



# 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 5/27/20\*\***

- **Breaking:** [Benton and Franklin Counties](#) still not eligible to apply for Phase 2 of the [Safe Start plan](#).
- Updated versions of [COVID-19 Reopening Guidance for Businesses and Workers](#) and [Safe Start](#) - a phased approach to re-open Washington's economy. Under the plan, businesses and activities will re-open in phases with adequate social distancing measures & health standards in place. Businesses may also need to meet additional requirements developed specifically for their industry. Many parts of the economy are already allowed to operate safely as essential businesses. For a list of essential businesses click [here](#).
- **AWB** launches: [REBOUND & RECOVERY IN WASHINGTON](#) To help Washington employers reopen their doors and find needed guidance/resources to prepare your workplace safely and begin economic recovery. [Business Toolkit](#) and [PPE Connect](#)
- **JDSupra:** [Avoiding COVID-19 Personal Injury Litigation – Top 10 Plaintiffs' Allegations](#)
- **U.S. Dept of Labor:** [COVID-19 and the Fair Labor Standards Act Questions and Answers](#)
- [Businesses ignoring pandemic closure orders can be cited and fined under emergency rules filed today](#) Washington businesses that decide to open or operate in direct violation of Gov. Inslee's Stay Home, Stay Healthy order may be cited and fined for unsafe workplace conditions under emergency rules filed today by the state Department of Labor & Industries.

### Added 5/26/20

- [Benton Franklin Health District COVID-19 resources](#)
  - [Safety Plan Template](#)
  - [Business guidance](#)
  - [Posters and Graphics](#)
- The U.S. Equal Opportunity Employment Commission (EEOC) has provided guidance entitled [Pandemic Preparedness in the Workplace and the Americans With Disabilities Act \[PDF version\]](#) that can help employers implement strategies to navigate the impact of COVID-19 in the workplace. This pandemic publication, written during the prior H1N1 outbreak, is still relevant today and identifies established ADA and Rehabilitation Act principles to answer questions frequently asked about the workplace during a pandemic. It was updated on March 19, 2020 to address examples and information regarding COVID-19; **the new information appears in bold**.
  - To supplement these documents, the EEOC posted a pre-recorded webinar addressing questions arising under any of the Federal Equal Employment Opportunity Laws and the COVID-19 pandemic. The video can be [seen on YouTube](#) or in the video player below. A [transcript of the webinar](#) is also available.

### Added 5/23/20

- **U.S. Chamber of Commerce**
  - [Infrastructure Coalition Conference Call](#) – Wednesday, May 27<sup>th</sup> at 2:00pm ET / 12:00pm MT / 11:00am PT / 10:00am Alaska – [Click here to tune in](#).

- [U.S. Chamber Foundation Path Forward Program](#) – Thursday, May 28<sup>th</sup> at 3:00pm ET / 1:00pm MT / 12:00am PT / 11:00am Alaska – [Click here to register](#).
- [Weekly U.S. Chamber Coronavirus Call](#) – Friday, May 29<sup>th</sup> at 4:00pm ET / 2:00pm MT / 1:00pm PT / 12:00 Alaska – [Click here to register](#).
- [Institute for Organization Management \(IOM\) Webinar Series](#) – Tuesday, June 2<sup>nd</sup> at 2:00pm ET / 12:00pm MT / 11:00am PT / 10:00am Alaska – Click [here to tune in](#).
- [Guide to PPP Loan Forgiveness](#)

Added 5/22/20

- **The CDC has quietly revised its guidance on how the virus spreads.** Among [the key takeaways](#): It "does not spread easily" from contaminated surfaces. And more evidence is emerging on why coronavirus [is so much worse than the flu](#).

Added 5/21/20

- [Top Five COVID-19 Litigation Risks For Employers: Is Your Company Prepared?](#)
- [Retail Association Services](#): Safe Re-opening Tips and Best Practices **Webinar - Thursday, May 28, 10:00AM (PT)** 60 minutes [REGISTER HERE](#) For retailers who are about to enter [Phase II \(Limited In-Store\)](#) opening, this webinar is an opportunity to learn tips and best practices from safety experts and a retailer who has had two months of practical operating experience. You will gain insights into making the [Retail COVID Safety Operational Plan](#) real to build employee and customer confidence.
- Benton-Franklin Community Health **Webinar - Talking About Suicide: Our words matter** Jun 4, 2020 12:00 PM [Register here](#). Webinar outline - Define stigma; to briefly introduce the definition, causes, and treatments for mental health conditions; to help our community understand how easy it is to stigmatize mental illness; share guidelines for the best way to speak about mental illness and suicide, speak with survivors of suicide loss, what to do when you catch yourself speaking in a stigmatizing way, and how to approach others who use stigmatizing language.
- Seattle Times article: [Lawmakers reworking Paycheck Protection Program to give businesses more flexibility](#)

