staff will call back to set up an appointment. Contact information is also posted on the doors of the office.

**Redmond-**The office is closed. Please call 425-861-3700 to set up a phone or virtual meeting with a WorkSource Specialist.

**Tukwila-**This location is closed and will provide services online and over the phone. Signs have posted at the site with staff contact information or you can direct people to call 206-477-7000.



**Bellevue College**-Classes and WorkSource (Career Connections and Workforce Education) have moved to online only. Those interested in working virtually with their Career Connections and Workforce Education staff can go to <https://www.bellevuecollege.edu/careers/> to make an appointment.

**Cascadia College**-This campus is closed. WorkSource services are available by contacting [workforceinfo@cascadia.edu](mailto:workforceinfo@cascadia.edu) or calling 425-352-8256 and leaving a message. Staff will respond and set up an appointment.

**Children's Home Society of Washington**-This site is working in limited capacity. Please call before visiting the office for service. 206-364-7930 (North) 206-854-0700 (South)

**Green River College**-The campus is closed. Classes are online and the Career Services office (WorkSource) is offering assistance online. You can reach them by going to the following site to set up a virtual appointment. <https://www.greenriver.edu/students/academics/career-advising-center/career-services/>

**Highline College**- The campus is closed. Classes are online and the Workforce Education Services office (WorkSource) services are available by going to the following site to set up a virtual appointment. <https://workforce.highline.edu/>

**IKRON**—Group services are cancelled through April 3rd. Services, including employment assistance (WorkSource) are available remotely. Please call 425-242-1713 and leave a message. Staff will reach back out and set up an appointment.

**Lake Washington Institute of Technology**-The campus is closed and switched to remote operations until April 27th. They will continue to serve all students or prospective students remotely. Additionally, individuals wanting to utilize the Employment Resource Center (WorkSource Connection Site) offered services, can connect with staff online at [job.placement@lwtech.edu](mailto:job.placement@lwtech.edu) or call 425-739-8339 and staff will respond. For more information about LWTech, please visit: [www.lwtech.edu](http://www.lwtech.edu).

**Lifelong**-Clients are being phone screened before any home visits. Employment services are now only happening via phone and email. Clients interested in employment services should call the office at 206-957-1600.

**Millionaire Club Charity**-All new worker enrollment, orientation classes, vision clinic services, STEP 2.0 classes, and SJI trainings are suspended. Current workers may still work (practicing social distancing), meals are still available, shower and laundry services are available for current workers, and the computer lab will remain open for workers.

**Multi-Service Center**-Food Bank is providing drive through style services, Energy Assistance is moving towards mail applications, Education, Employment and Housing services are being offered by staff working a mixed remote and in-office schedule. Those seeking food assistance should call in advance to find times to pick up a pre-packed box. For employment services (WorkSource) individuals should call the office at 253-838-6810 to set up a phone appointment.



**Neighborhood House (Birch Creek and High Point)**-These locations are closed and staff are working remotely. Staff contact information is posted at each site and can be found at [www.nhwa.org](http://www.nhwa.org) .

**Refugee Women's Alliance**-All offices are closed. Staff are utilizing phone and a mobile van (with safe space) to meet clients. To set up an employment (WorkSource) meeting with their staff, please visit: [www.rewa.org](http://www.rewa.org)

**Renton Technical College**- The entire campus is now closed to the public. Staff are working remotely and information on how to reach the employment programming (WorkSource) will be provided soon.

**Seattle Central College**-The campus has closed. Classes are online and Career Exploration Services (WorkSource) services are available by going to the following site to set up a virtual appointment. <https://seattlecentral.edu/campus-life/student-support-and-services/career-exploration-center>

**Seattle Housing Authority (NewHolly)**-This site is closed until further notice. They are committed to serving their clients, including WorkSource participants. They are working with clients via phone, email, and their website. To learn more, please go to: [www.seattlehousing.org](http://www.seattlehousing.org) .

**Shoreline Community College**-The campus is closed. Classes are online and the Workforce Education (WorkSource) services are available by going to the following site to set up a virtual appointment. <https://www.shoreline.edu/workforce/>

**YWCA Learning Center**-Greenbridge-This location is now closed to the public. They have limited staff answering phones during office hours - and they are able to direct the calls even if a staff member is working remotely. Staff are available for employment help (WorkSource) either via phone or Skype conferencing. Please call 206-336-7000 for 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->

[View Stabilization Fund FAQs here.](#)

### **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. 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>

CARES Act

## Legislation Summary: The Federal CARE Act

### *Coronavirus Aid, Relief, and Economic Security Act*

Target	Amount
• Individuals	\$560 billion
• Big Corporations	\$500 billion
• Small Businesses	\$377 billion
• State & Local Governments	\$339.8 billion



• Public Health	\$153.5 billion
• Education	\$43.7 billion
• Safety Net	\$26 billion
<b>Total</b>	<b>\$2 trillion</b>

