

# COVID-19 Impacts to Small Business Weekly Webinar

Wednesday, May 20th, 2020 | 11am-12am

Moderator: Sarah Domondon, Office of Economic Development



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## Agenda

- I. Intros + housekeeping
- II. Updates from the Director of the Office of Economic Development
- III. COVID-19 Public Health update
- IV. Resources for commercial tenants: Commercial Lease Toolkit
- V. *Seattle Protects* Program
- VI. SBA Funding Updates



# Housekeeping items

- *NEW:* Calls will be scheduled bi-weekly from 11am-12pm (next webinar: 6/3)
  - *Poll: What would you like to see in our next webinar?*
- Today's webinar is being recorded and is scheduled to last 1 hour, including Q & A
- Slides and a recording of this presentation will be available the day after the webinar on **bottomline.seattle.gov**
- 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.*



# Today's presenters

## **Bobby Lee**

Director, Office of Economic Development, City of Seattle

## **Kirsten Wysen, MHSA**

Policy Analyst, Health Policy & Planning, Director's Office Public Health-Seattle & King County

## **Sarah Scherer**

Manufacturing and Maritime Advocate, Office of Economic Development, City of Seattle

## **Jodi Nishioka**

Executive Director, Communities Rise

## **Nathan Fahrer**

Partner, Perkins Coie LLP

## **AJ Cari**

Small Business Advocate, Office of Economic Development, City of Seattle



# Updates from the Office of Economic Development

Bobby Lee, Director, Office of Economic Development, City of Seattle





# Announcements

- Economic Impact Survey Round 2 now open
  - Take the survey here: <https://www.seattle.gov/office-of-economic-development/covid-19-business-and-worker-resources/economic-impact-survey>
- Beware of fraudulent claims
  - UI/Unemployment claims
  - SBA scams, fraud, phishing attempts



# COVID-19 Public Health Updates

Kirsten Wyses, Seattle King County Public Health



# WASHINGTON'S PHASED APPROACH: Modifying Physical Distancing Measures

	Phase 1	Phase 2	Phase 3	Phase 4
<b>High-Risk Populations</b>	Continue to Stay Home, Stay Healthy	Continue to Stay Home, Stay Healthy	Continue to Stay Home, Stay Healthy	Resume public interactions, with physical distancing
<b>Recreation</b>	Some outdoor recreation (hunting, fishing, golf, boating, hiking)	Outdoor recreation involving 5 or fewer people outside your household (camping, beaches, etc.)	Outdoor group sports (50 or fewer people) Recreational facilities at <50% capacity (gyms, public pools, etc.) Professional sports without spectators	Resume all recreational activity
<b>Gatherings (social, spiritual)</b>	None Drive-in spiritual service with one household per vehicle	Gather with no more than 5 people outside your household per week	Allow gatherings with no more than 50 people	Allow gatherings with >50 people
<b>Travel</b>	Essential travel and limited non-essential travel for Phase I permissible activities	Essential travel and limited non-essential travel for Phase I & II permissible activities	Resume non-essential travel	Continue non-essential travel
<b>Business/Employers</b>	Essential businesses open Existing construction that meets criteria Landscaping Auto/RV/boat/ORV sales Retail (curb-side pick-up orders only) Car washes Pet walkers	Remaining manufacturing Additional construction phases In-home/domestic services Retail (in-store purchases with restrictions) Real estate Professional services/office-based businesses (telework remains strongly encouraged) Hair and nail salons/barbers Pet grooming Restaurants/taverns <50% capacity table size no larger than 5 (no bar-area seating)	Restaurants/taverns <75% capacity/ table size no larger than 10 Bar areas in restaurant/taverns at <25% capacity Movie theaters at <50% capacity Customer-facing government services (telework remains strongly encouraged) Libraries and museums All other business activities not yet listed except for nightclubs and events with greater than 50 people	Nightclubs Concert venues Large sporting events Resume unrestricted staffing of worksites, but continue to practice physical distancing and good hygiene

# Non-Medical Face-Covering Directive

**PLEASE PROTECT  
ONE ANOTHER FROM  
COVID-19**



**Wear a face covering and keep 6 feet  
apart from others in public spaces.**

Wash hands before and after wearing a mask



Fit coverings snugly but comfortably against the side of the face



Use the ties or loops to put your mask on and off



Face coverings should have multiple layers



Avoid touching the front of the face covering, especially when you take it off



Wash and dry your cloth mask daily



Children should only wear them with adult supervision

NOTICE EN 204 LIBEL COVID 19 PHARMACIENNE JINZUKA

For more information:  
[kingcounty.gov/masks](https://kingcounty.gov/masks)

**Public Health**  
Seattle & King County



Additional information on Face Coverings available for deaf, hard of hearing, and blind community members.