Added 5/20/20

- [Washington State Small Business Liaison Team](#) (SBLT) includes 27 agencies participating in subgroups that focus on outreach programs, soliciting ideas for regulatory improvement, and developing new business tools.
  - [Download the Liaison contact List NOW!](#)
  - [SBLT COVID 19 Impact Webinar Registration](#): This **FREE webinar** provides a quick overview of some of the state responses, resources, and other impacts affecting small businesses. Pick the date that works best for you.
- [The U.S. Chamber](#) published a new Paycheck Protection Program Guide to Forgiveness. [Click here to download the guide](#). Please note, this guide will be updated as new guidance is issued by the Dept. of the Treasury. The Reopening Business Digital Resource Center has been updated: [Click here to access the resources center](#).
  - IOM Webinar Series – Thursday, May 21st at 11:30 ET / 9:30am MT / 8:30am PT / 7:30am Alaska – [Click here to join the webinar](#).

- U.S. Chamber of Commerce Foundation Path Forward Program – Thursday, May 21<sup>st</sup> at 3:00pm ET / 1:00pm MT / 12:00pm PT / 11:00am Alaska – [Click here to register.](#)
- [Join SBA and iHeartRadio May 21, 12 p.m. for a Small Business Relief Webinar](#)
  - Learn about COVID-19 small business relief and funding options from the SBA during this special webinar hosted by iHeartRadio.
  - Tailored for small businesses based across the western U.S., SBA leaders will provide key information and answer questions on ways businesses can overcome the challenges created by this health crisis.
- **More Washington counties could be allowed to accelerate their reopening** under new guidelines from Gov. Jay Inslee, greatly expanding the number of businesses that can operate. Here's [a county-by-county look at what's allowed.](#)
- **USDA Announces Details of [Direct Assistance to Farmers](#)** through the Coronavirus Food Assistance Program. Farmers can start applying for \$16 billion in agricultural aid on **May 26**, said Agriculture Secretary Sony Perdue during a Monday night virtual "rural town hall."

Added 5/19/20

- National Retail Federation: [Operation Open Doors Checklist](#) - Version 2.0 (updated May 15, 2020) This checklist represents guidance from members and subject matter experts, and is intended to highlight key topics to consider as retailers seek to re-open operations. Your individual facts and circumstances will be unique, and we encourage you to work with your preferred legal and financial advisors to adapt this guidance to your specific situation.
- [Washington Healthplanfinder](#) Increases Outreach to Individuals Losing Health Insurance Coverage. Get expert advice and help [here](#).
- EIDL loans still available to agricultural businesses: <https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/economic-injury-disaster-loan-emergency-advance>
- [The Tri-Cities Hispanic Chamber of Commerce](#) has been contracted by the WA State Department of Commerce Small Business Resiliency Assistance Program to assist and provide technical support for small businesses owned and operated by historically underserved communities, culture and populations affected by the COVID-19 pandemic. [English flyer](#). [Spanish flyer](#).
- Washington State Department of Financial Institutions: Updated [Financial Resources for Washington Residents Impacted by COVID-19](#)

Added 5/18/20

- [300 free drive-in Wi-Fi hotspots](#)
- [Elective surgeries, dental services can resume, Inslee says](#)
- [U.S. Chamber of Commerce](#) updated resources.
  - [Workshop Wednesdays](#) focus on the practical skills you'll need to keep your small business going during this unprecedented time.

- **U.S. Chamber's [Reopening Resource Center](#) for Guides and State by State Info**
- Four new WA state proclamations @ [Coronavirus.wa.gov](https://www.coronavirus.wa.gov):
  - [Truck Driver Hours](#)
  - [CDL Licensing Waivers](#)
  - [Garnishment and Accrual of Interest](#)
  - [Community Associations Meetings and Late Fees](#)
- **Association of Washington Business New webinar series times!** Check out the list below and join AWB on Wednesdays from 9-10 a.m. starting on May 27.
  - [Wednesday, May 27](#) | 9 - 10 a.m.
  - [Wednesday, June 10](#) | 9 - 10 a.m.
  - [Wednesday, June 17](#) | 9 - 10 a.m.
- [AICPA Says Treasury and SBA PPP Loan Forgiveness Application Leaves Many Questions](#)
- [Treasury Eases Terms for Small Businesses to Convert Loans to Grants](#) The Treasury Department on Friday made it slightly easier for **small-business** owners to avoid having to repay government-backed loans they took out.

