

COVID-19 Impacts to Small Business Weekly Webinar

Wednesday, April 22, 2020 | 11am-12am

Moderator: Sarah Domondon, Office of Economic Development



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Agenda

- I. Intros + housekeeping
- II. COVID-19 Public Health update
- III. Updates from the Office of Economic Development
- IV. Understanding the Temporary Commercial Eviction Ban Moratorium
- V. Crime Prevention Services for Businesses
- VI. Updates from WA ESD



Housekeeping items

- Today's webinar is being recorded and is scheduled to last 1 hour, including Q & A
- All participants will be muted to enable the speakers to present without interruption
- Questions can be submitted any time via the 'Questions' screen on the GoToWebinar control panel; *please only use chat box for logistical purposes.*
- Slides and a recording of this presentation will be available 1-2 days after the webinar on bottomline.seattle.gov
- Calls will be scheduled weekly for the next 5 weeks 11am-12pm



COVID-19 Public Health Updates

Seattle King County Public Health

Kirsten Wyses, Seattle King County Public Health



Face Coverings:

On April 3rd, the U.S. [Centers for Disease Control \(CDC\) recommended](#) that people who are in areas such as King County, with significant community-based spread of COVID-19, should wear cloth face coverings when they are in a public setting where it is difficult to keep six feet away from others (e.g., grocery stores and pharmacies).

Wearing a fabric mask could help decrease the risk for spread of infection to others *when the mask is worn by someone who already is infected* with the virus that causes COVID-19, even if they don't have symptoms.

Tips:

- Reserve medical masks for healthcare providers
- Face masks are most effective when worn consistently and properly to avoid contamination of hands or face
- Uses masks that cover your entire mouth and nose area, without gaps and made with tightly woven material
- Maintain frequent handwashing practices
- Remember that staying apart is our best protection.

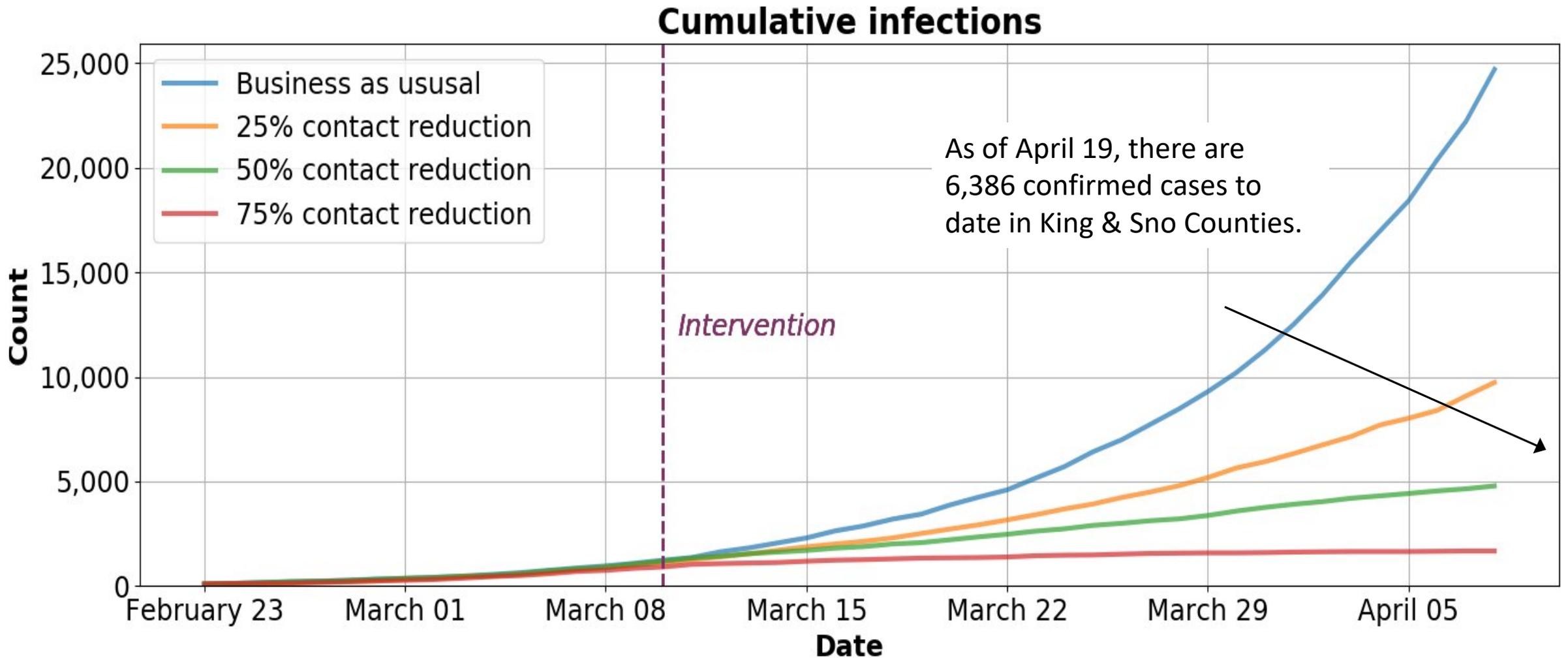


What is Public Health – Seattle & King County Doing?

Health and Medical Area Command Objectives:

1. Ensure comprehensive responder safety strategy is implemented and maintained, including physical distancing and symptom monitoring.
2. Conduct facility investigations, provide guidance, advise on infection control, and coordinate response activities for those at greatest risk (e.g., healthcare facilities, long-term care facilities, homeless shelters, Emergency Medical Services (EMS), correctional facilities, and other high-risk congregate facilities).
3. Conduct and coordinate targeted testing at high-risk settings and for high-risk populations.
4. Collect surveillance data and monitor trends to understand impact of disease on King County.
5. Coordinate with state and local partners on the prioritization and allocation of scarce medical resources and staffing needs.
6. Develop and disseminate culturally appropriate messages and guidance for the public, media, organizations, and community partners, including promotion of physical distancing, staying home, and caring for people at home, informed by feedback from community partners, the public, healthcare providers, and federal guidance.
7. Participate in coordination of regional medical surge operations, such as community wellness, alternate care systems and crisis standards of care.
8. Facilitate medical and behavioral health services, and human services, such as lodging and transportation for suspected or confirmed cases under isolation and quarantine, in coordination with city and county agencies.
9. Expand capacity for disease investigation, community-wide testing, provision of wrap-around services, and medical surge resources, to support changes in implementation of non-pharmaceutical intervention strategies.

From March 12: Modeling for King & Sno Counties



Looking Ahead

Thank you for the tremendous work our region has done so far. And, we need to continue to stay strong with the Stay Home order for now. The threat of a rebound that could overwhelm the healthcare system remains if we let up too soon.

