



# COVID-19 Business Resource Guide

## Updated Daily

The Tri-City Regional Chamber of Commerce is the voice for business in the mid-Columbia. During these uncertain times, the Chamber has been steadfast in advocating and championing small business in new and innovative ways - and is fully committed to continue driving economic stability in the future.

By providing the most comprehensive and current information, businesses will have access to the resources they need during this critical recovery period.

To suggest additions or edits, please email [stephanie.swanberg@tricityregionalchamber.com](mailto:stephanie.swanberg@tricityregionalchamber.com).

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## **\*\*NEW TODAY 4/27/20\*\***

- [Paycheck Protection Program \(PPP\)](#) is currently open and accepting new applications. Contact your lender immediately to apply.
- [US issues new guidance for small business loans, pressures public companies to return funds](#)

Added 4/24/20

- **Breaking News:** [Inslee allows some construction projects to reopen with safety rules to protect against the coronavirus.](#) [Watch the announcement here.](#) Governor Inslee Allows Non-Essential Phase I Construction Projects to **Open Today**, the Governor announced that he will allow the opening of some construction projects. For more information go to <http://www.nwagc.org/>
- [US House of Representatives gives final passage of \\$484 billion coronavirus relief bill](#)
- **The Arts Center Task Force** has created the [ACTF COVID-19 Artist Relief Fund](#) to provide short-term relief in the form of unrestricted grants to Tri-Cities artists and organizations who have lost income related to the COVID-19 crisis. Our necessary efforts to flatten the curve of the COVID-19 pandemic by "Sheltering in Place" has had catastrophic effects on artists, and arts and culture organizations in our community. 100% of all donations submitted through this fund will go to support local artists and arts groups. To make a donation or to apply for a grant please visit [artscentertaskforce.com](http://artscentertaskforce.com).
- The state **Economic Resiliency Team (ERT)** [Business Response Center](#) has answered over 1,200 general business inquiries around financial help. They review incoming questions and respond as quickly as possible. The team is currently able to answer questions as quickly as they are received. If you're a business owner or operator with a question, [ask your question here](#).

Added 4/23/20

- WA State Department of Commerce has awarded \$1.8 million to 17 **rural county governments**. The [Community Development Block Grants](#) can be used for small business support, food and rental assistance, health services and more. Click here for [more information](#).
- Be Prepared! The U.S. House of Representatives [votes on more funding today](#). Contact your lender and gather documents in preparation for the second round of [Paycheck Protection Program](#) funding. The funds are expected to run out again within a few days, if passed.
- Delta **Dental** pledges \$10M to help dentists shut down by COVID-19 with two new programs -- the Reimbursement Advance Program and the Practice Assistance Fund. [Read more and apply here](#).
- **GoFundMe Small Business Relief Fund** - To be eligible for a grant from the [Small Business Relief Fund](#), the business needs to meet the following requirements: have been negatively impacted by a government mandate due to the COVID-19 pandemic; be independently owned and operated; not be nationally dominant in its field of operation; intend to use funds to either help (a) care for its employees/workers or (b) pay ongoing business expenses; raise at least \$500 for the business through its own GoFundMe fundraiser, which fundraiser it started because of the COVID-19

pandemic; and have no fraud reports made against it. Only one grant per business.. [See details here](#) and [click here for FAQs](#).

- [Verizon Small Business Recovery Fund](#) - We are offering grants to help **small businesses** fill urgent financial gaps until they can resume normal operations or until other more permanent financing becomes available. Before completing the application, [please read the Grant Overview and FAQ](#). **Applications must be submitted by Tuesday, April 28 at 11:59PM EST.** [Apply here.](#)
- [Social Justice Fund](#) We are currently accepting applications for our Rapid Response and Seed Grants. Apply page here: <https://www.grantinterface.com/Process/Apply?urlkey=sjnw> To review our basic **eligibility criteria** for all our grants, visit this link: <https://bit.ly/3cDn4hW> Also, check out our growing resource list for more local and national resources for COVID-19 relief: <https://bit.ly/3altOzm>
- [CARES Act Humanities Relief fund](#) for **cultural nonprofit organizations**. Apply here for grant opportunities up to \$5k. Decisions will be provided within 10 business days.