Added 5/15/20

- ["Safe Start" Guidance Posted for Phase 1, some Phase 2 sectors](#)
- [New Contact Tracing Initiative Announced](#) A trained team will conduct voluntary interviews to slow the spread of the virus. The contact tracing program may be of special note to restaurants. Under [Phase 2 guidance](#), restaurants that offer table service must maintain a daily log of customers, their check-in time, and their contact information to facilitate contact tracing. Review the [Contact Tracing Announcement](#) on the Governor Inslee's Medium page.
- There are reports of a national surge in fraudulent unemployment claims. ESD's Office of Special Investigations warns of a dramatic rise in imposter fraud in Washington State.
  - Victims of unemployment fraud report to: [Reporting Unemployment Benefits Fraud](#)
  - Victims of identity theft report to the IRS: [Guide to Employment-Related Identity Theft](#)
- ESD to temporarily limit inbound calls May 13-19 to prioritize backlog of applications with complex claims. Read ESD's [full news release](#)
- The U.S. Chamber's recently released [Reopening Business Digital Resources Center](#). This online resource provides you and your members with the latest state guidelines, sector-specific guidance, small business advice, and other tools as we look to reopen safely and keep employees and customers healthy and informed. [Click here to access the resource center](#).
- Free training for small business is being offered through the National Retail Federation Foundation through June 12. <https://nrffoundation.org/riseup> Source: Washington Retail Association <https://washingtonretail.org/>

- [Washington Health Benefit Exchange](#) (Exchange) today is adding to its current outreach efforts to ensure that individuals who have recently lost their job or their employer coverage, have experienced a change in income, or experienced another [qualifying event](#) visit [WAHealthplanfinder.org](http://WAHealthplanfinder.org) or use the *WAPlanfinder Mobile App* to sign up online.

#### Added 5/14/20

- L & I and the Department of Health: [New emergency rules adopted today regarding temporary farmworker housing](#). Rules detail specific steps required at farms where temporary workers live in licensed temporary housing facilities. Required steps to increase physical distancing, improve cleaning and sanitizing, and reduce the chance of a large outbreak or spreading of coronavirus related to temporary worker housing at farms. [Additional requirements](#) take effect on May 18<sup>th</sup>.
- Washington Hospitality Association - **Ready to Serve**: Restaurants and taverns can reopen [according - to guidelines](#) during Phase 2 of the governor's [Safe Start Washington plan](#). Check out [this reopening guide for Washington restaurants](#).
- See new Education Sector info on page 29 of this document.
- [WA Employment Security Department](#): Statement from Commissioner Suzi LeVine on the rise in [unemployment imposter fraud](#) attempts – pausing unemployment payments for two days.
- New grant opportunity for cities and counties: [WA Dept of Commerce Climate Change Grants](#)
- [Economic Resiliency Team \(ERT\) Business Response Center](#) has resolve 2,300 questions since April 8<sup>th</sup>. The team is standing by to respond to questions as quickly as they come in. Submit general questions about reopening, health and safety, and relief programs [HERE](#).

#### Added 5/13/20

- [COVID 19 Help for Washington](#) A source for COVID 19 Resources. [Help for Business](#) page includes a list of resources to help businesses impacted by COVID-19 in Washington State. Grants and business loans at the city, state, and federal level.
- Upcoming [Teach With TVW](#) episode: Small business perspective on re-opening the Washington economy, airing Thursday, May 14th at 6pm on TVW statewide cable and TVW's online platforms. Guests Representative Larry Springer (D-45th) and Representative J.T. Wilcox (R-2nd). Both are small business owners.
- **NEW PPP information - Effective May 13, 2020**  
[Frequently Asked Questions](#) for Lenders and Borrowers for the Paycheck Protection Program.
- [Governor Inslee issues directive to freeze hiring, personal service contracts and equipment purchases](#)
- [Kreidler welcomes premium forgiveness for some health insurance policies](#)
- [Governor Inslee issues guidance for partially resuming the dine-in restaurant and tavern industry in Phase 2](#)

- [Inslee announces contact tracing initiative](#)
- [Inslee extends three proclamations relating to COVID-19](#)
- [Inslee issues guidance for partially resuming in-store retail and additional manufacturing operations in Phase 2](#)

Added 5/12/20

- [Pandemic Response – A Risk Communication Approach](#) Download and freely share [Essential Elements of Pandemic Management](#) and [Guiding Principles for Pandemic Communication](#). These actions, inspired by best-practice business and government responses to COVID-19, provide a blueprint for managing today’s challenges and anticipating future requirements.
- Most current **Center for Disease Control** (CDC) guidance: [Interim Guidance for Businesses and Employers](#) responding to Coronavirus Disease 2019 (COVID-19), May 2020. [Safety Practices for Critical Infrastructure Workers](#) who may have had exposure to a person with suspected or confirmed COVID-19.
- Resources for Workers Impacted by Coronavirus Layoffs and Lost Wages - <https://www.moneygeek.com/coronavirus/unemployment-statistics-forecast/us/>
- [UW Foster School of Business offers Covid-19 Recovery & Reconstruction workshops](#). As owners of small- and medium-sized business are adjusting to economic changes wrought by the Covid-19 pandemic, faculty from the University of Washington Foster School of Business are offering a series of workshops to help companies pivot to new opportunities and position themselves for sustainable growth over the next two years. Each workshop will include both lectures from Foster School faculty and peer-to-peer discussions that will provide mutual support among business owners. Workshops will take place from **May 13-June 17, at 5:30-6:30 pm**. [Sign up for free workshop](#)
- **Risk-Assessment Dashboard Update:** This tool helps gauge when and how to best lift restrictions around [‘Stay Home, Stay Healthy’](#) in Washington. The [dashboard](#) features five “dials” measuring different data points in the state. The public can view the data guiding the state’s ongoing discussions on recovery planning by visiting [coronavirus.wa.gov](https://coronavirus.wa.gov). The dials will be updated each week on Wednesdays.