Info available in Amharic, Chinese, Korean, Russian, Somali, Spanish and Vietnamese.

# Non-Medical Face Coverings

Employers must provide face coverings to employees. Community-based organizations are distributing masks, including:

- City of Seattle is working with community-based organizations to distribute 45,000 cloth face coverings
- King County is distributing 115,000 face coverings and masks
- Seattle Protects is offering face coverings to the public, as well  
<http://www.seattle.gov/mayor/covid-19/seattle-protects>

Face covering Frequently Asked Questions:

<https://www.kingcounty.gov/depts/health/covid-19/care/masks/FAQ.aspx>



 **Wear a non-medical, face covering when in public spaces**

Face coverings include:

-  **Cloth face masks**
-  **Scarves**
-  **Bandanas**

**Save medical masks for healthcare workers and others in high-risk settings** 

Medical masks include:

-  **Surgical masks**  
They may also be labeled as isolation, dental, or medical procedure masks.
-  **N95 respirators**

For more information:  
[kingcounty.gov/masks](https://kingcounty.gov/masks)



# What's New

## A new infographic and [blog](#) help explain isolation & quarantine resources

Download the infographic:

[English](#), [Spanish](#), [Chinese](#), [Russian](#), [Somali](#), [Marshallese](#), [Swahili](#), [Samoan](#), and [Ukrainian](#).

## COVID-19 Data Dashboards

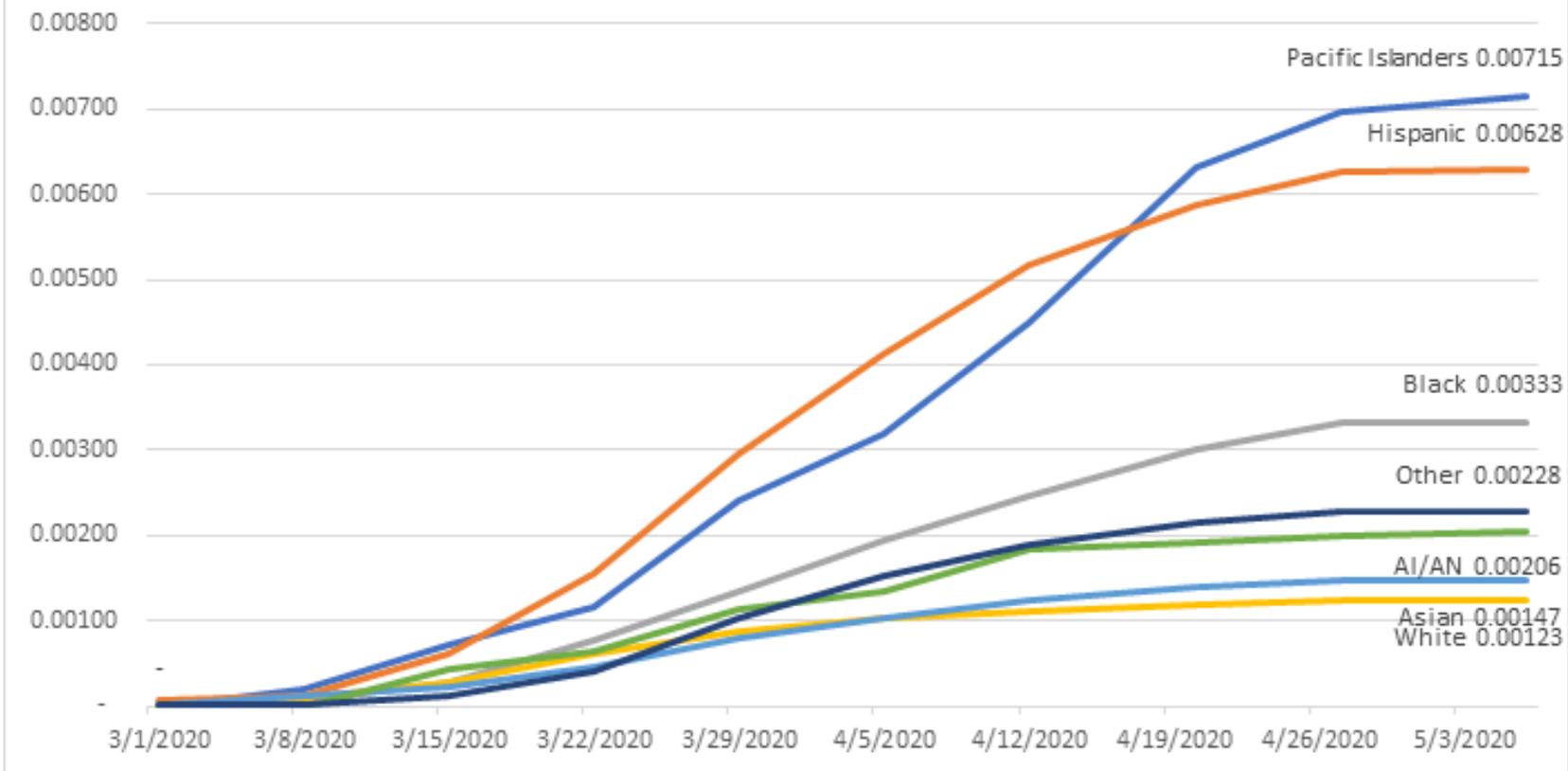
- The new COVID-19 Race/Ethnicity Dashboard, as well as the COVID-19 Daily Summary Dashboard, can be accessed from this site: <https://kingcounty.gov/depts/health/covid-19/data.aspx>

