

Resources for Small Businesses Impacted by the COVID-19 Pandemic

#SupportSeattleSmallBiz
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Updated August 20, 2020

The City of Seattle has prepared this resource for small businesses impacted by the COVID-19 pandemic. Due to the rapidly changing nature of the crisis, and additional City, county, state, and federal programs being expanded or established, this information is subject to change. For the latest information, please visit: www.seattle.gov/mayor/covid-19. If you have any medical or health care questions about the coronavirus outbreak, please visit: [Public Health - Seattle & King County](#).

City of Seattle Resources

Education, Outreach, and New Enforcement Measures for Businesses: Building off of the City's recent announcement to [increase education and outreach efforts](#), Mayor Jenny Durkan announced that the Department of Finance and Administrative Services (FAS) has issued a new public health and [safety measure](#) to enforce state-mandated business requirements, including protective face coverings, social distancing and capacity limitations. For customers, residents or employees who have concerns about non-compliance, FAS will conduct outreach, provide education, and help to enforce [Governor Inslee's Safe Start plan](#) in non-food business establishments across the city. Public Health – Seattle & King County has expanded efforts to educate and enforce protections in food establishments, with FAS in a supporting role.

Effective immediately, FAS will begin implementing the new measure through the use of a Director's Rule. Understanding the complexities of navigating the COVID-19 environment, the City's focus is primarily to conduct outreach and education to help businesses comply with the [new rule](#). With repeated and/or egregious offenses, businesses may have their City of Seattle business license suspended and may be charged with a crime that carries a maximum penalty of up to 364 days in jail and a \$5,000 fine. [Read more.](#)

Free Street Use Permits: The City is offering free permits for sidewalk cafes, curb spaces, and street closures for restaurants and businesses! These permit options will give restaurants and retail stores more space to operate while providing their patrons and pedestrians more space to move following Governor Jay Inslee's [Safe Start](#) plan. To learn more about these permits, and decide if these options are right for your businesses, visit the permitting sites below:

[SDOT: Temporary Outdoor Café, Merchandise Display, Vending, and Street Closure Permits](#)
[SDCI: Property & Building Use](#)

Phase 2 Reopening Toolkits: The City is launching a series of Phase 2 reopening toolkits to help small businesses authorized to reopen under the Governor's guidance navigate public health requirements and financial considerations. The reopening toolkits are not intended to provide public health guidance, but are meant to distill information from the state and county and make reopening guidance more accessible. The toolkits provide critical

information for small business owners, including a reopening checklist, resources to access Personal Protective Equipment and financial assistance, testing information, and rent and commercial lease assistance. The City has toolkits for the following industries:

- [Restaurants and taverns](#)
- [Personal services](#)
- [Professional services](#)
- [In-store retail](#)
- [Fitness and training](#)
- [Domestic services](#)

The toolkits are available on the City's [new reopening website](#), and are translated into Amharic, Chinese, Korean, Somali, Spanish, and Vietnamese.

Moratorium on Evictions of Small Businesses and Nonprofits: Mayor Durkan signed an Executive Order to extend the moratorium on residential, nonprofit, and small business evictions in the City of Seattle until December 31, 2020. The moratorium on nonprofit and small business evictions impacts independently-owned businesses with 50 employees or fewer per establishment, state nonprofits, and 501(c)(3) nonprofits. Along with halting evictions, the order also prevents eligible small businesses and nonprofits from incurring late fees, interest, or other charges due to late payment during the moratorium. You can learn more [here](#).

Free COVID-19 Testing: The City of Seattle, King County and UW Medicine have launched two drive-up-testing locations in north and south Seattle. Testing will be available Monday through Saturday from 10 a.m. to 3 p.m. Clients are strongly encouraged to book ahead by visiting www.seattle.gov/covid-19-testing. The City is urging anyone with symptoms, or with 15 minutes or longer exposure to someone with COVID-19 within the past two weeks to get tested. Additionally, anyone who has attended a recent march or rally can get tested even if they are not displaying symptoms.