Added 4/22/20

- **U.S. CONGRESS:** [Coronavirus aid package passes Senate](#). Nearly \$500 billion measure heads to the House for **Thursday** vote; Trump says he will sign.
- [Inslee announces Washington's COVID-19 recovery plan](#)
- **Employment Security Department Webinar:** Introduction to Unemployment Insurance - Due to the continued high demand for unemployment benefits, [we are offering an option for customers to learn more about setting up a Secure Access Washington \(SAW\) account](#) and submitting a claim for benefits online.
- Expanding on a prior proclamation, **Washington Gov. Jay Inslee** [has banned](#) utility companies until May 4 from disconnecting water, energy and phone service to homes due to nonpayment, citing the coronavirus public health emergency and the resulting unemployment crisis.
- [Paying Student Loans](#): If you're having trouble making payments, there may be assistance available to you. The CARES Act provides relief for most federal student loan borrowers. **NEW:** If you have private student loans, Washington State has secured relief options with many private student loan servicers to expand on the protections the federal government granted to federal student loan borrowers. These new options stand to benefit thousands of Washington borrowers with privately held student loans. Under [this new initiative](#), **Washington borrowers with commercially-owned Federal Family Education Program Loans (FFELP) or privately held student loans** who are struggling to make their payments due to the COVID-19 pandemic may be eligible for expanded relief. Borrowers in need of assistance should immediately contact their student loan servicer to learn about the options that are appropriate to their circumstances.

Added 4/21/20

- [Three Rivers Community Foundation Emergency Fund](#) Application Now Available. Earlier this month Three Rivers Community Foundation (3RCF) launched a COVID-19 Response Fund seeded with

\$50,000 from anonymous fundholders and additional contributions. The fund will be used to support a fast turnaround grant process to quickly get funds to 501c3 nonprofits in Benton and Franklin counties. The first round of grants will be made this month. The application is available [here](#). Information about contributing to the fund is available [here](#). Three Rivers Community Foundation assists charitably minded individuals with plans for perpetual giving as well as facilitating annual grantmaking to support our local nonprofit community.

- [Coronavirus Food Assistance Program](#) (CFAP). This new U.S. Department of Agriculture (USDA) \$19 billion immediate relief program provides critical support to our farmers and ranchers, maintains the integrity of our food supply chain, and ensures every American continues to receive and have access to the food they need. **Direct Support to Farmers and Ranchers:** The program will provide \$16 billion in direct support based on actual losses for agricultural producers where prices and market supply chains have been impacted and will assist producers with additional adjustment and marketing costs resulting from lost demand and short-term oversupply for the 2020 marketing year caused by COVID-19. USDA announced farm [loan flexibilities](#), [deferrals](#) (PDF, 243 KB), and [maturity extensions](#). **USDA Purchase and Distribution:** USDA will partner with regional and local distributors, whose workforce has been significantly impacted by the closure of many restaurants, hotels, and other food service entities, to purchase \$3 billion in fresh produce, dairy, and meat.

Added on 4/20/20

**\*The applications for the Save Small Business Fund is now closed, due to overwhelming demand.**

- This is a reminder that the application for the Save Small Business Fund grant is live on 4/20/20. Go to [www.SaveSmallBusiness.com](http://www.SaveSmallBusiness.com) now to download and submit the application. Save Small Business Fund is a grantmaking initiative of the U.S. Chamber of Commerce Foundation offering short-term relief for small employers in the United States and its territories.
- [WA State Employment Security Department](#) has opened a new phone number to take questions about unemployment benefit eligibility, the application process, receiving your check, filing a weekly claim, qualifying for special benefits or overpayments. **Call 1-833-572-8400** Monday – Saturday from 7 a.m. to 4 p.m. (there is no waiting queue – so you will need to keep calling back if call volume is too high) or [Submit a question online](#) (you will need access to your [SAW account](#) to do this). Persons with hearing or speaking impairments can call Washington Relay Service 711.

Added on 4/19/20

- [Wash. state to expand COVID-19 unemployment to contracted, part-time workers starting Saturday](#) More than 585,000 people in **Washington** sought unemployment ... for the first time as **businesses** remain closed or with limited operations due to the the stay-at-home order issued in response to the coronavirus pandemic, state officials said Thursday.

Added on 4/18/20

- [Independent Contractor Resources Guide Document](#) - The U.S. Chamber continues to create, update, and evolve its various guides and resources to continue bringing you and your members the information you need during this difficult time. [Click here](#) to view the new Independent Contractor's Guide to CARES Act Relief. We encourage you to share this new guide with your members.