## Safe Start Washington: A Phased Approach to Recovery

- Governor Inslee extended the stay-at-home order to the end of May, but some restrictions will be lifted as conditions allow. More at: [https://www.governor.wa.gov/sites/default/files/SafeStartWA\\_4May20\\_1pm.pdf](https://www.governor.wa.gov/sites/default/files/SafeStartWA_4May20_1pm.pdf)
- The Governor announced three new advisory boards focused on supporting the Safe Start Washington. They include the (1) Public Health and Health Care System Community Leaders Group, (2) the Safe Work and Economic Recovery Community Leaders Group, and (3) the Social Supports Community Leaders Group. Read about it [here](#).



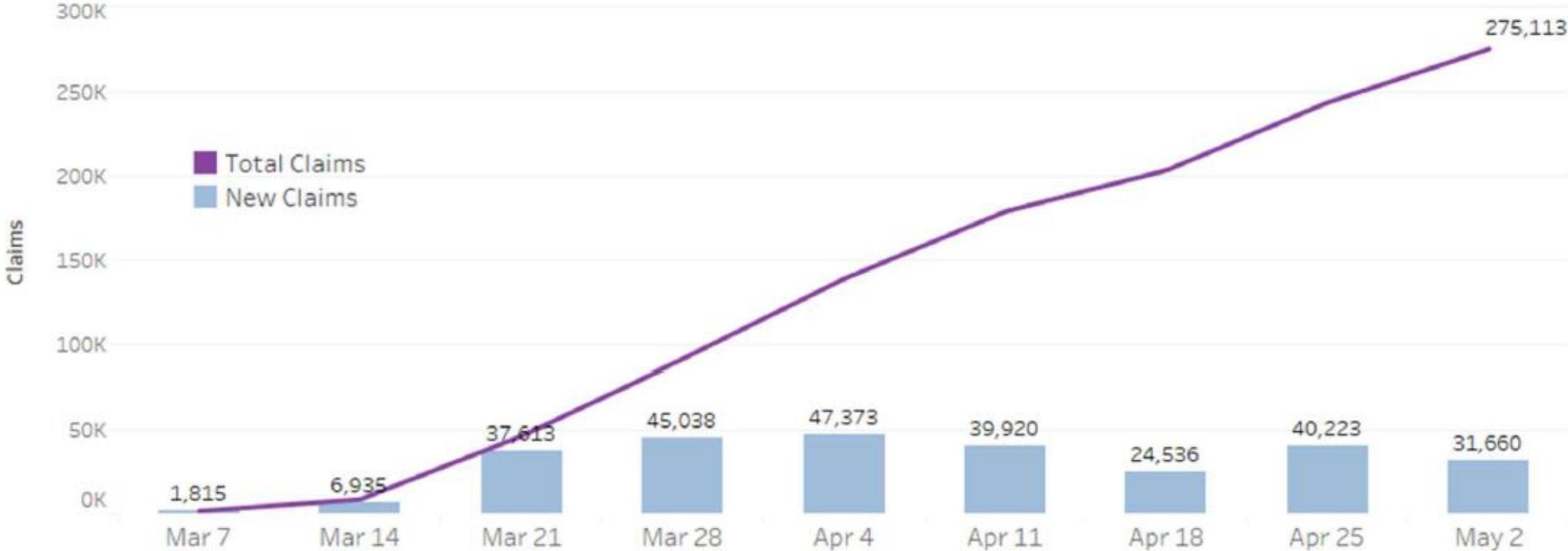
COVID-19 Cases, minus those in skilled nursing and assisted living facilities,  
 March 1, 2020 to May 6, 2020  
 Number of cases/population in each race/ethnic group