What would have to be in place to begin transitioning from social distancing measures in a gradual, step-wise manner?

1. Widely available access to testing for COVID-19
2. A healthcare system that remains prepared for any surge in new cases
3. Enough personal protective equipment for healthcare workers and others in the community who need to care for patients
4. Adequate capacity for county and state health officials to conduct rapid and widespread case investigations, contact tracing, and isolation and quarantine to prevent widespread transmission.

We must continue to advocate for and provide support to those who are suffering from the significant economic and social impacts of this necessary disease control strategy.

<https://publichealthinsider.com/2020/04/10/the-danger-of-ending-social-distancing-too-early-a-conversation-with-our-health-officer/>
<https://publichealthinsider.com/2020/04/15/report-promising-results-of-social-distancing-to-slow-spread-of-covid-19-health-officials-stress-importance-of-continued-measures/>

COVID-19 Deaths Per Day in Washington

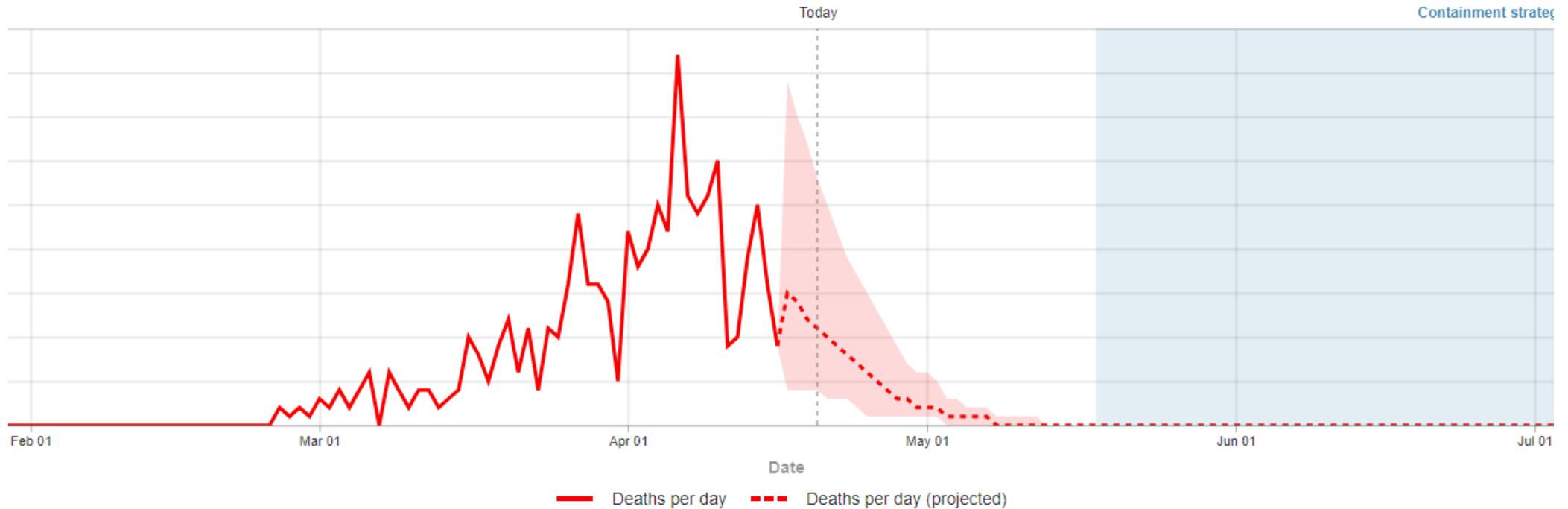
Deaths per day ⓘ

14 days
since projected peak in daily deaths

42 COVID-19 deaths
projected on April 6, 2020

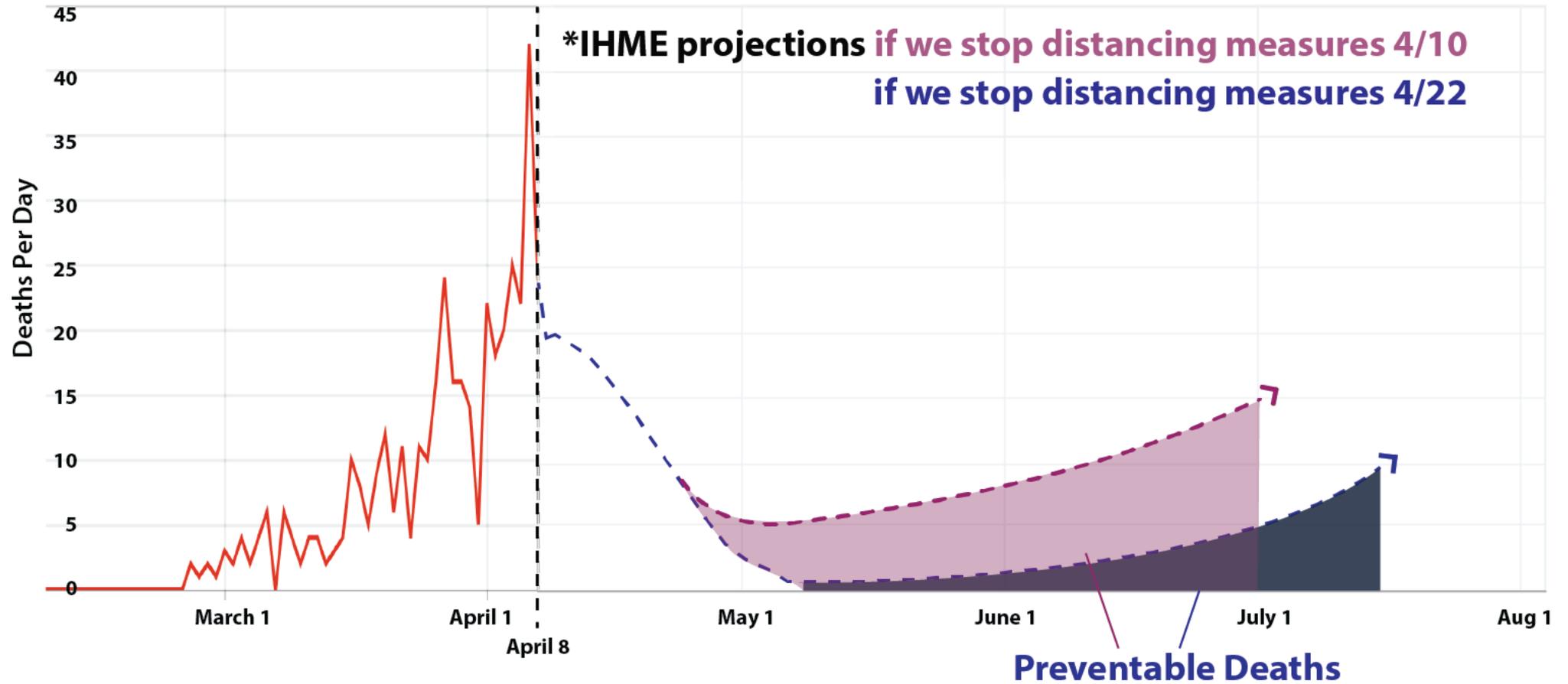
Containment strategy ⓘ

After May 18, 2020, relaxing social distancing may be possible with containment strategies that include testing, contact tracing, isolation, and limiting gathering size.