Added on 4/17/20

- [Inslee expands eviction moratorium and adds additional protections for residential and some commercial tenants](#). Gov. Jay Inslee expanded protections for renters today as COVID-19 continues to impact the finances of Washingtonians statewide.
- [Lapse in Appropriations Notice](#): *SBA is unable to accept new applications at this time for the Paycheck Protection Program or the Economic Injury Disaster Loan (EIDL)-COVID-19 related assistance program (including EIDL Advances) based on available appropriations funding.* EIDL applicants who have already submitted their applications will continue to be processed on a first-come, first-served basis. To learn more about the relief options available for your business, [click here](#).
- [Opening Up America Again](#) – President Trump has unveiled Guidelines for Opening Up America Again, a three-phased approach based on the advice of public health experts. These steps will help state and local officials when reopening their economies, getting people back to work, and continuing to protect American lives.

Added on 4/16/20

- [Save Small Business Fund](#) is a grantmaking initiative of the U.S. Chamber of Commerce Foundation offering short-term relief for small employers in the United States and its territories.
- Inslee: Washington Will Take ['Monitor and Adapt' Approach To Reopening](#)

Added on 4/15/20

- [Relief for HUD Section 108 Borrowers Impacted by Coronavirus](#) Many communities used Section 108 funds to make loans to businesses undertaking economic development projects. Some of these businesses are experiencing reductions in revenue due to the economic impact of coronavirus and are now requesting relief, e.g., forbearance on their payment obligations under their loans.
- [WA State Recovery and Resiliency Webinar](#) The Economic Resiliency Team, part of the state Joint Information Center, has started a weekly call with key stakeholders statewide in collaboration with the Association of Washington Business. The webinars provide news and information to help businesses and workers navigate the COVID-19 pandemic and [are archived for viewing](#).
- The [Washington State Department of Agriculture - COVID-19 Information for Agriculture and Food Businesses](#) provides information and services to the agriculture community, promotes Washington agricultural products, and ensures regulations are observed. The agency works extensively with farmers and ranchers.
- Check your bank account. If you qualify for a government stimulus rebate via direct deposit, [it should be there by 4/15/20 in many cases](#). The Internal Revenue Service started depositing the money Saturday. Monday, [IRS and the Treasury Department said](#) “tens of millions of Americans will receive their payments via direct deposit by Wednesday, April 15.” If the money isn’t there, consumers can after Friday go to a new IRS site, [Get My Payment](#), that will allow people to check the status of their rebate. It should include the date the payment would be deposited or mailed.
- [Which Stimulus Program Should A Small Business Choose?](#) A good article from Forbes.
- [Legislation to Help Small Businesses Weather COVID-19 Introduced](#) [Click here](#) for a one-page summary of the PPP Extension Act and [click here](#) for PPP Extension Act bill text.

- [Restaurant Employee Relief Fund](#) The National Restaurant Association Educational Foundation set up the Restaurant Employee Relief Fund to help restaurant industry employees experiencing hardship in the wake of the coronavirus disease (COVID-19) outbreak.

Added on 4/14/20:

- [WA Special enrollment period Health Benefit Exchange](#) Enrollment period extended through May 8
- WA Dept. of Commerce announces [Small Business Resiliency Assistance](#) program focused on disadvantaged communities
- Commerce announces \$5 million emergency response [grant for tribes](#)

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## *FEDERAL RESOURCES*

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- [Paycheck Protection Program \(PPP\)](#)

**\* This program is currently open and accepting new applications.**

This loan program provides loan forgiveness for retaining employees by temporarily expanding the traditional SBA 7(a) loan program. It 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
- 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](#)
- [Overview of the PPP program](#)
- [FAQ's for PPP borrowers](#)
- [PPP Application Form \(Updated 4/2/20\)](#)

2. [Economic Injury Disaster Loan \(EIDL\) Emergency Advance](#)

**\* This program is currently not accepting new applications.**

This loan advance will provide up to \$10,000 of economic relief to businesses that are currently experiencing temporary difficulties. EIDL is 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.](#)

3. [SBA Express Bridge Loans](#) Enables small businesses who currently have a business relationship with an SBA Express Lender to access up to \$25,000 quickly. [Express Bridge Loan Pilot Program Guide](#)