King County  
 COVID-19 Cases  
 by Race/Ethnicity

# King County residents have filed 275,113 initial unemployment claims since 03/01/20

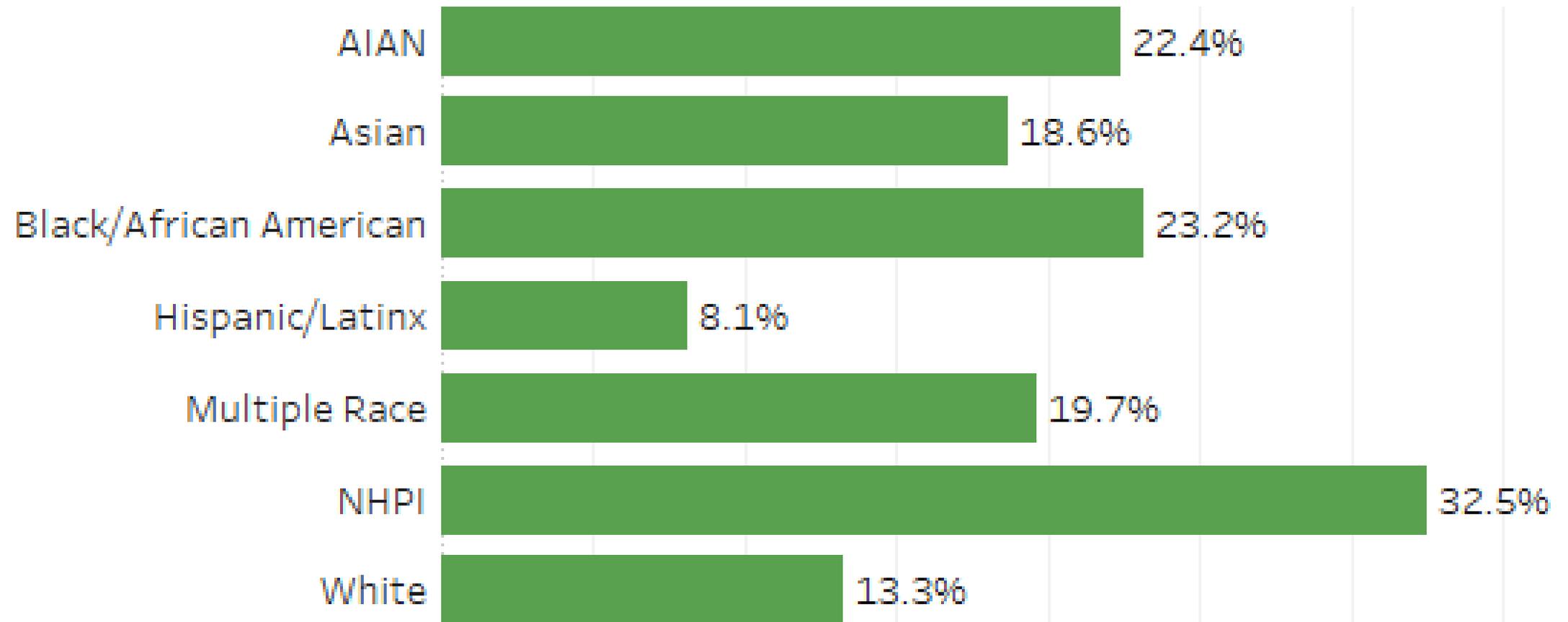
## Initial unemployment claims filed in King County by week



↑ March 13, 2020 Stay Home, Stay Healthy Proclamation

# Large differences in UI claims by race/ethnicity

Workers filing initial claims per capita by race/ethnicity March 1 – May 2, 2020



# Community Mitigation and Recovery Branch

Community mitigation strategies help slow the transmission of virus in our communities.

## Community Mitigation & Recovery Branch (Matias Valenzuela, Director)

### Pandemic Community Advisory Group

[www.kingcounty.gov/covid/advisory-group](http://www.kingcounty.gov/covid/advisory-group)

Note: Meeting slide decks are now being posted at this site after our meetings.

### Sector-specific task forces and groups

- Structures vary
- Stakeholder calls and/or emails; sharing resources
- Outreach to organizations & communities
- Centering on equity considerations
- Identifying high priority gaps & areas where guidance is needed; elevating questions within Public Health
- Encouraging participants to share solutions and ideas with one another