COVID-19 Lease Amendment Toolkit: The City of Seattle's Office of Economic Development (OED) has partnered with Communities Rise and Perkins Coie to launch a new toolkit to help small businesses and nonprofit organizations impacted by the COVID-19 pandemic explore options for their commercial leases with a goal of remaining in their spaces. Building on [the eviction moratorium for small businesses and nonprofits signed by Mayor Durkan](#), the new [COVID-19 Lease Amendment Toolkit](#) for small businesses and nonprofits provides a suite of tools – including template lease amendment language – to assist small businesses and nonprofits who are navigating the negotiation of their commercial leases with their landlords. Small businesses and nonprofits that have 50 or fewer employees are also eligible for a free, 60-minute [consultation](#) with a legal professional to assist with any COVID-19 commercial lease-related questions. Businesses and nonprofits can access the toolkit [here](#).

Seattle Protects: Public Health – Seattle & 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. The City heard from many small business owners who were struggling to source face coverings and other Personal Protective Equipment (PPE) for their employees. That's why the City created Seattle Protects, which is a new online marketplace to connect local manufacturers with organizations, businesses, nonprofits, community groups, and individuals in need of cloth face coverings. Visit the [marketplace](#) to browse local manufacturers' inventory.

Utility Payment Relief: Small businesses that have been financially impacted by COVID-19 now have additional flexibility to defer their utility payments to the City of Seattle. To set up a deferred utility payment plan, call Seattle City Light or Seattle Public Utilities at 206-684-3000, or send an email [here](#). We'll be sure to keep your lights on and your water running in the meantime, regardless of your ability to pay.

B&O Tax Deferment: Small business owners with an annual taxable income of \$5 million or less can defer on their quarterly B&O tax payments to preserve cash on hand and ease the financial burden caused by COVID-19. If you have questions about this source of tax relief during the epidemic, please call (206) 684-8484 or email: tax@seattle.gov.

The Seattle Public Library: The Seattle Public Library (SPL) is helping businesses find accurate market data to pivot and explore the viability of new services and products and start new businesses too. SPL also provides nonprofits with remote access to a valuable grant seeking database called the Foundation Directory.

[Click here to learn more.](#)

Technical Assistance: The Office of Economic Development (OED) provides technical assistance to small businesses to:

- Understand available financial resources, including loans and grants.
- Check eligibility for loans and other resources.
- Apply for Small Business Administration loans and complete the application, including Paycheck Protection Program (PPP), SBA Express Bridge Loans, and SBA Debt Relief.

Please call the Seattle Office of Economic Development at 206-684-8090 from Monday to Friday 9 a.m. to 5 p.m. or email OED at oad@seattle.gov anytime to receive free assistance. You can ask for language assistance and receive interpretation over the phone. For businesses outside Seattle, Washington State resources can be found [here](#).

Communities Rise: The Communities Rise COVID-19 legal clinics are an opportunity for Washington State entrepreneurs, small businesses, community organizations, and nonprofits who have suffered adversely from the impact of the COVID-19 crisis to receive free legal advice during a 45-minute remote consultation with a volunteer attorney. [Learn more here.](#)

King County Resources

COVID-19 Posters for Staff and Customers: Public Health - Seattle & King County has posters for businesses to help inform staff and customers on the latest COVID-19 guidance. Posters are available [Amharic](#), Chinese ([Traditional](#) and [Simplified](#)), [Khmer](#), [Korean](#), [Marshallese](#), [Russian](#), [Samoan](#), [Somali](#), [Spanish](#), [Thai](#), [Tongan](#), and [Vietnamese](#). [Learn more here.](#)

State of Washington Resources

The Washington State Employment Security Department has adopted a series of emergency rules to relieve the burden of temporary layoffs, isolation and quarantine for businesses you can learn about [here](#). [Click here](#) to view a side-by-side comparison of possible COVID-19 scenarios and State of Washington benefits available for small businesses.