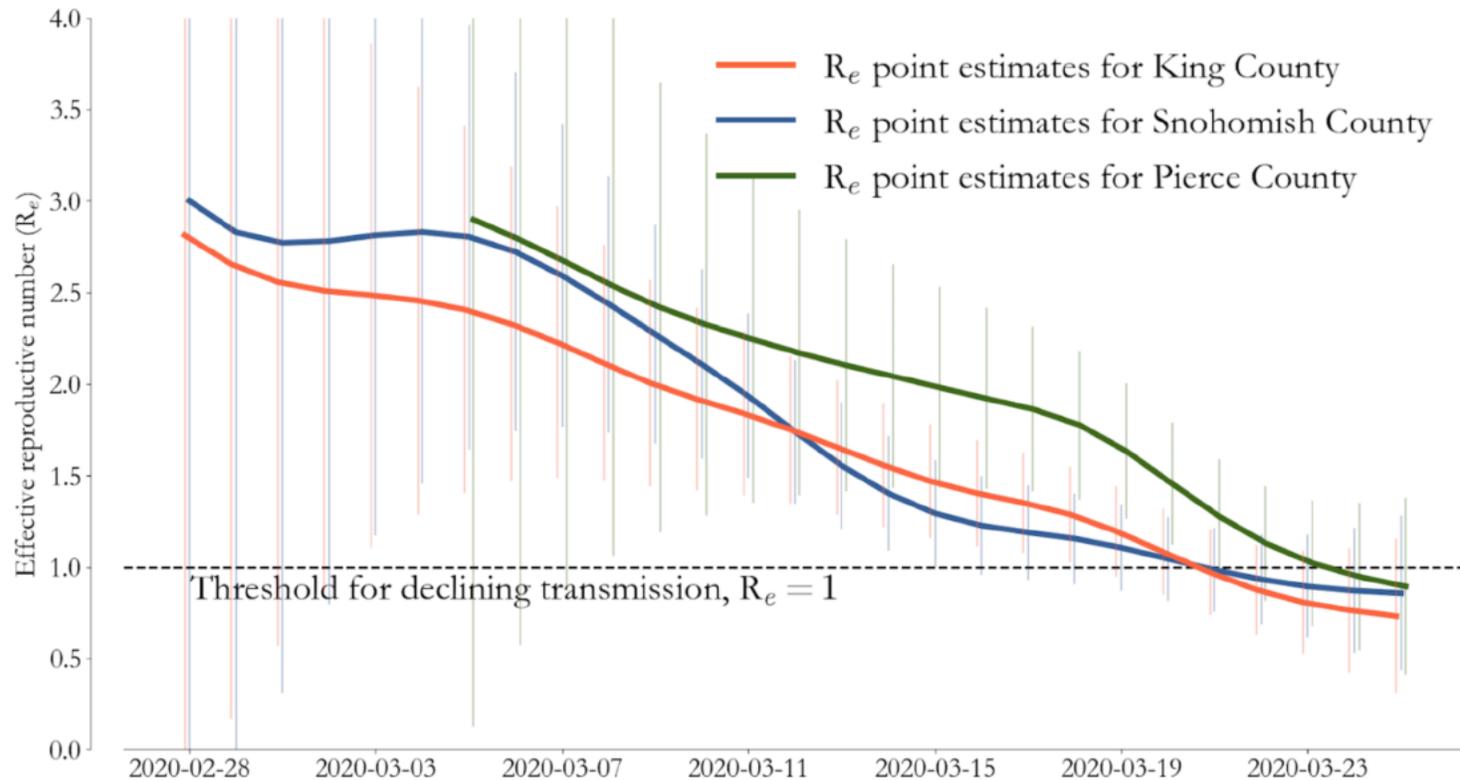
All deaths specific to COVID-19 patients.

COVID-19 Deaths Per Day in Washington



*Data Courtesy of the Institute for Health Metrics and Evaluation - University of Washington

Physical Distancing is Reducing Transmission Rate



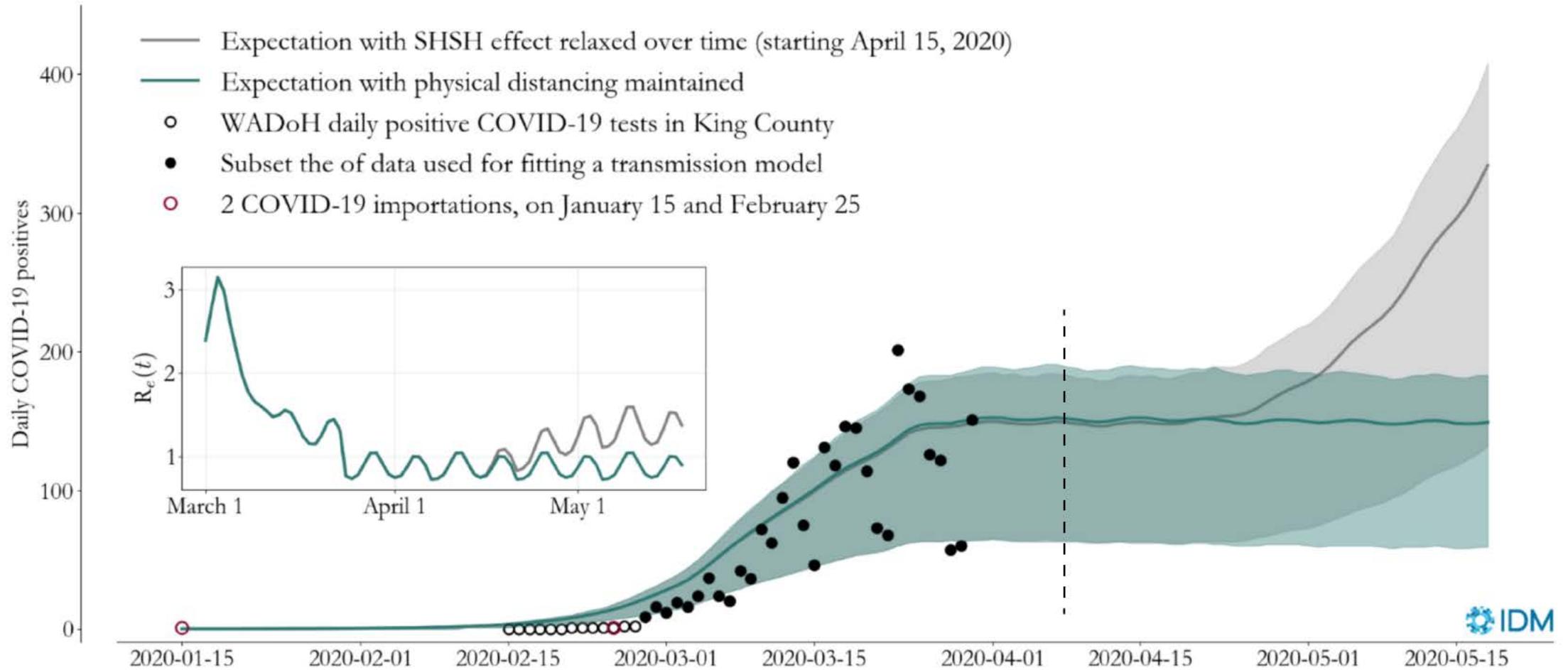
R_e estimates how many new infections each infection causes on average.