## Sector Task Forces

Task Force/Work Group	Task Force Lead	Email address
Behavioral Health	Maureen Horgan	<a href="mailto:Maureen.Horgan@kingcounty.gov">Maureen.Horgan@kingcounty.gov</a>
Business	Shannon Harris	<a href="mailto:Shannon.Harris@kingcounty.gov">Shannon.Harris@kingcounty.gov</a>
Community Based and Faith Based Orgs (CBOs and FBOs)	Khanh Ho Candace Jackson	<a href="mailto:khho@kingcounty.gov">khho@kingcounty.gov</a> <a href="mailto:Candace.Jackson@kingcounty.gov">Candace.Jackson@kingcounty.gov</a>
Equity Adviser	Arun Sambataro	<a href="mailto:Arun.Sambataro@kingcounty.gov">Arun.Sambataro@kingcounty.gov</a>
Governmental Agencies	Van Badzik	<a href="mailto:govtsectortf@kingcounty.gov">govtsectortf@kingcounty.gov</a>
Higher Education	Carrie S. Cihak	<a href="mailto:Carrie.Cihak@kingcounty.gov">Carrie.Cihak@kingcounty.gov</a>
Housing	Kelly Rider	<a href="mailto:krider@kingcounty.gov">krider@kingcounty.gov</a>
Older Adult and People with Disabilities	Anne Shields Nikki Nguyen	<a href="mailto:N-ashields@kingcounty.gov">N-ashields@kingcounty.gov</a> <a href="mailto:nnguyen@kingcounty.gov">nnguyen@kingcounty.gov</a>
Immigrant/Refugee	Hamdi Mohamed	<a href="mailto:Hamdi.Mohamed@kingcounty.gov">Hamdi.Mohamed@kingcounty.gov</a>
Pre-K-12 Schools and Childcare	Priti Mody-Pan	<a href="mailto:pmodypan@kingcounty.gov">pmodypan@kingcounty.gov</a>
Speakers Bureau	Debra Baker Gurdeep Gill	<a href="mailto:Debra.baker@kingcounty.gov">Debra.baker@kingcounty.gov</a> <a href="mailto:ggill@kingcounty.gov">ggill@kingcounty.gov</a>

**Note: Staff leads may change over time or rotate.**

# ***Resources for commercial tenants:*** **Commercial Lease Toolkit**

**Jodi Nishioka**

Executive Director, Communities Rise

**Nathan Fahrer**

Partner, Perkins Coie LLP



# Commercial Lease Toolkit

In partnership with the City of Seattle Office of Economic Development and Perkins Coie, we are proud to provide this COVID-19 Lease Amendment Toolkit (“Toolkit”) for small businesses and nonprofits to use during this pandemic.

This Toolkit is designed to provide information and template documents to help small businesses and nonprofit navigate the negotiation of their rent situation under their commercial leases with their landlords



# Toolkit includes:

- How To Use this Lease Amendment Toolkit
- Summary of WA State and City of Seattle Moratorium, Proclamations on Commercial Real Estate.
- Webinar – *Guidance for Tenants During the Coronavirus Pandemic*
- Template (Sample) documents that you can edit to make it fit your particular situation:
  - Lease Amendment Template
  - Lease Termination Agreement Template
  - Letter to Landlord (short) Template
  - Letter to Landlord (long with options) Template



# Find the toolkit here:

<https://communities-rise.org/covid-19-resources/lease-amendment/>

If you are a small business or nonprofit with 50 employees or less and would like to meet with a lawyer for a free 60-minute consultation to help you with your Covid-19 related lease questions, request an appointment [here](#).



# ***Seattle Protects Program***

**Sarah Scherer**, Manufacturing & Maritime Advocate, Office of Economic Development, City of Seattle



# What is Seattle Protects?

 <p>Diaper Stork (WMBE)</p>	 <p>Freeman</p>	 <p>Kaas Health Boxes of 50 only</p>	 <p>Kade &amp; Vos (WMBE)</p>
 <p>Louie de Coton (WMBE)</p>	 <p>Mask Up (WMBE)</p>	 <p>Outdoor Research</p>	 <p>Rainy Pass Repair</p>
 <p>Sassafras (WMBE)</p>	 <p>Splash Fabrics (WMBE)</p>	 <p>Swaddle Designs (WMBE)</p>	 <p>TOM BIHN</p>

# Why?

- Help business and communities access face coverings
- Support local manufacturers and small businesses
- Provide access to face coverings for vulnerable populations
- Reduce competition for medical-grade masks



# How does it work?

# www.seattle.gov/seattle-protects

**Office of the Mayor**  
Mayor Jenny A. Durkan

[Home](#) [Newsroom](#) [Get Involved](#) [COVID-19](#)

[Home](#) > [COVID-19: Resources for Community](#)

## Seattle Protects

The City of Seattle created the Seattle Protects marketplace to connect local companies, organizations, and community members interested in producing, requesting, and donating cloth face coverings for Seattleites during COVID-19 pandemic.



### Helping address the COVID crisis and recovery

Seattle and King County announced a [Health Directive](#) for all workers and residents to wear cloth face coverings in all indoor public settings and outdoor public spaces where maintaining social distancing could be difficult. The Directive took effect on May 18, 2020. For more information on what the Directive means for you and your community, visit [kingcounty.gov/masks](#).