Added 5/11/20

**DO YOU QUALIFY FOR A GRANT?** Below is a list of grants and financial assistance programs available to small businesses. Some are available to certain types of businesses and others are open to all struggling small businesses. Read through to find the opportunities that may be a good fit for your small business. Several of these grants have already been mentioned in prior posts but are worth the reminder.

- **Facebook Small Business Grant Program**
  - [Facebook](#) is offering \$100 million in grant funds and ad credits to small businesses affected by coronavirus. To qualify, businesses need to have between 2 and 50 employees. The funds are available to more than 30,000 businesses in more than 30 countries where Facebook operates.

- **Salesforce Care Grants**
  - [Salesforce](#) and Ureeka have partnered to offer \$10,000 grants to small businesses experiencing hardships. To qualify, businesses must have between 2 and 50 employees, have at least 2 years in business as of March 2020, and have between \$250,000 and \$2 million in annual revenue. Applications are open in phases based on location. Qualified businesses can apply online.
- **Google Ad Credits**
  - [Google](#) is offering \$340 million worth of ad credits to SMBs around the world. The company has also committed grants to support health organizations and non-profits. The funds available to SMBs are available to those who have had active Google Ads accounts over the past year. And the credits are automatically available, so you don't need to apply. SMBs can use the funds for ad spend throughout 2020.
- **Yelp Advertising Credits**
  - [Yelp](#) is offering \$25 in relief specifically for restaurants and nightlife businesses facing coronavirus challenges. This relief includes free advertising and waived fees, like free page upgrades and three months of free access to Yelp Reservations and Waitlist features. Independent local advertisers in other industries can also apply for relief.
- **GoFundMe Small Business Relief Fund**
  - [GoFundMe's](#) Small Business Relief Fund provides micro-grants to small businesses affected by coronavirus. To qualify, small businesses must raise at least \$500 in a GoFundMe fundraiser, and the company and its partners provide matching grants to provide additional support. Businesses must also be independently operated and use the funds to support employees. Partners include Yelp, Intuit QuickBooks, Bill.com, and GoDaddy.
- **Verizon Small Business Recovery Fund**
  - The Local Initiatives Support Coalition and [Verizon](#) have partnered to provide grants of up to \$10,000 for qualified small businesses. Verizon's total investment includes \$7.5 million. Businesses can use the funds to pay rent and utilities, meet payroll, pay outstanding debts, and meet other immediate operational expenses.
- **Goldman Sachs COVID-19 Relief Fund**
  - [Goldman Sachs](#) has made a commitment of \$550 million in total relief funds. Much of that is set aside for emergency small business loans. The rest is available in grant funds to organizations, healthcare providers, and communities.
- **JPMorgan Chase Philanthropic Investment**
  - As part of its \$50 million global philanthropic commitment, [JPMorgan Chase](#) has set aside grant funds for small businesses throughout the U.S., Europe, and China that are facing economic hardships. The funds will be mainly dedicated to businesses in vulnerable and underserved markets.
- **The Entrepreneurial Dream Project**
  - This grant and mentorship program from [Supermaker](#) includes \$100,000 in non-dilutive grant funds and mentorship opportunities with accomplished entrepreneurs like Mark

Cuban and Rebecca Minkoff. Two qualified businesses will receive the funds and ten more will receive coaching.