4. [SBA Debt Relief](#) The SBA is providing a financial reprieve to small businesses during the COVID-19 pandemic. [Additional SBA Debt Relief Information](#)
5. [Economic impact payment information](#) On March 30, the Treasury Department and the Internal Revenue Service announced that distribution of economic impact payments will be distributed automatically within the next three weeks, with no action required for most people. However, some taxpayers who typically do not file returns will need to submit a simple tax return to receive the economic impact payment.
  - **Who is eligible** for the economic impact payment? Tax filers with adjusted gross income up to \$75,000 for individuals and up to \$150,000 for married couples filing joint returns will receive the full payment. For filers with income above those amounts, the payment amount is reduced by \$5 for each \$100 above the \$75,000/\$150,000 thresholds. Single filers with income exceeding \$99,000 and \$198,000 for joint filers with no children are not eligible. Social Security recipients and railroad retirees who are otherwise not required to file a tax return are also eligible and will not be required to file a return.
  - Eligible taxpayers who filed tax returns for either 2019 or 2018 will automatically receive an economic impact payment of up to \$1,200 for individuals or \$2,400 for married couples and up to \$500 for each qualifying child.
6. [Tax return extension information](#) 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.
7. [Student loans](#) To provide relief to student loan borrowers during the COVID-19 national emergency, federal student loan borrowers are automatically being placed in an administrative forbearance, which allows you to temporarily stop making your monthly loan payment. This suspension of payments will last until Sept. 30, 2020. **NEW 4/21/20:** If you have private student loans, Washington State has secured relief options with many private student loan servicers to expand on the protections the federal government granted to federal student loan borrowers. These new options stand to benefit thousands of Washington borrowers with privately held student loans. Under [this new initiative](#), Washington borrowers with commercially-owned Federal Family Education Program Loans (FFELP) or privately held student loans who are struggling to make their payments due to the COVID-19 pandemic may be eligible for expanded relief. Borrowers in need of assistance should immediately contact their student loan servicer to learn about the options that are appropriate to their circumstances.
8. [Fully refundable tax credit for businesses](#) The CARES Act 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.



9. [Families First Coronavirus Response Act Questions and Answers](#) As provided under the legislation, the U.S. Department of Labor will be issuing implementing regulations. Additionally, as warranted, the Department will continue to provide compliance assistance to employers and employees on their responsibilities and rights under the FFCRA.
10. [Moratoriums on evictions and foreclosures](#)
  - A borrower with a federally backed mortgage experiencing financial hardship due to coronavirus may also request a forbearance for up to 180 days, which may be extended for another 180 days at the request of the borrower.
  - The law allows multifamily housing owners with a federally backed mortgage to request a forbearance for up to 30 days, which can be extended by another 60 days at the request of the borrower, on the condition that they agree not to evict tenants or charge tenants' late fees.
  - The bill also institutes a moratorium on filings for evictions for renters in homes covered by a federally backed mortgage for 120 days of enactment.
11. EXTENDED **Health insurance enrollment:** [WA Special enrollment period Health Benefit Exchange](#) Enrollment period now extended through May 8
12. [Relief for HUD Section 108 Borrowers Impacted by Coronavirus](#) Many communities used Section 108 funds to make loans to businesses undertaking economic development projects. Some of these businesses are experiencing reductions in revenue due to the economic impact of coronavirus and are now requesting relief, e.g., forbearance on their payment obligations under their loans.
13. Check your bank account. If you qualified for a government stimulus rebate via direct deposit, [it should be there](#). [The Internal Revenue Service](#) started depositing the money on April 15. If the money isn't there, consumers can go to a new IRS site, [Get My Payment](#), that will allow people to check the status of their rebate. It should include the date the payment would be deposited or mailed.
14. **\*The applications for the Save Small Business Fund is now closed, due to overwhelming demand** [Save Small Business Fund](#) is a grantmaking initiative of the U.S. Chamber of Commerce Foundation offering short-term relief for small employers in the United States and its territories. **Other Resources from the U.S. Chamber of Commerce** [NEW - Guide to SBA's Economic Injury Disaster Loans \(EIDL\)](#) [NEW - Guide to the Employee Retention Tax Credit UPDATED – Coronavirus Emergency Loans Small Business Guide and Checklist \(Paycheck Protection Program\)](#)
15. [Coronavirus Food Assistance Program](#) (CFAP). This new U.S. Department of Agriculture (USDA) \$19 billion immediate relief program provides critical support to our farmers and ranchers, maintains the integrity of our food supply chain, and ensures every American continues to receive and have access to the food they need.
  - **Direct Support to Farmers and Ranchers:** The program will provide \$16 billion in direct support based on actual losses for agricultural producers where prices and market supply chains have been impacted and will assist producers with additional adjustment and marketing costs resulting from lost demand and short-term oversupply for the 2020 marketing year caused by COVID-19. USDA announced farm [loan flexibilities](#), [deferrals](#) (PDF, 243 KB), and [maturity extensions](#)

- **USDA Purchase and Distribution:** USDA will partner with regional and local distributors, whose workforce has been significantly impacted by the closure of many restaurants, hotels, and other food service entities, to purchase \$3 billion in fresh produce, dairy, and meat. For all the information on USDA's work during the COVID-19 pandemic and resources available, please visit [www.usda.gov/coronavirus](http://www.usda.gov/coronavirus).