# How does it work?

## BULK?

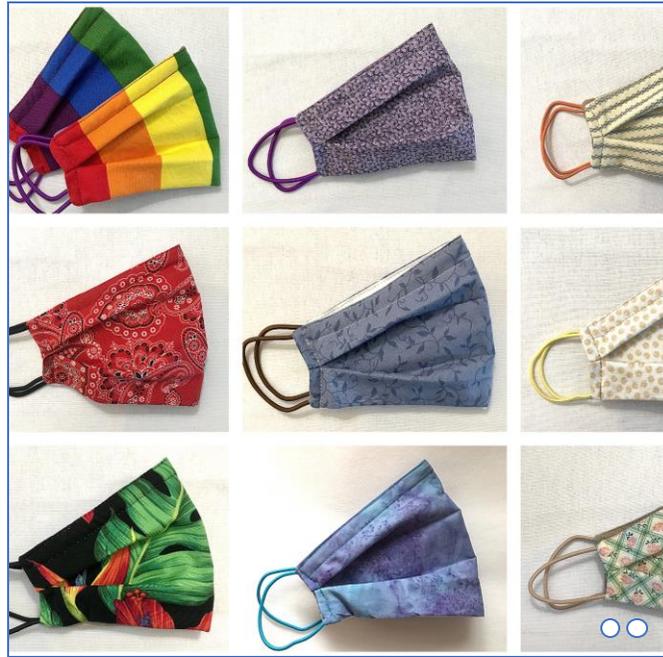
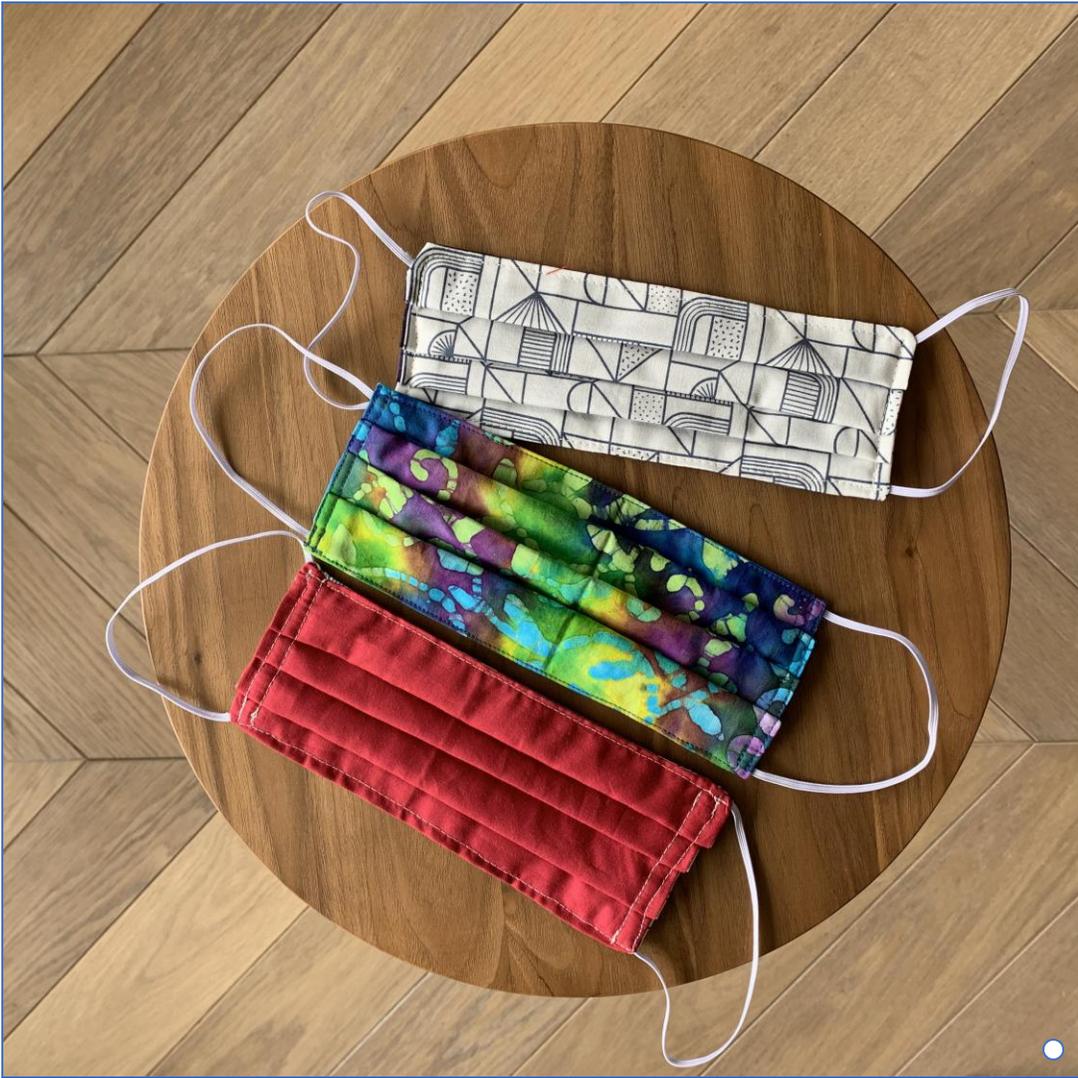
- \$5-7 with min order