$R_e > 1$: exponential growth of infections

$R_e = 1$: unstable plateau

$R_e < 1$: fewer new infections each day on average

Projected Daily Positives - Maintained VS. Relaxed Physical Distancing



Three Lessons from the Charts

1. Social distancing measures have been successful in driving down disease transmission. Yay!
2. We've flattened the curve, but have a long way to go to bending it downward. Hmmmm...
3. Lifting social distancing measures too early will quickly result in a rebound of disease transmission and deaths. Bummer!



What do we need in place before we can safely start lifting social distancing measures?

1. Confidence that we have more significantly driven down the incidence of disease in a sustained way.
2. The “fire brigade” comprised of rapid and broadly available testing, rapid isolation of people confirmed with COVID-19, and rapid contact tracing and quarantine of exposed individuals.
3. Health system capacity, including Personal Protective Equipment (PPE).

What would transition look like?

- No “return to regular programming” for a long time.
- Gradual, step-wise lifting of restrictions.
- Two week pause between steps to closely monitor whether disease transmission begins to re-emerge.

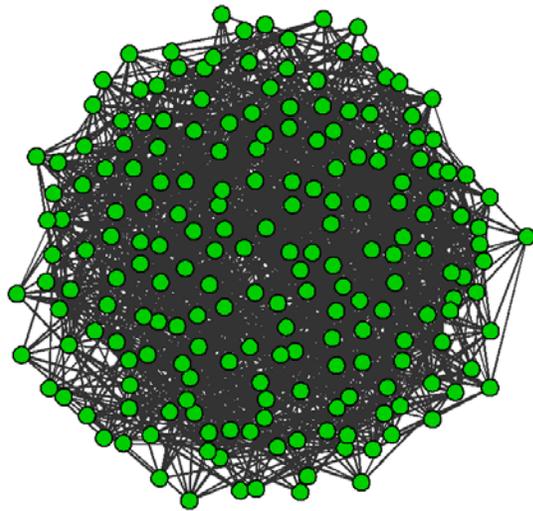
Visit [this Public Health Insider article](#) for more background.

Why Can't I Visit Just One Friend?