- **Business For All**
  - [Business For All](#) is a mentorship and grant program powered by Alice and Verizon. Small businesses can apply for grants of up to \$50,000 to support their growth. There are also \$10,000 emergency grants available to support businesses in crisis due to coronavirus. Grants are awarded on a rolling basis. And businesses can apply until September. The program also includes video mentorship sessions with prominent entrepreneurs.
- **Freelancers Relief Fund**
  - Many freelancers have lost work during the pandemic and don't have access to traditional unemployment benefits. So the [Freelancers Union](#) has set up a fund to distribute emergency aid to members in need. Beneficiaries may receive up to \$1,000 to help cover household expenses during this time.
- **The Workers Fund**
  - [The Workers Fund](#) is a program that accepts donations and distributes them to gig workers and low earning contract employees who do not qualify for unemployment benefits but have lost work due to coronavirus. The Workers Lab is working with Canary to get funds out to verified freelancers and gig workers.
- **Artist Relief**
  - For artists of various disciplines facing financial hardships due to coronavirus, [Artist Relief](#) has brought together national arts grantmakers to help. Qualified artists may receive \$5,000 grants to help with dire financial emergencies.
- **Beauty Changes Lives Relief Grants**
  - For beauty industry professionals who are out of work due to coronavirus, [Beauty Changes Lives](#) is offering \$1,000 Relief Grants. Grants are funded by the Horst Rechelbacher Foundation and CDN Creative Nail Design and are available to working professionals and students of beauty programs.
- **JBF Food and Beverage Industry Relief Fund**
  - [The James Beard Fund](#) has made emergency relief funds available to independent restaurants and food service businesses. The applications are currently suspended due to overwhelming demand. But they may re-open the program going forward.
- **Stacy's Rise Project**
  - For female founded businesses, [Stacy's](#) is offering a grant, mentorship, and advertising program to provide support during this time. Fifteen female founders will receive \$10,000 grants. And applicants may also receive free ad space and expertise from PepsiCo and Frito-Lay business leaders.
- **SheaMoisture Fund**
  - [SheaMoisture](#) is offering grants for women of color, black business owners, and businesses that assist communities through the pandemic. The company has set aside a total of \$1 million to help businesses stay afloat, with funds separated into a few different grant categories.

Added 5/8/20

- **DOL releases COVID-19 resources**

OSHA has extensive resources on required and suggested actions employers must take to protect their employees and the public from COVID-19 exposure. Some links are listed below, but you can find all the OSHA resources [here](#):

- [Ten Steps All Workplaces Can Take to Reduce Risk of Exposure to Coronavirus Poster](#)
- [Guidance on Preparing Workplaces for COVID-19 \(Spanish\)](#)
- [Prevent Worker Exposure to Coronavirus \(Spanish\)](#)
- [Worker Exposure Risk to COVID-19 \(Spanish\)](#)
- [COVID-19 Hazard Recognition](#)
- [COVID-19 Control and Prevention](#)

- The [Foundation for Academic Nursing](#), the new philanthropic arm of the [American Association of Colleges of Nursing \(AACN\)](#), is pleased to announce the creation of a new program designed to spark innovation and excellence in academic nursing. The AACN Faculty Scholars Grant Program will provide funding support to nurse educators whose scholarly activities reflect current issues in nursing education or practice and support AACN's strategic priorities.
- [\\$50 million in economic relief for Washington fishermen](#). Those eligible to receive grants and other forms of direct assistance include commercial fishing businesses, charter/for-hire fishing businesses, shellfish aquaculture operations, processors, other fishery-related businesses, and Tribes that have suffered losses as a result of COVID-19.

Added 5/7/20

- [Red Backpack Fund](#) – Spanx founder Sara Blakely is donating \$5 million to provide 1,000 **female business owners** in the United States with \$5,000 in funding to help their business, families and employees. The portal will open for applications on May 4, **June 1, July 6, and August 3**.
- The [Business and Worker page](#) on [coronavirus.wa.gov](#) will be updated with guidance as it is released. Businesses may only re-open when they are able to fully comply with the industry-specific requirements that will be issued no later than May 15, 2020. [Safe Start policy plan](#). Each phase will be at least three weeks — data and metrics will determine when the state can move from one phase to another. Phase 2 will not begin before June 1.
- **Washington State Health Care Authority (HCA)** secures funding to significantly expand crisis counseling support, treatment for substance use disorder <https://www.hca.wa.gov/>
- [News Release](#): The Washington State Broadband Office estimates over 300 new drive-in **Wi-Fi hotspots are coming online** statewide through an initiative to bring free public broadband internet access to all residents.

Added 5/6/20

- **FREE**: The Washington State [Small Business Liaison Team](#) (SBLT) is offering a **Small Business Requirements and Resources (SBRR) COVID-19 Impact Webinar**. This webinar provides a quick

overview of some of the state responses, resources, and other impacts affecting small businesses. [Register here](#) to learn about:

- State agency responses to COVID-19.
  - Getting unstuck - where to get further information and assistance to help you weather through this challenging period.
  - Small business recovery conversations.
- The Washington State [Small Business Liaison Team](#) (SBLT) includes 27 agencies participating in subgroups that focus on outreach programs, soliciting ideas for regulatory improvement, and developing new business tools. [Download the Liaison contact List NOW!](#)
  - [Safe Start Washington: A Phased Approach to Recovery](#) Gov. Jay Inslee [announced members of Safe Start advisory groups](#) with focus on health systems and public health, social supports and economic readiness.
  - [Washington Healthplanfinder](#) urges uninsured to act fast to meet **Friday, May 8 Deadline** “Now is the time to sign up for health coverage if you are currently uninsured,” said Exchange Chief Executive Officer Pam MacEwan, “There are many resources available to help individuals understand their options and secure health coverage before the special enrollment period ends.”
  - [Washington wins federal grant](#) to support economic recovery from COVID-19; \$12 million from U.S. Department of Labor to help unemployed workers via [WorkSource](#).
  - [Article](#): Refusing to work could put your unemployment benefits at risk. Small business owners have complained that their workers often do better on unemployment than coming back to work.