#### 16. Resources from the U.S. Department of the Treasury

- [Top-line overview of the Paycheck Protection Program](#)
- [Information for lenders](#)
- [Information for borrowers](#)
- [Application for borrowers](#)

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## STATE RESOURCES

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#### 1. [Working Washington Small Business Emergency Grants](#)

**\*Applications for the Working Washington Small Business Emergency Grants are now closed, due to overwhelming demand**

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.

- **The Process:** Small businesses that qualify for the grant program will submit applications through the Tri-City Development Council ([TRIDEC](#)). TRIDEC 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. 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. Due to anticipated volumes, please allow 4 to 6 weeks for processing and disbursement of grants.
- **Who is Eligible:** 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. **The following expenses are not eligible:** capitalized equipment, travel, office equipment, and computer software.
- **Grants Awarded:** TRIDEC will 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. **Note that payroll cannot be reimbursed via Working Washington grant program.** Please direct all payroll needs to [Employment Security Department](#).

- **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.
- To apply, [download the application](#).
- **Application Assistance:** [Tri-Cities Hispanic Chamber of Commerce](#), Si necesita ayuda, por favor llámenos al (509) 542-0933.

2. [Expanded unemployment benefits related to the COVID-19 pandemic – Do you qualify?](#)

- Unemployed? Visit [esd.wa.gov/unemployment](#) and download the [eligibility checker](#) to find out what you're eligible for. Apply as soon as possible! [Download the application checklist](#), then gather all the info you'll need for your application.
- For help applying for unemployment benefits call 1-855-682-0785. Keep trying if you don't get through the first time. [Information for Workers](#) and [Information for Employers](#)
- **Handout - [COVID-19 Scenarios & Benefits Available](#)**

3. [Washington State Department of Financial Institutions](#) - guide for families who need financial assistance including:

- **[Mortgage Assistance:](#)** If you do not have enough money to cover your mortgage payment, contact your lender immediately. Homeowners in distress may call DFI's toll-free number 1-877-RING-DFI (746-4334) to talk to a member of our team and to get assistance in how best to contact their mortgage servicer, and to learn more about their options.
- **[Paying Student Loans:](#)** If you're having trouble making payments, there may be assistance available to you. The CARES Act provides relief for most federal student loan borrowers. If you have private student loans, Washington State has secured relief options with many private student loan servicers to expand on the protections the federal government granted to federal student loan borrowers. These new options stand to benefit thousands of Washington borrowers with privately held student loans. Under this new initiative, Washington borrowers with commercially-owned Federal Family Education Program Loans (FFELP) or privately held student loans who are struggling to make their payments due to the COVID-19 pandemic may be eligible for expanded relief. Borrowers in need of assistance should immediately contact their student loan servicer to learn about the options that are appropriate to their circumstances.

- [Paying Rent](#): If you are unable to make your full rent payment, contact your landlord immediately and try to work out an agreement. The Department of Housing and Urban Development offers counseling from organizations that can help you make the right decisions and point you towards the right resources. [Governor Jay Inslee Announces Temporary Moratorium on Residential Evictions](#)
- [Paying Credit Cards](#): If you have seen a reduction in pay due to COVID-19 and are struggling to make your credit card or loan payments, contact your credit card company right away. Explain your situation and ask about hardship programs that may be available. Regulatory agencies have encouraged financial institutions to work with customers impacted by the coronavirus. Credit card companies and lenders may be able to offer you a number of options to help you. This could include waiving certain fees like ATM, overpayments, and late fees, as well as allowing you to delay, adjust, or skip some payments.
- [Utilities Assistance](#): Governor Jay Inslee has called on all public utilities in Washington state to ensure the health and safety of their employees and the public by suspending disconnection tariffs for nonpayment during this emergency; waiving late fees for customers who are out of work or offering customers payment plans; and expanding bill assistance programs for customers who are economically impacted by this emergency. Many utility companies are already doing this. For assistance, contact your utility company.