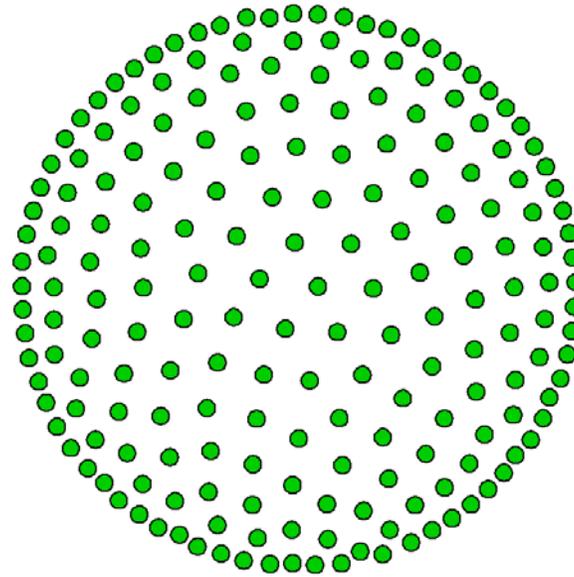
● = Households

Grey Lines = Interactions

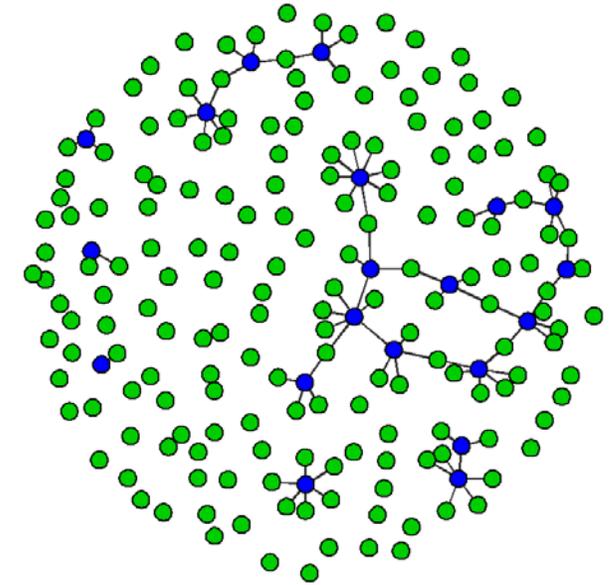
● = Households with an Essential Worker



The Good Ol' Days



Perfect Isolation

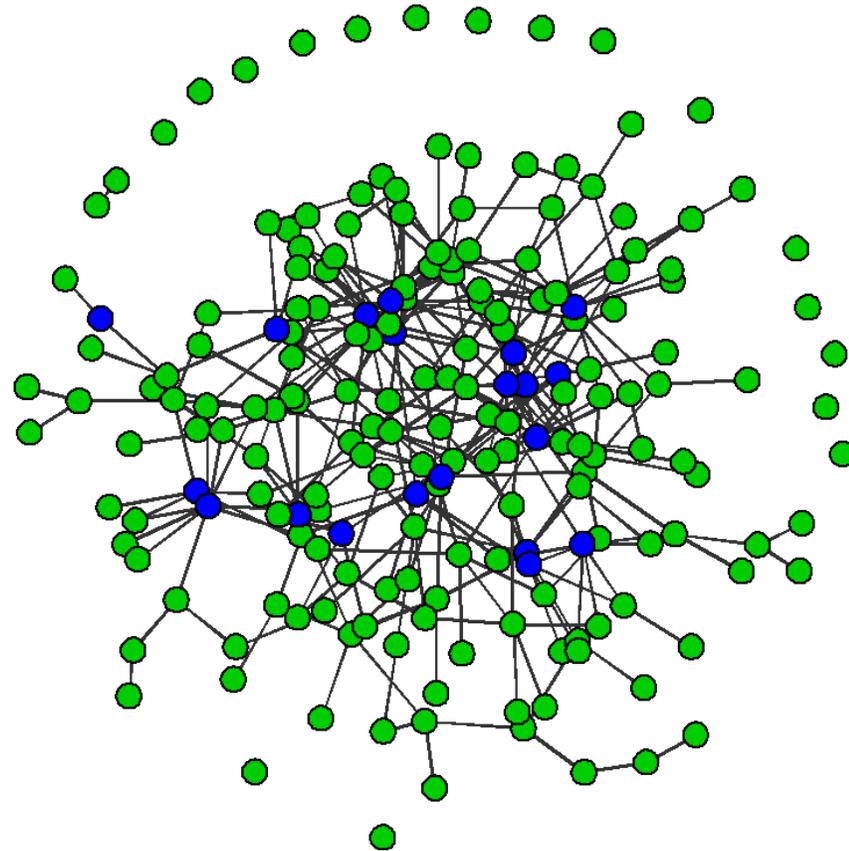


Essential Workers

Summarized from UW Network Modeling Group: <http://statnet.org/COVID-JustOneFriend/>

Every additional connection that we can postpone until COVID-19 is under control has the potential to save one or more lives. Yes, every one.

If two people in each household each connect with just one other friend, nearly every household is impacted.



Campaign overview

- Bill and Melinda Gates Foundation provided funding to PHSKC for rapid public education response through media contracts:
 - Gillman Communications (national firm developing mainstream campaign);
 - Resource Media (local firm creating and adapting materials for diverse King County populations).
- Key messages are:
 - Staying home and physical distancing;
 - Social cohesion;
 - Protecting the health care system.
- Types of assets:
 - Digital (banners)
 - Social media, organic and paid
 - Broadcast/video
 - Print
 - Radio coming soon

Campaign assets



COVID-19

Together, we can slow the spread.
Stay home. Stay 6 feet apart if you must go out. Limit trips.

Public Health
Seattle & King County 

Stand Together. Stay Apart. | kingcounty.gov/covid



COVID-19

We're all in this together. Just 6 feet apart.

 Together, we can slow the spread. 6ft

Public Health
Seattle & King County 

Stand Together. Stay Apart.
kingcounty.gov/covid

Campaign assets

COVID-19

Public Health
Seattle & King County

Together, we can slow the spread.

Stay home. If you must go out, stay 6 feet apart.

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kingcounty.gov/covid



COVID-19

Public Health
Seattle & King County

Together, we can slow the spread.

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Stand Together. Stay Apart.
kingcounty.gov/covid



COVID-19

Salud Pública
Seattle y el condado de King

Juntos podemos frenar la propagación.

Quédense en casa. Si tiene que salir, manténgase a 6 pies de distancia de los demás.

Apóyense unos a otros. Mantenga su distancia.
kingcounty.gov/covid



COVID-19

Salud Pública
Seattle y el condado de King

Somos un equipo. Quédense en casa para frenar la propagación del virus.

Apóyense unos a otros. Mantenga su distancia. | kingcounty.gov/covid

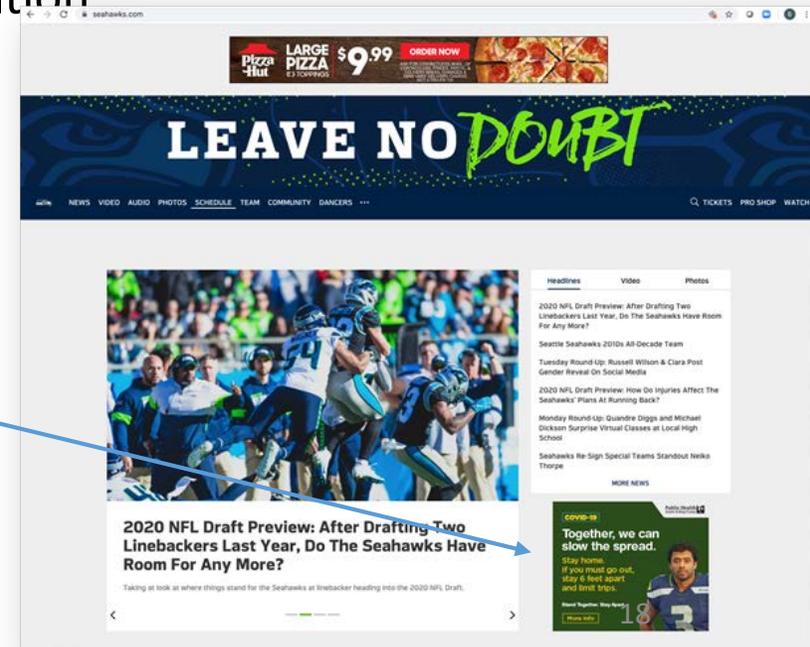


Campaign Assets – #inthehouse viral social posts

- Russel Wilson (Seahawks)
 - Facebook: <https://www.facebook.com/DangerRussWilson/videos/24652363653654>
 - Twitter: <https://twitter.com/DangeRussWilson/status/1247983792045707265>
 - Instagram: <https://www.instagram.com/p/B-u6zJgluj3/>
- Nico Lodeiro (Sounds)
 - <https://twitter.com/NicolasLodeiro/status/1248868607058010112>
 - <https://www.instagram.com/p/B-1F0WNDdnC/>
- Mike McCready (Pearl Jam)
 - <https://www.instagram.com/p/B--KBOZFznP/>

Where campaign is running

- Donated media campaign – including publishers and organizations with external channels.
- Currently running:
 - Seattle Times
 - Microsoft platforms (e.g., MSN.com, social handles)
 - Public Health and King County platforms
 - TV stations affiliated with Washington State Broadcasting Association
 - Seattle Seahawks website
 - T-Mobile platforms
 - Partner platforms and channels



It's yours to use!