Added 5/5/20

- [Main Street Lending Program](#): The Federal Reserve designed Main Street to support **small and medium sized businesses** that were unable to access the PPP or that require additional financial support after receiving a PPP loan. Main Street loans are not forgivable.
- The Federal Reserve established the [Primary Market Corporate Credit Facility](#) (PMCCF) to **support large companies** through the purchase of eligible corporate bonds from, and lending through syndicated loans to, large companies. PMCCF loans are not forgivable. This facility is open to investment grade companies, as well as certain companies that were investment grade as of March 22, 2020. [Term Sheet](#)
- [Small, Medium and Large Business Financing under the CARES Act – Fact Sheet](#).
- [The Employee Retention Tax Credit](#) - The Coronavirus Aid, Relief, and Economic Security (CARES) Act created a new employee retention **tax credit for employers** who are closed, partially closed, or experiencing significant revenue losses as a result of COVID-19. Employers who receive a Paycheck Protection Program (PPP) loan are not eligible for a tax credit. [Fact Sheet](#)
- SBA announced today (5/5/20) that **agricultural businesses** are now eligible for SBA’s Economic Injury Disaster Loan (EIDL) and EIDL Advance programs. [Apply here](#).

Added 5/4/20

- **BREAKING NEWS:** SBA's [EIDL portal will reopen today](#) as a result of funding authorized by Congress through the *Paycheck Protection Program and Healthcare Enhancement Act*. The legislation, signed into law by the President one week ago, provided additional funding for farmers and ranchers and certain other agricultural businesses affected by the Coronavirus (COVID-19) pandemic.
- Washington's Phased Approach: **Phase #1 begins May 5<sup>th</sup>:** <https://www.governor.wa.gov/news-media/chart-washingtons-phased-approach>
- Centers for Disease Control: [Reopening Guidance](#) for Cleaning and Disinfecting Public Spaces, Workplaces and Businesses
- **Emergency order to health insurers extended** - Insurance Commissioner Mike Kreidler [has extended his emergency order](#) — which requires Washington state health insurers to waive copays and deductibles for any consumer requiring testing for COVID-19 — for 30 days. Insurers also must continue:
  - Allowing a one-time early refill for prescription drugs.
  - Suspending any prior authorization requirement for treatment or testing of COVID-19

Added 5/1/20

- Goes live 5/1/20: City of [Richland](#)'s Small Business Stabilization Loan. [Stabilization Loan Flier](#)
- [WA Employment Office releases statement with new updates for those not yet receiving unemployment](#)
- [Coronavirus updates: Next round of Dislocated Worker Grants includes Washington state](#)
- [Gov. Inslee giving update on state's COVID-19 stay-home order at 2:30 p.m.](#)

Added 4/30/20

- [Business and Workers update](#) - Gov. Inslee announces easing of certain COVID-19 social distancing restrictions. The state's first steps to ease certain COVID-19 restrictions including [allowing certain low-risk construction projects to restart](#) and allowing the [partial re-opening of some outdoor recreation activities](#). The governor, [during a news conference on Monday](#), also discussed the state's approach to easing restrictions [here](#) and said he would have **more details Friday** "[on the phased-in approach](#) about how we will open our economy in a safe way."
- [Inslee announces new initiative to expand language access to COVID-19 information](#)
- [Gov. Inslee rolls out COVID-19 risk assessment dashboard with data](#)
- [Associated General Contractors](#) (AGC) site offers 13 documents to help contractors comply with Phase 1 construction requirements. View, download and share here: <https://www.agcwa.com/phase-1-covid-recovery-safety-resources/>. It includes guides, templates, video, and posters.

- [Building Industry Association of Washington](https://biaw.com/job-site-safety): Phase 1 Return to Work: <https://biaw.com/job-site-safety>. We have two sessions we conducted with members, that reached over 3,000 people, to review all of the requirements as well as practical job site implementation. A toolkit for builders is available, which that all of the requirements and necessary onsite signage, training, logs and more in both Spanish and English.
  - [Recording from Phase 1 - Return to Work Safely webinar that happened on April 25 »](#)
  - [Recording from Phase 1 - Return to Work Safely webinar that happened on April 27 »](#)
- [Washington Hospitality Association](#) website has general information for hospitality industry businesses, and the Association created an extensive [Coronavirus Resource Hub](#) with daily fresh content of articles, resources, links and webinars.
  - [Seattle Restaurant Alliance](#) has a COVID resources section as well as general resources for restaurateurs.
  - [Seattle Hotel Association](#) has a resource section as well as updates and guidance.