Immigrant Relief Fund:

The Immigrant Relief Fund will provide \$40 million to assist Washington residents who are unable to access federal stimulus programs due to their immigration status, and the Food Production Paid Leave Program will provide \$3 million of financial resources to certain food production workers who remain home when ill. Click here to sign up for [WA Worker Relief Fund Updates](#).

Tax Filing Flexibility and Waived Penalties: The Washington State Department of Revenue (DOR) can work with impacted companies that request an extension on tax filing. Your business can request such an extension prior to the due date of the return, and, if granted, your business would be allowed to delay reporting and paying taxes. DOR may also waive penalties under limited circumstances if your business is late in paying its tax obligation. For more information, please contact DOR at 360.705.6705.

Unemployment Benefit Charge Relief: Employers may be eligible for relief of benefit charges if an employer needs to shut down operations temporarily because a worker becomes sick and other workers need to be isolated or quarantined as a result of COVID-19. For more information, [click here](#).

SharedWork Program: 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 SharedWork program, employees are not required to make an active search for work. To apply, [click here](#).

Business Resiliency Resources: The Washington Small Business Development Center is providing a Business Resiliency Toolkit and Guide to help businesses statewide navigate emergency and crises. They can also provide free technical assistance to businesses applying for Small Business Administration Disaster Loans. For more information, [visit their website here](#).

Federal Resources

EIDL Loan and Loan Advance:

The Small Business Administration's [EIDL program](#) offers long-term, low interest assistance for small businesses and nonprofits affected by COVID-19. Small business owners and qualified agricultural businesses in all U.S. states and territories are currently eligible to apply. SBA is now accepting [new EIDL and EIDL Advance applications](#). These loans can help small businesses meet financial obligations and cover operating expenses. The interest rate is 3.75% for small businesses and 2.75% for nonprofits.

The City's Office of Economic Development (OED) is offering technical assistance to help small businesses apply for PPP loans. Visit our website with detailed directions about applying for these loans [here](#), or call (206) 684-8090. You can also access language assistance by calling (206) 684-8090. All callers can leave a message, and bilingual staff will call back with in-language support.

Nonprofit, Private, and Philanthropic Resources

Lowe's Home Improvement and LISC Small Business Grant: Lowe's Home Improvement and Local Initiatives Support Corporation are reopening their Small Business Relief Grant July 27. Grants will be made in amounts ranging from \$5,000 to \$20,000 and can be used to meet small business owners most immediate needs. Of the \$55 million funding, \$30 million will focus on small businesses owned or led by minorities and women, who often lack access to affordable capital. Learn more [here](#).

Economy Washington Frontline Community Fellowship

Applications are open for the New Economy Washington Frontline Community Fellowship!

If you or someone you know is an emerging leader of color who is building a new economic model that changes the underlying condition of our economy and restores self-determination to BIPOC (Black Indigenous People of Color) communities facing legacies of injustices and you are looking to grow your vision, consider applying to the NEW Frontline Community Fellowship. **Applications closes August 31.** [Click here for more information.](#)

Ready For Business Fund: The Ready for Business Fund, created in partnership between GSBA and Comcast Washington, is intended to support small and micro-businesses that are severely impacted by the COVID-19 crisis. Applications are due on September 4, 2020. [Learn more here](#).

Free Printable Templates For Coronavirus Signage: Signs.com is offering free printable health and closure sign templates related to the COVID-19 Coronavirus. To browse available templates and for more information, visit their [website](#).

Red Backpack Fund: Global Giving will be awarding grants of \$5,000 each to female entrepreneurs in the U.S. to help alleviate immediate needs and support the long-term recovery of those impacted by Covid-19. The application portal will reopen from September 8-15. Visit the [website](#) for more information.

GoFundMe: The GoFundMe Small Business Relief Initiative is intended to support our local businesses facing financial loss. Search live campaigns by visiting the [GoFundMe website](#).

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