- [Benton PUD](#)
- [Franklin PUD](#)

- [Short Term and Emergency Loans](#): Consider your options before taking out a high cost short term loan. Talk with your creditors to negotiate more time to pay bills, borrow from friends or family, or explore low interest loans offered by local banks and credit unions. If you do take out a short term loan, make sure the lender is licensed with the Washington State Department of Financial Institutions and borrow only what you can afford to pay back.
- [Financial Institutions Are Open](#): While the COVID-19 outbreak has closed many businesses, your local banks and credit unions remain committed to providing access to banking services.

4. **Child care** resources available to families, including those who work in health care at [Washington State Employment Security Department](#).

- [Child Care Aware](#) is equipped to assist families in finding childcare near their homes and/or workplaces. [Visit the website](#) or call 800-446-1114 to connect with a team that will help you search for alternative childcare.
- The state's [Families, Friends and Neighbor program](#) includes grandparents, aunts and uncles, elders, older siblings, friends, neighbors and others who help families by providing child care. [Visit the website](#) or call 866-482-4325 for more information.
- For staff members who work in a health care setting, school districts throughout the state have been working on a variety of childcare options. [This link takes you to a map of Washington](#) with links to school district websites, which have information and options on child care for health care workers on a district-by-district basis.

5. **Paid Sick and Safe Time Ordinance** during the COVID-19 outbreak.  
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>
6. **[Secure Scheduling Ordinance and COVID-19, Frequently asked Questions and Answers](#)**  
Employers covered by the Secure Scheduling Ordinance do not need to provide premium pay for schedule changes if business operations cannot begin or continue due to recommendation of a public official, including public health officials.
7. **[Mental health and well-being support](#)** A list of organizational resources. Also, the Centers for Disease Control and Prevention (CDC) offers [guidance to support your mental health and well-being](#) through the stress and anxiety caused by the COVID-19 outbreak.
8. The state Economic Resiliency Team (ERT) [Business Response Center](#) has answered over 1,200 general business inquiries around financial help. They review incoming questions and respond as quickly as possible. The team is currently able to answer questions as quickly as they are received. If you're a business owner or operator with a question, [ask your question here](#).
9. **Flexibility for tax collections**  
The Washington State [Department of Revenue](#) will have [authority to waive suspend penalties and interest on certain late tax payments](#). The state will create payment plans on the core amount businesses owe without filing tax liens in federal courts. These measures would be in force for at least 30 days. These measures waive late filing fees for property tax exemption renewals; business license renewal late fees; and excise tax interest on B&O, real estate sales, and other taxes the department administers, including interest related to tax preferences for biotechnology and medical device manufacturing. All of these tax-related measures are retroactive to Feb. 29, the date the governor initially declared a [state of emergency](#).
10. **Washington Law help** has a [page dedicated to legal resources around COVID-19](#), covering housing, money & debts, immigration status, unemployment and more - for Washingtonians who can't afford a lawyer.
11. **Business Coaching and Translation Services**  
Washington State Department of Commerce announced the [Small Business Resiliency Assistance](#) program focused on disadvantaged communities. State collaboration with ethnic commissions to provide locally based, culturally connected business coaching and translation services for small businesses affected by the COVID pandemic. Find the list of participating organizations [here](#).
12. **Grant for Tribes**  
Commerce announces \$5 million emergency response [grant for tribes](#). Tribal communities across the state will have access to funding to help address increased demand and costs associated with COVID-19 response. Now available to the 29 federally recognized tribes in the state.
13. **Additional Resources**
  - [Coronavirus.wa.gov](#)  
Washington State Coronavirus Response

- [COVID-19 resource list for impacted Washington businesses and workers](#)  
Information from the Governor's office.
- [Employment Security Department – Information for Workers Impacted by COVID-19](#)  
Resources and information from the Washington Employment Security Department.
- [Protect Yourself Financially from the Coronavirus](#)  
Information from the Consumer Financial Protection Bureau.
- [Job Interrupted —A To-Do List for Tough Times](#)  
Information from the Financial Industry Regulatory Authority. [Financial Peace of Mind in the Age of Coronavirus](#)
- [Avoiding Coronavirus Scams](#)  
Information from the Federal Trade Commission.
- <https://www.governor.wa.gov/issues/issues/covid-19-resources>  
Washington Governor Jay Inslee.
- <https://www.governor.wa.gov/issues/issues/covid-19-resources/covid-19-resources-businesses-and-workers>  
Resources for impacted businesses and workers.
- Guidance on [Essential Businesses](#) and [Essential Critical Workforce Designations](#)
- [Essential Business Inquiries form](#)  
Need further clarification about your business.