(Cheat sheet slide)

- English and some Spanish assets are stored for download at:
https://www.dropbox.com/sh/yw4h656j68mrymt/AABGTru0hHRRtxnk_5qGkx3ra?dl=0
- Multi-language video PSAs are here:
<https://www.youtube.com/user/KCPublicHealth>
- Use links on Slide 7 for #inthehouse posts.
- Use on external or internal facing channels.
- For additional sizing: Imani Greene at imani@greeneconsultinggroup.com>
- We appreciate a contact to Imani to track usage as well.
- Dropbox includes sample social media posts.
- Questions? Contact Sarah at srossviles@kingcounty.gov



COVID-19 Call Centers



- King County Novel Coronavirus Call Center,
206-477-3977 8 AM – 7 PM daily
- King County COVID-19 Business and Community Information Line
For non-medical questions, including compliance and business-related
206-296-1608 8:30 AM – 4:30 PM
- Washington State Novel Coronavirus Call Center,
800-525-0127 and press #. 6 AM – 10 PM daily

The operators are able to connect with a third-party interpreter. The caller will need to be able to tell them in English what language you need for interpretation.

Important Resources to Stay Informed on COVID-19

- Subscribe to Public Health's website www.kingcounty.gov/COVID
- Subscribe to the blog www.publichealthinsider.com
- Anti-stigma resources: www.kingcounty.gov/ncov/anti-stigma
- Follow us on social media @KCPubHealth
- Join a community partners phone call: Mondays, 4:00 – 4:45
 - 206-263-8114 Code: 560794
 - [Join by Skype: https://meet.kingcounty.gov/candace.jackson/NRT11F9P](https://meet.kingcounty.gov/candace.jackson/NRT11F9P)
- WA State Dept of Health COVID-19 website: www.doh.wa.gov/Emergencies/Coronavirus
- WA State: <https://www.coronavirus.wa.gov/>

Weekly Updates

Office of Economic Development

Pedro Gomez, Office of Economic Development



Updates

1. SBA funding—*paused*; assistance still available
2. Other updates





Other Funding

FUNDING	DESCRIPTION	STATUS	SOURCE
Stabilization Fund	\$10,000 to eligible microenterprises	Closed	City of Seattle
Governor's Working WA grant	\$10,000 to eligible businesses	Closed	WA Department of Commerce
SBA loans/grants	Various new/expanded products under the CARES Act (bridge loans, PPP)	Closed*	SBA
Private funding	Various funds from private donors/orgs (Facebook, plate fund)	Various	Various





Need help with the SBA loan application?

OED provides technical assistance to businesses applying for SBA loans and understanding the CARES Act (Coronavirus Aids, Relief & Security). This includes helping businesses navigate the application process and documentation.

For general inquiries, please email OED@seattle.gov or call 206-684-8090.

Learn more: <http://www.seattle.gov/office-of-economic-development/covid-19-business-and-worker-resources/sba-disaster-loan-assistance>



Understanding the Temporary Commercial Eviction Ban Moratorium

Nathan F. Fahrner, Partner, Perkins Coie LLP

Jodi Nishioka, Director, Communities Rise





Communities Rise Updates

Recorded Webinar

Date recorded: April 22, 2020

Jodi Nishioka, Communities Rise



Thank you to our Partners!

Thank you to City of Seattle Office of Economic Development and to Nathan Fahrner of Perkins Coie for presenting on our behalf today.



Update: More funding coming for PPP and EIDL

- 1) PPP and EIDL loan programs will get more money soon. Congress is working on passing the second stimulus bill that include funding for small businesses through the Paycheck Protection Program and the Economic Injury Disaster Loan Program.
 - 1) \$30 billion going to banks and credit unions for PPP
 - 2) Setting aside \$30 billion for smaller community-based lenders (nonprofit lenders and CDFIs) for PPP
 - 3) \$60 billion for EIDL; \$10 billion is set aside for the \$10,000 grants
- 2) Get ready now. We expect stimulus package to pass the house sometime between today and Friday, and President will sign it soon after. That means, banks may be accepting new applications sometime between Friday and Tuesday



Update: New FREE Small Business Legal Clinic

Communities Rise will launch our new Covid-19 Small Business and Nonprofit Legal Clinic on Tuesday, April 28, 2020.

- Free 60-minute consultation with an attorney by phone or video conference.
- For: Washington small businesses and nonprofits
 - 50 employees or less
 - Experienced distress, reduction in income due to Covid-19



What can we help with at the Clinic:

- Legal advice on business legal issues caused by Covid-19
 - Federal Funding – PPP, EIDL
 - Lease Amendments
 - Contracts
 - Bankruptcy, Dissolution, Merger
 - Employment Law
 - Other businesses issues



How to get a Covid-19 Clinic Appointment:

- [Communities-Rise.org](https://communities-rise.org) website
- Complete the Covid-19 Legal Clinic Client Intake Form
- We will connect you with an attorney who will schedule you for a consultation.



Crime Prevention Services for Businesses

Mark Solomon, Crime Prevention Coordinator, Seattle Police Department





Crime Prevention Services for Businesses

Seattle Police Department
Crime Prevention Unit

Overview



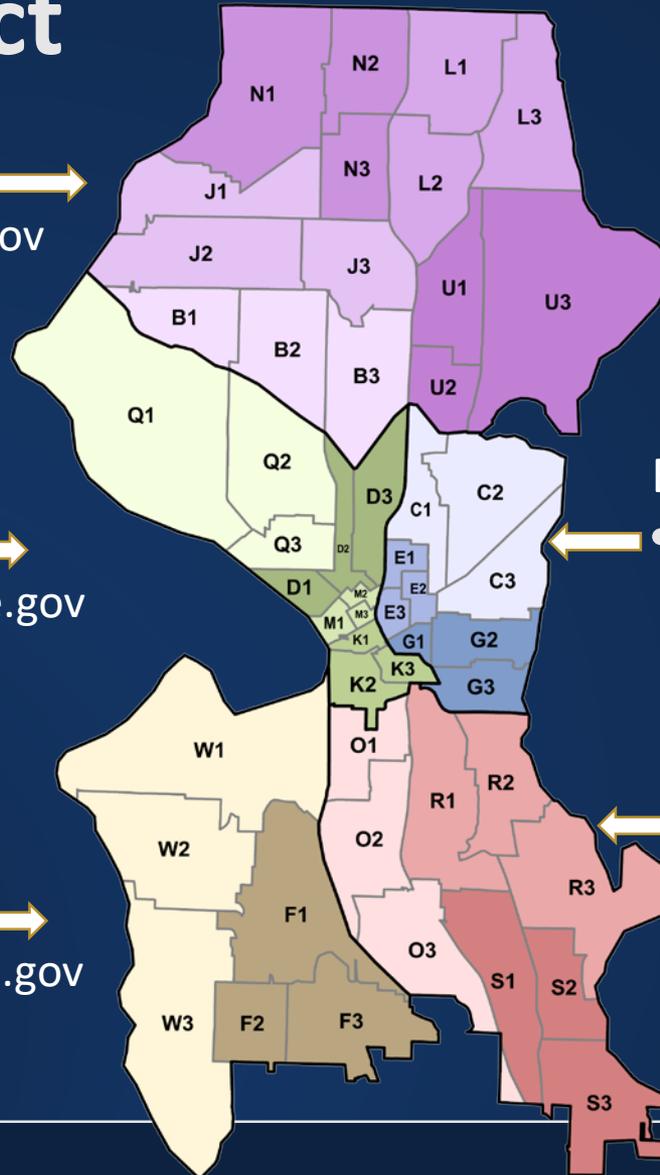
- Crime Prevention Coordinators
 - Who And Where We Are
- Services We Provide
- Business Watch Program
- Community Police Team
- Safety And Security Tips For Businesses