## INDIVIDUAL / SMALL?

- Prices vary

 <p><b>Kaas Health</b> Minimum order size: 100</p>	 <p><b>Louie de Coton (WMBE)</b> Minimum order size: 1,000. To order in bulk, email fay@louiedecoton.com.</p>	 <p><b>Misty Mountain</b> Minimum Order Size: 500. Click here to order in bulk or email info@mistymtn.com</p>	 <p><b>Outdoor Research</b> Minimum order size: 50. Click here to order in bulk or email sales@outdoorresearch.com</p>
 <p><b>Rainy Pass Repair</b> Minimum Order Size: 1000. Click here to order in bulk or email sales@rainypass.com.</p>	 <p><b>Splash Fabrics (WMBE)</b> Minimum order size: 2000. Click here to order in bulk.</p>	 <p><b>SwaddleDesigns (WMBE)</b> Minimum order size: 100. Click here to order in bulk or email sales@SwaddleDesigns.com</p>	 <p><b>TOM BIHN</b> Minimum order size: 20. Click here to order in bulk or email emailus@tombihn.com</p>

 <p><b>Diaper Stork (WMBE)</b></p>	 <p><b>Freeman</b></p>	 <p><b>Kaas Health</b> Boxes of 50 only</p>	 <p><b>Kade &amp; Vos (WMBE)</b></p>
 <p><b>Louie de Coton (WMBE)</b></p>	 <p><b>Mask Up (WMBE)</b></p>	 <p><b>Outdoor Research</b></p>	 <p><b>Rainy Pass Repair</b></p>
 <p><b>Sassafras (WMBE)</b></p>	 <p><b>Splash Fabrics (WMBE)</b></p>	 <p><b>SwaddleDesigns (WMBE)</b></p>	 <p><b>TOM BIHN</b></p>



# Want to join the Seattle Protects Program?

## Want to Join the Seattle Protects Program?

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If you would like to be an approved vendor on this website, please click on the "complete the application" button below to provide more information about your company, your production capabilities, and work processes.

Kaiser Permanente, Unity Point Health, and Made @ Generate produced specifications for manufacturers who want to produce protective face coverings. To be approved as a vendor on this site, you must fill out the application and be prepared to follow the approved specifications, materials, and best practices and safety process guidelines to the right.

[Complete the application](#) 

*If you are a manufacturer interested in retooling your factory to produce Personal Protective Equipment (PPE) and/or cloth face coverings, please visit [Impact Washington](#) .*

*Please note that the State of Washington is separately working with PPE manufacturers to explore ways to expand their production capacity to get Tier 1 first responders PPE. That is a different program from Seattle Protects.*

*Shifting your production to produce protective gear does not guarantee that these items will be purchased. Face coverings that do not follow the specifications will generally not be accepted. Small shifts in design can be submitted for pre-approval.*

## Specifications and Materials for Non-Medical Face Coverings

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Download specifications and materials packet.

[Download](#) 

## Best Practices and Safety Precautions for Manufacturing

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Download best practices and safety precautions.

[Download](#) 



# Buy one, Donate one!

WASHINGTON MASK CHALLENGE

MAKE MASKS REQUEST MASKS

The U.S. Governor's office has partnered with the United Way of the Pacific Northwest and Sunco Washington to organize a statewide homemade mask-making initiative to encourage the general public to make, wear, and donate cloth masks.

WASHINGTON MASK CHALLENGE

This video was created as an in-kind donation to the Washington Mask Challenge for the State of Washington.

United Way  
United Way of King County

## VOLUNTEER

Opportunities

SEARCH BY Search keyword

SORT BY - SELECT SORTING - FILTER BY - SELECT FILTER -

<p>Is Ongoing</p> <p>Sew Face Masks for Communities in Schools of Renton-Tulwila</p> <p>Communities in Schools of Renton-Tulwila</p> <p>VIEW DETAILS</p>	<p>Is Ongoing</p> <p>Sew Face Masks for Full Life Care</p> <p>Full Life Care</p> <p>VIEW DETAILS</p>	<p>Runs Until Jun 1, 2020</p> <p>Sew Face Masks for Renton Innovation Zone Partnership</p> <p>Renton Innovation Zone Partnership</p> <p>VIEW DETAILS</p>
<p>Is Ongoing</p> <p>Sew Child Sized Face Masks for Friends of Youth</p> <p>Friends of Youth</p> <p>VIEW DETAILS</p>	<p>Is Ongoing</p> <p>Sew Face Masks for YouthCare</p> <p>YouthCare</p> <p>VIEW DETAILS</p>	<p>Is Ongoing</p> <p>Sew Face Masks for Children's Home Society of Washington</p> <p>Children's Home Society of Washington</p> <p>VIEW DETAILS</p>