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## *COMMUNITY RESOURCES*

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[The Arts Center Task Force](#) has created the [ACTF COVID-19 Artist Relief Fund](#) to provide short-term relief in the form of unrestricted grants to Tri-Cities artists and organizations who have lost income related to the COVID-19 crisis. Our necessary efforts to flatten the curve of the COVID-19 pandemic by "Sheltering in Place" has had catastrophic effects on artists, and arts and culture organizations in our community. 100% of all donations submitted through this fund will go to support local artists and arts groups. To make a donation or to apply for a grant please visit [artscentertaskforce.com](http://artscentertaskforce.com).

[Three Rivers Community Foundation Emergency Fund](#) Application Now Available. Earlier this month Three Rivers Community Foundation (3RCF) launched a COVID-19 Response Fund seeded with \$50,000 from anonymous fundholders and additional contributions. The fund will be used to support a fast turnaround grant process to quickly get funds to 501c3 nonprofits in Benton and Franklin counties. The first round of grants will be made this month. The application is available [here](#). Information about contributing to the fund

is available [here](#). Three Rivers Community Foundation assists charitably minded individuals with plans for perpetual giving as well as facilitating annual grantmaking to support our local nonprofit community.

[Tyson Corporate Giving Grants and Sponsorships](#) We are committed to helping the communities we serve and where our team members work, live and play. We give to our communities through two different programs, grants and sponsorships.

[United Way Grant: COVID-19 Community Response Fund](#) In response to the COVID-19 pandemic, United Way of Benton & Franklin Counties is accepting grant applications from 501(c)(3) organizations that are ensuring access to food and childcare is available for people within Benton and Franklin Counties.

[Benton Franklin Council of Governments Loan Programs](#) The primary purpose of all the loan funds that we administer is to help businesses in our community to expand and prosper, and in doing so, create new jobs.

[Facebook Small Business Grant Program](#) We know that your business may be experiencing disruptions resulting from the global outbreak of COVID-19. We've heard that a little financial support can go a long way, so we are offering \$100M in cash grants and ad credits to help during this challenging time.

[Crisis Planning Tools and Resources from Start-Up Washington](#) The Washington Small Business Development Center is a partnership with the U.S. Small Business Administration, Washington State University and other Washington Institutions of higher education and economic development organizations. Funded in part through a cooperative agreement with the U.S. Small Business Administration. All opinions, conclusions or recommendations expressed are those of the author(s) and do not necessarily reflect the view of the SBA.

[Tri-Cities Open for Business](#) The Chamber is sensitive to how the COVID-19 pandemic is impacting both Tri-Cities businesses as well as the Tri-Cities community at large. In response, the Chamber has launched the Tri-Cities: Open for Business initiative to help member businesses communicate with the public during this time of crisis. Regional Chamber members are asked to send us their social media posts, menus, etc. that have to do with the following:

- Offers for special services
- Updates of business hours
- Information about special precautions/closures
- Offers for takeout or delivery services
- Offers for online services or classes

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## CITY RESOURCES

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### [Kennewick](#)

Kennewick offers several initiatives to help support small businesses, working people, and vulnerable communities during the COVID-19 outbreak. To help residents, the City of Kennewick is [Suspending Water Shut-Offs](#) for non-payment of city utility bills. They are continuing to bill utility accounts on the regular two-month billing cycle and statements are due 15 days from the billing date. Late notices are being issued for

accounts two weeks past due, which includes a \$10 late fee when notices are processed. **By contacting the City prior to an account going past due, the late notice would not issue and \$10 late fee would not be assessed.**

- [Benton PUD](#) has announced that it is suspending power utility shut-offs during this time.
- [Kennewick School District](#) is assisting with nutrition needs.

## Pasco

Mayor Martinez signed two emergency declarations to help mitigate the impacts of COVID-19 on the Pasco community, which were ratified by the full City Council, as per the Pasco Municipal Code, on March 23. The orders are:

- Order 2020-001 provides for a variance in the City's sign code to allow restaurants more use of signs, including sandwich boards and banners, to advertise take-out or delivery services. Interested businesses can call Community Development for more information at (509) 545-3441.
- Order 2020-002 enacts a temporary moratorium on utility service shut-offs and late fees for City of Pasco customers during this emergency. However, customers are urged to call Customer Service at (509) 545-3448 to set-up a payment plan if they are having financial difficulties or for more information.
- City leaders and Pasco School Superintendent Michelle Whitney recorded a panel discussion this week on COVID-19; you can watch it at <https://bit.ly/PascoMayorUpdate>.
- Residents and businesses are encouraged to follow/like the City on Facebook and Twitter for the latest news.