Crime Prevention Coordinators by Precinct



North Precinct

- Mary Amberg →
- Mary.amberg@seattle.gov
- 206-684-7711



City Wide

- Linh Thach
- Linh.Thach@seattle.gov
- 206-684-7712

West Precinct

- Barb Biondo →
- Barbara.Biondo@seattle.gov
- 206-315-0015

East Precinct

- Joe Elenbaas ←
- Joseph.elenbaas@seattle.gov
- 206-684-5758

Southwest Precinct

- Jennifer Danner →
- Jennifer.danner@seattle.gov
- 206-256-6820

South Precinct

- Mark Solomon ←
- Mark.solomon@seattle.gov
- 206-386-9766

Crime Prevention Services For Businesses



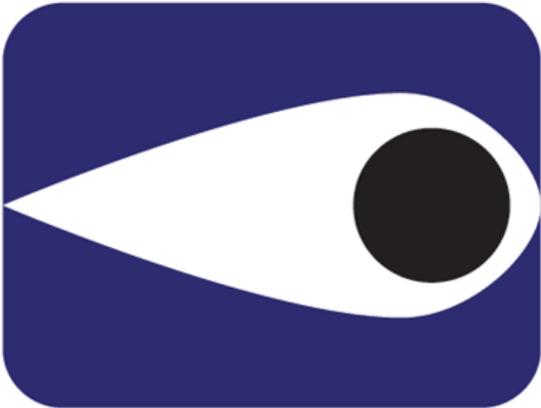
- Crime Prevention Through Environmental Design (CPTED) Assessments and Security Site Assessments
- Burglary/Robbery/Other Crime Follow-up
- Trainings
 - Personal Safety & Workplace Safety
 - Robbery/Shoplift/Theft Prevention
 - Crime Reporting
- Technical Assistance
 - Loss Prevention (Internal and External)
- Information
 - Crime Trends
 - Alerts, Bulletins, Newsletters, Social Media Posts
- Resource
 - Connection to City/County/Other Programs and Resources

Business Watch

- Business Watch program a variation of Residential Block Watch
- Voluntary participation program designed to serve as collaborative effort between participating local businesses and SPD to prevent and reduce crime
- Business Watch takes the “neighbors looking out for neighbors” concept to the commercial level, creating a partnership between business, law enforcement, and other organizations that represent business interests



SEATTLE POLICE DEPARTMENT
BUSINESS WATCH
PROGRAM

A large graphic of a stylized eye, with a white iris and a black pupil, set against a dark blue background.

We immediately report all suspicious activity to the Seattle Police Department.

Business Watch



Business Watch Objectives....

- Promote communication and understanding between law enforcement and business. Provide crime prevention training and support for local businesses.
- Facilitate and enable timely reporting of suspicious activities, persons, criminal occurrences, and all other related issues to local law enforcement.

A poster for the Seattle Police Department Business Watch Program. At the top is the Seattle Police Department logo. Below it, the text reads "SEATTLE POLICE DEPARTMENT" in blue, "BUSINESS WATCH" in large black letters, and "PROGRAM" in large black letters. In the center is a large graphic of a stylized eye, with a white iris and pupil on a dark blue background. At the bottom left is a smaller version of the Seattle Police Department logo. To its right, the text reads "We immediately report all suspicious activity to the Seattle Police Department." in black.

SEATTLE POLICE DEPARTMENT
BUSINESS WATCH
PROGRAM

SEATTLE
EST. 1869
POLICE

We immediately report all suspicious activity to the Seattle Police Department.

Business Watch



Benefits of Joining Business Watch

- Safety/Security Assessments from Crime Prevention Coordinators
- Communication network with other businesses in the area
- Proposed Quarterly meeting with other businesses that are a part of the network
- Window decal from the Seattle Police Department that advertises your participation in the network
- Additional eyes on your business

Community Police Teams



- Address issues that calling 911 won't resolve
 - On-going, chronic issues
 - Nuisance Properties
 - Interdepartmental Coordination
 - Area Checks
- Each Precinct Deploys CPT Differently Depending on Precinct Need/Priorities
- Not the Primary for Homeless/RV
 - Navigation Team
 - RV Remediation Team