Added 4/29/20

- [Possible extension of Washington's coronavirus stay-home order could come later this week; officials discussing reopening by region](#)
- **ScaleUp, COVID-19 Edition:** Commerce has created ScaleUp to help small businesses navigate the current economic climate while building resiliency. One hundred businesses across the state will be able to register for the online classes. The virtual classroom will help owners improve their strategic thinking and decision-making, create operational efficiencies and strengthen the bottom line in times of uncertainty. The ideal candidate for ScaleUp is the president/owner of a business that has been in operation for two years and has annual revenues in excess of \$100,000. [Registration for the free course opens Thursday](#), April 30 at 10 a.m.
- Washington state residents currently participating in the federal Low-Income Heating and Energy Assistance Program ([LIHEAP](#)) may apply for crisis benefits. To qualify for the COVID-19 crisis LIHEAP benefits, a household must be at or below 125% of the federal poverty level and have received - or will receive - a LIHEAP or Low-Income Rate Assistance Program (LIRAP) benefit in the current program year (October 2019 – October 2020). See [LIHEAP Eligibility Guidelines](#)
- [Export Assistance](#)
  - The Washington State Department of Commerce's Export Assistance Team division can help companies identify alternative markets and provide firms with STEP Vouchers to defray the costs of trade show or trade mission fees, airfare, interpreter and translation services, business matchmaking, export training programs and more. Visit: [www.commerce.wa.gov/promoting-washington-state/export-assistance](http://www.commerce.wa.gov/promoting-washington-state/export-assistance) or contact the Export Assistance team at 206.256.6100.
  - The SBA's Export Working Capital Program can help small businesses obtain working capital advances from lenders on export orders, export receivables or letters of credit. SBA's Senior International Credit Officers can work directly with an impacted company to explain the program and application process. Visit: <https://www.sba.gov/content/financing-your-small-business-exports-foreigninvestments-or-projects-0>

Added on 4/28/20

- **Deadline today!!** [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.](#)
- **City of Richland** The Small Business Stabilization Loan will go **live at 8am on Friday May 1.** [Stabilization Loan Flier](#)  
To qualify businesses must:
  - Have a brick and mortar location in Richland
  - Have less than 20 full time employees
  - Exhibit a 50% or more loss due to COVID-19
  - Hire/rehire 1 full time employee (or combination of part time employees) and retain the position for 12 months
  - **If the business reports monthly as required, the loan will be forgiven after 12 months**
- [Microsoft](#) – Providing six months of Office 365 tools for free to enable remote collaboration, file sharing and video conferencing.
- [Salesforce Small Business Grants](#) – Eligible for-profit companies in business for two full years with 2 to 50 employees and \$250,000 to \$2 million in revenue that have experienced COVID-19 related issues are eligible to apply April 27 to May 4.
- [Signs.com](#) – Offering free printable signs for businesses for Covid-19 to show social distancing is important.
- [Red Backpack Fund](#) – Spanx founder Sara Blakely is donating \$5 million to provide 1,000 female business owners in the United States with \$5,000 in funding to help their business, families and employees. The portal will open for applications on May 4, June 1, July 6 and August 3

Added 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](https://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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## GRANTS

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- Commerce announces \$5 million emergency response [grant for tribes](#)

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- **CLOSED:** [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.
- [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.
- **USDA** Announces Details of [Direct Assistance to Farmers](#) through the Coronavirus Food Assistance Program. **Farmers** can start applying for \$16 billion in agricultural aid on **May 26**.
- **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](#).
- **CLOSED:** [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](#). **Application deadline Tuesday, April 28 at 11:59PM EST**. [Apply here](#).
- [Social Justice Fund](#) We are currently accepting applications for our Rapid Response and Seed Grants for **nonprofits or community organizations**. [Apply here](#) 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.
- **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](https://artscentertaskforce.com).

