

# Resources for Small Businesses Impacted by the COVID-19 Pandemic

#SupportSeattleSmallBiz  
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*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](http://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

**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 August 1 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](http://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](mailto: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.](#)

**Small Business Stabilization Fund:** The City awarded an additional 143 businesses with \$10,000 grants from the Small Business Stabilization Fund. These grants support small businesses that have been financially impacted by COVID-19. The Stabilization Fund was one of the first initiatives the Mayor launched to support small businesses impacted by the COVID-19 pandemic. The need goes far beyond what the City can provide without further support from the private sector, philanthropic partners, and economic relief from the federal government. Interested individuals and organizations can donate to OED's Stabilization Fund by emailing [covidpledge@seattle.gov](mailto:covidpledge@seattle.gov).

**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 [oed@seattle.gov](mailto:oed@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](#).

**Bi-Weekly Webinars with the Office of Economic Development:** OED hosts bi-weekly webinars for small businesses to share new developments, hear about the impacts you are experiencing, and answer your questions. Please join us every Wednesday, from 11:00 a.m. - 12:00 p.m.. Register at <https://bottomline.seattle.gov/>.

**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:

## 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.

**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

### **Paycheck Protection Program (PPP) Loans:**

The [Paycheck Protection Program \(PPP\)](#) provides small businesses with 500 employees or fewer up to \$10 million in forgivable loans to pay their employees during the COVID-19 crisis. All loan terms will be the same for everyone and are provided through financial institutions/lenders. PPP funds are still available for small businesses, independent contractors, nonprofits, and tribal businesses whose operations were impacted by the Coronavirus outbreak.

Last week, Congress approved the Paycheck Protection Program Flexibility Act. This legislation provides more flexibility for small businesses who receive these loans. The loan forgiveness terms have changed to:

- Decreased threshold required to spend on payroll from 75% to 60%;
- Allows for 24 weeks, instead of eight weeks, to meet the threshold; and,
- Extends pre-COVID staffing levels from 6/30/20 to 12/31/20.

**The deadline to apply for PPP is June 30, 2020.** 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.

Find more information on [this SBA webpage](#) or in this [Treasury Department Information Sheet for Borrowers](#). Additionally, new guidance on PPP Loan Forgiveness has been released and can be access [here](#).

## Nonprofit, Private, and Philanthropic Resources

**PPP and Beyond: Helping Small Businesses with Long Term Recovery Efforts:** NDC will host a free webinar to discuss immediate assistance available as well as SBA 7(a) loans for long-term, low-rate financing to sustain and grow your business. The webinar will be Thursday, June 25 at 2:00 p.m., EDT. Register for the webinar [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](#).

**Digital Undivided:** The Doonie Fund makes micro investments in Black women entrepreneurs. Grants will be awarded while funds are still available. To [apply](#), 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. Grants will be awarded until funds runs out. 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](#).

**Amazon's Neighborhood Small Business Relief Fund:** Amazon has launched a fund to support neighborhood small businesses in Seattle (South Lake Union and Regrade neighborhoods) and Bellevue. Eligible small businesses will need to: 1) have fewer than 50 employees or less than \$7 million in annual revenue; 2) be service or retail establishments open to the general public (dental establishments and corporate offices for instance, will not qualify). Grants will be awarded until funds runs out. Eligible small businesses can apply [here](#).

**The Seattle Sounders FC Relief Fund :** This fund was established by RAVE Foundation to support individuals, small businesses, and nonprofits located in CenturyLink Field and in the neighborhoods surrounding CenturyLink Field that have been adversely impacted by the postponement of the 2020 MLS season due to COVID-19. Grants will be awarded until funds runs out To find out more and apply for benefits, see their [website](#).

**Washington Federal:** If you are a business that has seen a 10 percent or greater drop in revenues due to the impact of COVID-19, Washington Federal can provide emergency funding for your small business. They are offering five-year business lines of credit up to \$200,000 with 90 days interest free. [More info here](#).

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