## Richland

New business resource page for COVID-19 affected businesses

- "We are doing our best to monitor what is new in the world of business and stay up to date on the resources available to our businesses both in Richland and throughout the region." The page can be found [here](#).
- **Shop local businesses** when you're in need of items for your home. Maintaining safe social distancing of course and limiting trips. Check the website and social media pages of businesses you ordinarily frequent for special offers such as curbside pickup, home delivery, meal prep and other solutions being offered by local business.
- Purchase gift cards for businesses you enjoy for use at a later date.
- Donate household items, food, or money to local charities in need to support those in our community that find themselves in need. Benefit programs available include but are not limited to: [Boys and Girls Club of Benton and Franklin Counties](#), [Second Harvest](#), and [United Way](#)



- Participate in the Tri-Cities Pay it Forward Program: Local restaurants who are donating meals to medical personnel. Participating restaurants include but are not limited to: Emerald of Siam, Porters Real BBQ, Village Bistro.

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## INDUSTRY-SPECIFIC RESOURCES

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### Contractor/Building:

- [Inland Norwest Associated General Contractors COVID-19 Resource Center](#)
- [Independent Contractor Resources Guide Document](#) - The U.S. Chamber continues to create, update, and evolve its various guides and resources to continue bringing you and your members the information you need during this difficult time. [Click here](#) to view the new Independent Contractor's Guide to CARES Act Relief. We encourage you to share this new guide with your members.

### Agriculture:

- The [Washington State Department of Agriculture - COVID-19 Information for Agriculture and Food Businesses](#) provides information and services to the agriculture community, promotes Washington agricultural products, and ensures regulations are observed. The agency works extensively with farmers and ranchers.
- USDA released [The COVID-19 Federal Rural Resource Guide](#) (PDF, 349 KB), a first-of-its-kind resource for rural leaders looking for federal funding and partnership opportunities to help address this pandemic.

**Restaurant:** The National Restaurant Association Educational Foundation set up the Restaurant Employee Relief Fund to help restaurant industry employees experiencing hardship in the wake of the coronavirus disease (COVID-19) outbreak. [Learn more here.](#)

**Manufacturers:** [National Association of Manufacturers \(NAM\) American Renewal Action Plan](#)

**Dental:** Delta Dental pledges \$10M to help dentists shut down by COVID-19 with two new programs -- the Reimbursement Advance Program and the Practice Assistance Fund. [Read more and apply here.](#)

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## COVID-19 RESPONSE WEBINARS

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- **Tri-City Regional Chamber of Commerce 'Ask the Experts: Responding to COVID-19' Webinars.**

An 11-week program, with at least one webinar scheduled per week. The webinar will be viewable on Zoom for registrants and Facebook Live stream. Stay informed of important business topics during the COVID-19 pandemic. [Register here.](#)

- Office of Economic Development (OED) Small Business COVID-19 Weekly Webinars.**  
 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.](#)
- Association of Washington Business (AWB) Weekly COVID-19 Employers Resources Webinars.**  
 Hear what resources are available for you and real-time, expert insights on all aspects of the crisis as we navigate how COVID-19 continues to impact our state and the economy. Event spotlight and [register here.](#)
- Employment Security Department Webinar:** Introduction to Unemployment Insurance - Due to the continued high demand for unemployment benefits, [we are offering an option for customers to learn more about setting up a Secure Access Washington \(SAW\) account](#) and submitting a claim for benefits online.
- [WA State Recovery and Resiliency Webinar.](#)** The Economic Resiliency Team, part of the state Joint Information Center, has started a weekly call with key stakeholders statewide in collaboration with the Association of Washington Business. The webinars provide news and information to help businesses and workers navigate the COVID-19 pandemic and [are archived for viewing.](#)

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## TRANSLATION RESOURCES

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Agency/Organization	Website	Languages	Where To Locate
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
SBA - Coronavirus Small Business Guidance & Loan Resources	<a href="https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance">https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance</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

	<a href="#">business-guidance-loan-resources</a>		appear that will show you a list of available languages; note that the screen must be expanded to see the “translate” option
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