## King County Regional Donations Connector

# WAYS TO HELP AND GET HELP DURING COVID-19



**Donate money to the COVID-19 response fund**  
Through the Seattle Foundation

**Donate money to the WA Food Fund**  
Through Philanthropy Northwest



**Donate money to nonprofits**  
King County Employee Giving Program

**Sponsor a food box**  
Through the Rapid Relief Team



**Organizations: Offer your help, or make a request**  
Match needs with offers from other



**Volunteer opportunities**  
Through the United Way

## Seattle Mask Brigade

In the last two months, 25,000 masks, face shields, gloves, and gowns have been donated by more than 800 people from all over King County.

Volunteer drivers pick up the supplies and drop them off at hospitals, senior living communities, physicians, shelters, meal programs and more.

Questions? Email us at [seattlemaskbrigade@gmail.com](mailto:seattlemaskbrigade@gmail.com)



# [www.seattle.gov/seattle-protects](http://www.seattle.gov/seattle-protects)



# SBA Funding Updates

AJ Cari, Small Business Advocate, Office of Economic Development, City of Seattle



# Paycheck Protection Program

There are still funds available

- National Development Council must be 3+ employees and located in CDFI census tract

check here by entering business addresss

[https://www.cims.cdfifund.gov/preparation/?config=config\\_cdfi.xml](https://www.cims.cdfifund.gov/preparation/?config=config_cdfi.xml)

- Key Bank - 206-505-7301
- Verity Bank - [Business.Services@veritycu.com](mailto:Business.Services@veritycu.com)



# Paycheck Protection Program

- This is a forgivable loan to small businesses to pay their employees during the COVID19 crisis.
- Loan amount is up to 2.5 times your average monthly payroll costs, up to \$10M.
- Payroll costs include salary, wage, commission and tips capped at \$100K annual plus benefits, leave, state/local taxes.
- If you do not have payroll, a single person can utilize commissions, income, or net earnings from self-employment, also capped at \$100K annual.
- Payments deferred for 6 months



# Paycheck Protection Program

Payroll costs include the following costs for all part and full time employees:

- Salary, wages, commissions, tips or similar compensation (capped at \$100,000 on an annualized basis for each employee);
- Payment of vacation, parental, family, medical, or sick leave;
- Allowance for separation or dismissal;
- Payments required for the provisions of group health care benefits including insurance premiums;
- Payment of retirement benefits;
- Payment of employer paid state and local taxes assessed on compensation;
- For a sole proprietor or independent contractor wages, commissions, income, or net earnings from self-employment, capped at \$100,000 on an annualized basis for each employee count as payroll.



# Paycheck Protection Program

The loan is forgiven if:

- At least 75% of loan proceeds are used to cover payroll costs over an 8-week period that begins when you receive the funds.
- Up to 25% of the funds can be used for non payroll costs including mortgage interest, rent, and utility costs.
- FTE and payroll levels are returned to pre-COVID-19 levels by June 30, 2020.
- Amounts that don't qualify for forgiveness remain a loan at 1.0% over 2 years.



# Forgiveness Example

- Pre-covid: 5 employees/\$10k monthly payroll = \$25K PPP loan
- During covid: 2 employees/\$4k monthly payroll.
- June 30 to get to 5FTE/\$10k monthly payroll.
- 8 weeks from first disbursement of funds to spend at least 75% of loan (\$18,750) on payroll.
- Up to 25% of loan can be spent on non-payroll costs such as rent, utilities etc.
- By June 30 if you only reach \$5k monthly payroll – that’s 50% of original payroll, so 50% of the loan is forgiven (\$12,500 loan at 1%/2yrs)



# Paycheck Protection Program

## Other considerations

- Different interpretations and evolving guidelines
- Timing of ramp up
- Timing of payroll
- FTE head count vs 75% towards payroll threshold
- SBA allowing flexibility if you can't hire back to original payroll levels
- Employees/employers would have to evaluate amount an employee would receive through unemployment vs PPP as well as timing of ramp up



# Paycheck Protection Program

- Forgiveness application here

<https://www.sba.gov/document/sba-form--paycheck-protection-program-loan-forgiveness-application>



# Thank you

Next webinar: 6/3 11:00am-12:00pm

Register for webinars here: <https://attendee.gotowebinar.com/rt/7410890196738798861>