Community Police Team Contact Numbers by Precinct



North Precinct

• 206-684-0794



West Precinct

• 206-684-8996



Southwest Precinct

• 206-233-2623



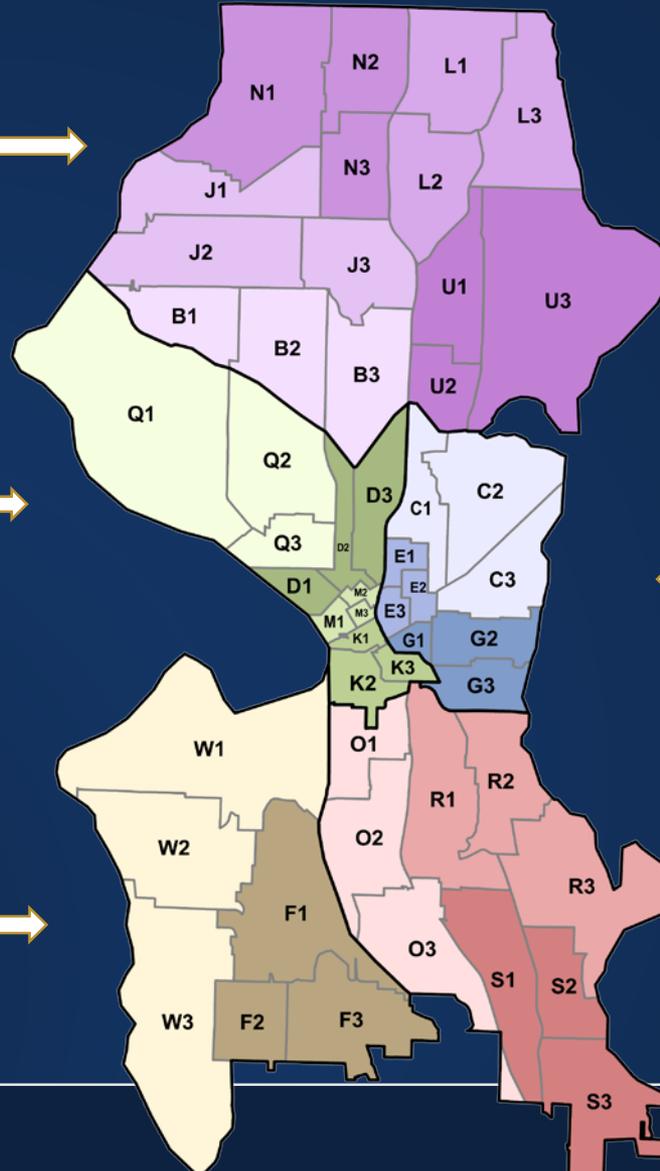
East Precinct

• 206-684-4370



South Precinct

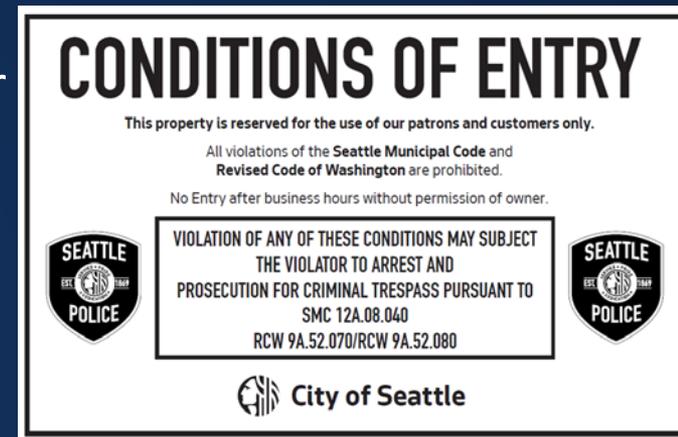
• 206-386-9180



Community Police Teams



- Primary Contacts for Trespass Program
 - A Trespass Enforcement Agreement allows law enforcement personnel to enter private property and act as agents of the business owner and challenge individuals who appear to have no right to be on the property
 - If a law enforcement officer has probable cause to believe a person is trespassing, the officer may ask the person to leave the premises or charge the person with a criminal offense
 - Objective of the program is to deter burglary, vandalism, trespassing and other offenses by reducing opportunities for such crimes



Burglary Prevention: Best Practices for Businesses



- Business address and business name should be clearly visible from the street
- Post emergency contact number on the front and rear of your business
- All exterior entrances and interior security doors should have deadbolt locks.
- Install latch guards no smaller than 11 inches (full length preferred) over locks

Burglary Prevention: Best Practices for Businesses



- Windows should have secure locks and burglar-resistant glass
- Consider installing security film on vulnerable windows
- Remove all expensive items from window displays to deter smash and grabs
- Light the inside and outside of your business, especially around doors, windows, skylights, or other entry points
- Check your business regularly and work with neighboring businesses to keep an eye on each other's property, even if closed or boarded up

Burglary Prevention: Best Practices for Businesses



- Install cameras. Modern cameras have a wide variety of inexpensive wireless options if your business cannot hard wire cameras
- Alarms should be turned on and loud to discourage burglars and alert neighbors
- Keep your cash register open and obviously empty after closing
- For carry out businesses, move tip jar behind service counter out of sight of customers and replace with a sign informing customers to give tips directly to workers
- Consider having mail stopped, held at the Post Office or forwarded to another location



Questions?



Thank You!

*This was not covered in the original presentation. This content will be covered on April 29, 2020

Updates from WA Employment Security Department

Scott Michael, Legal Services Coordination Manager, WA Employment Security Department



New Unemployment Benefits Under the CARES Act

Scott E. Michael

Legal Services Coordination Manager

Washington State Employment Security Department



**Employment
Security
Department**
WASHINGTON STATE

3 New Types of Benefits

1. Federal Pandemic Unemployment Compensation (FPUC) – “The Bonus”
2. Pandemic Emergency Unemployment Compensation (PEUC) – “The Extender”
3. Pandemic Unemployment Assistance (PUA) – “The Gap Filler”

“The Bonus”

WHAT IS IT?

- \$600 added on your weekly benefit check

“The Bonus”

WHO IS ELIGIBLE?

- Anyone receiving at least \$1 in benefits

“The Bonus”

HOW TO APPLY

- File a weekly claim and qualify for at least \$1 in benefits
- \$600 is added automatically

“The Extender”

WHAT IS IT?

- An extra 13 weeks added on to the end of your regular unemployment claim

“The Extender”

WHO IS ELIGIBLE?

- Anyone who has “exhausted” a regular unemployment since July 1, 2019
 - “Exhausted” can mean receiving all the money you’re entitled to
 - “Exhausted” can mean running out of time to claim all your benefits

“The Extender”

HOW TO APPLY

- If claiming online, a link will appear on your eServices account when you can apply
- If claiming by phone, call and apply when have exhausted or are close to exhausting your claim

“The Extender”

PITFALLS TO AVOID

- We have to wait until underlying unemployment claim is exhausted before we can pay you
- If you are eligible for a new unemployment claim, we have to set you up with that new claim first

“The Gap Filler”

WHAT IS IT?

- 39 weeks of benefits paid to individuals who do not qualify for a regular claim
 - Independent contractors
 - Self-employed
 - Worked less than 680 hours

“The Gap Filler”

WHO IS ELIGIBLE?

- Applied for and been denied a regular unemployment claim
- Reason you cannot work is related to COVID-19
- Not receiving full paid leave
- Cannot telework for full pay

“The Gap Filler”

HOW TO APPLY

- Apply for a regular unemployment claim and get denied
- Gather documents showing income from 2019
- If filing online, a link will appear when you are eligible to apply

“The Gap Filler”

PITFALLS TO AVOID

- Provide documents from **2019** (not 2018)
- Best documents are W2s/1099s for employees/independent contractors
- Best documents are Schedule C for self-employed
- For self-employed, input **NET INCOME** into the four boxes when asked

General Tips

TO GET PAID FASTEST

- Carefully study:
www.esd.wa.gov/unemployment before you apply
- Get required documents together before you apply
- Apply online using eServices
- Use direct deposit