### Individuals

- Most individuals earning less than \$75,000 can expect a **one-time cash payment** of \$1,200. Married couples would each receive a check and families would get \$500 per child. That means a family of four earning less than \$150,000 can expect \$3,400. Checks to be deposited mid-April.
- The checks start to phase down and **disappear completely for people making more than \$99,000 and couples making more than \$198,000.**
- The cash payments are based on **either your 2018 or 2019 tax filings.** People who receive Social Security benefits but don't file tax return are still eligible, too. They don't need to file taxes; their checks will be based on information provided by the Social Security Administration.
- This bill **adds \$600 per week** from the federal government on top of whatever base amount a worker receives from the state. That boosted payment will last for four months.
- The legislation also **adds 13 weeks of unemployment insurance.** People nearing the maximum number of weeks allowed by their state would get an extension. New filers would also be allowed to collect the benefits for the longer period.
- **Gig workers and freelancers:** Typically, self-employed people, freelancers and contractors can't apply for unemployment. This bill creates a new, temporary Pandemic Unemployment Assistance program through the end of this year to help people who lose work as a direct result of the public health emergency.
- **Tax returns:** Some people have not filed their 2019 tax returns, but that's OK. The filing deadline has been extended to July 15. The IRS also says that people who have filed or plan to can still expect to receive a refund if they are owed one.
- **Student loans:** Employers can provide up to \$5,250 in tax-free student loan repayment benefits. That means an employer could contribute to loan payments and workers wouldn't have to include that money as income.
- **Insurance coverage:** The bill requires all private insurance plans to cover COVID-19 treatments and vaccine and makes all coronavirus tests free.

### Small Businesses (500 employees or less)

- **Emergency grants:** The bill provides \$10 billion for grants of up to \$10,000 to provide emergency funds for small businesses to cover immediate operating costs.
- **Forgivable loans:** There is \$350 billion allocated for the Small Business Administration to provide loans of up to \$10 million per business. Any portion of that loan used to maintain payroll, keep



workers on the books or pay for rent, mortgage and existing debt could be forgiven, provided workers stay employed through the end of June.

- **Relief for existing loans:** There is \$17 billion to cover six months of payments for small businesses already using SBA loans.

## Big Businesses

- **Airlines:** About \$58 billion is allocated to help airlines stay open. One portion of that money is set aside to help cover employee wages, salaries and benefits divided up as up to \$25 billion for passenger air carriers, up to \$4 billion for cargo air carriers, and up to \$3 billion for airline contractors.
- **Stock buyback ban:** Any company receiving a loan under the program is barred from making stock buybacks for the term of the loan plus one year.
- **Reporting requirements:** All loans, their terms and any investments or other assistance provided by the government must be publicly disclosed.
- **Oversight:** The bill creates a special inspector general to oversee pandemic recovery. That person, along with a special committee, would provide oversight of all loans and other uses of taxpayer dollars.
- **No benefit for Trump:** The president, vice president, members of the Cabinet and members of Congress are barred from benefiting from the money carved out for corporations. That also extends to the "spouse, child, son-in-law or daughter-in-law."
- **All businesses:** The bill establishes a fully refundable tax credit for businesses of all size that are closed or distressed to help them keep workers on the payroll. The goal is to get those employees hired back or put on paid furlough to make sure they have jobs to return to. The credit covers to 50 percent of payroll on the first \$10,000 of compensation, including health benefits, for each employee.
- For employers with more than 100 full-time employees, the **credit is for wages paid to employees** when they are not providing services because of the coronavirus. Eligible employers with 100 or fewer full-time employees could use the deduction even if they aren't closed.

## Public Health

- **Hospitals:** There is \$100 billion for hospitals responding to the coronavirus.
- **Community health centers:** The bill provides \$1.32 billion in immediate additional funding for community centers that provide health care services for roughly 28 million people.
- **Drug access:** There is \$11 billion for diagnostics, treatments and vaccines. The bill also includes \$80 million for the Food and Drug Administration to prioritize and expedite approval of new drugs.
- **Centers for Disease Control and Prevention:** CDC programs and response efforts are getting \$4.3 billion.
- **Veterans' health care:** There is \$20 billion set aside for veterans.
- **Telehealth:** The bill reauthorizes a critical telehealth program to extend the reach of virtual doctors appointments.



- **Medicine and supplies:** The bill gives \$16 billion to the Strategic National Stockpile to increase availability of equipment, including ventilators and masks. It also boosts hiring for vital health care jobs during the public health crisis and speeds the development of a vaccine, treatments and faster diagnostic.

### Safety Net

- **Child nutrition:** There is \$8.8 billion to give schools more flexibility to provide meals for students.
- **Food stamps:** \$15.5 billion is going to the Supplemental Nutrition Assistance Program, also known as SNAP. The money will help cover the expected cost of new applications to the program as a result of the coronavirus. American Indian reservations, Puerto Rico, Northern Mariana Islands and American Samoa all get additional funds and access to federal nutrition programs.
- **Food banks:** There is \$450 million more for food banks and other community food distribution programs.

### State and Local Governments

- The legislation designates \$339.8 billion for programs that will go to state and local governments. It is divided up to put \$274 billion toward specific COVID-19 response efforts, including **\$150 billion in direct aid for those state and local governments** running out of cash because of a high number of cases.
- It also includes **\$5 billion for Community Development Block Grants**, \$13 billion for K-12 schools, \$14 billion for higher education and \$5.3 billion for programs for children and families, including immediate assistance to childcare centers.

### Education/Other

- **Temporary student loan relief:** All loan and interest payments would be deferred through Sept. 30 without penalty to the borrower for all federally owned student loans.
- **Work-study funds:** It allows schools to turn unused work-study funds into supplemental grants and continue paying work-study wages while schools are suspended.
- **Students who are forced to drop out:** Students who drop out of school as a result of the coronavirus wouldn't have that time away from school deducted from their lifetime limits on subsidized loan and Pell Grant eligibility. Those students would also not be asked to pay back any grants or other aid they've already received.
- **Other programs:** There is a very long list of other areas receiving funding including arts programs, universities and other institutions.