- [Microsoft](#) – Providing six months of Office 365 tools for free to enable remote collaboration, file sharing and video conferencing.
- **CLOSED:** [Salesforce Small Business Grants](#) – Eligible for-profit companies in business for two full years with 2 to 50 employees and \$250,000 to \$2 million in revenue that have experienced COVID-19 related issues are eligible to apply April 27 to May 4.
- [Signs.com](#) – Offering free printable [signs for businesses](#) for Covid-19 to show social distancing is important.
- [Red Backpack Fund](#) – **Spanx** founder Sara Blakely is donating \$5 million to provide 1,000 [female business owners](#) in the United States with \$5,000 in funding to help their business, families and employees. The portal will open for applications on May 4, June 1, July 6 and August 3
- **CLOSED:** Washington State Department of Commerce - [Working Washington Small Business Emergency Grants](#)
- City of [Richland](#) **The Small Business Stabilization Loan** will go live at 8am on Friday May 1. **If the business reports monthly as required, the loan will be forgiven after 12 months** [Stabilization Loan Flier](#)  
To qualify for the Small Business Stabilization Loan businesses must:
  - Have a brick and mortar location in Richland
  - Have less than 20 full time employees
  - Exhibit a 50% or more loss due to COVID-19
  - Hire/rehire 1 full time employee (or combination of part time employees) and retain the position for 12 months
- **Application Assistance:** [Tri-Cities Hispanic Chamber of Commerce](#), Si necesita ayuda, por favor llámenos al (509) 542-0933.

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## FEDERAL RESOURCES

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1. [The Employee Retention Tax Credit](#) - The Coronavirus Aid, Relief, and Economic Security (CARES) Act created a new employee retention tax credit for employers who are closed, partially closed, or experiencing significant revenue losses as a result of COVID-19.
2. [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 \(Updated 4/2/20\)](#)

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

**\* This program REOPENED on 5/4/20 and is currently accepting new applications for agricultural businesses**

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. [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.
12. 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.
13. **\*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**
  - [Guide to SBA's Economic Injury Disaster Loans \(EIDL\)](#)
  - [Guide to the Employee Retention Tax Credit](#)
  - [UPDATED – Coronavirus Emergency Loans Small Business Guide and Checklist \(Paycheck Protection Program\)](#)
14. [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.
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  - **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).
15. **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. [Washington State Small Business Liaison Team](#) (SBLT) includes 27 agencies participating in subgroups that focus on outreach programs, soliciting ideas for regulatory improvement, and developing new business tools.
  - [Download the Liaison contact List NOW!](#)
  - [SBLT COVID 19 Impact Webinar Registration](#): This **FREE webinar** provides a quick overview of some of the state responses, resources, and other impacts affecting small businesses. Pick the date that works best for you.
2. [Washington 211 COVID-19 Call Center](#): Do you need information or answers to your questions and concerns about the novel coronavirus (COVID-19)? You can call 1-800-525-0127 or text 211-211 for help. You can also text the word “Coronavirus” to 211-211 to receive information and updates on your phone wherever you are. You will receive links to the latest information on COVID-19, including county-level updates, and resources for families, businesses, students, and more
3. Washington state residents currently participating in the federal Low-Income Heating and Energy Assistance Program ([LIHEAP](#)) may apply for crisis benefits. To qualify for the COVID-19 crisis LIHEAP benefits, a household must be at or below 125% of the federal poverty level and have received - or will receive - a LIHEAP or Low-Income Rate Assistance Program (LIRAP) benefit in the current program year (October 2019 – October 2020). See [LIHEAP Eligibility Guidelines](#)
4. [Export Assistance](#)
  - The Washington State Department of Commerce’s Export Assistance Team division can help companies identify alternative markets and provide firms with STEP Vouchers to defray the costs of trade show or trade mission fees, airfare, interpreter and translation services, business matchmaking, export training programs and more. Visit: [www.commerce.wa.gov/promoting-washington-state/export-assistance](http://www.commerce.wa.gov/promoting-washington-state/export-assistance) or contact the Export Assistance team at 206.256.6100.
  - The SBA’s Export Working Capital Program can help small businesses obtain working capital advances from lenders on export orders, export receivables or letters of credit. SBA’s Senior International Credit Officers can work directly with an impacted company to explain the program and application process. Visit: <https://www.sba.gov/content/financing-your-small-business-exports-foreigninvestments-or-projects-0>
5. [Expanded unemployment benefits related to the COVID-19 pandemic – Do you qualify?](#)
  - Unemployed? Visit [esd.wa.gov/unemployment](http://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](#)**

6. **[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.

7. **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.

8. **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>

9. [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.

10. [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.

11. 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](#).

12. **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](#).

13. **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.
14. **ScaleUp**, COVID-19 Edition: Commerce has created ScaleUp to help small businesses navigate the current economic climate while building resiliency. One hundred businesses across the state will be able to register for the online classes. The virtual classroom will help owners improve their strategic thinking and decision-making, create operational efficiencies and strengthen the bottom line in times of uncertainty. The ideal candidate for ScaleUp is the president/owner of a business that has been in operation for two years and has annual revenues in excess of \$100,000. [Registration for the free course opens Thursday](#), April 30 at 10 a.m.
15. **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](#).
21. **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.
22. EXTENDED **Health insurance enrollment**: [WA Special enrollment period Health Benefit Exchange](#) Enrollment period now extended through May 8

#### **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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### [Benton Franklin Health District COVID-19 resources](#)

- [Safety Plan Template](#)
- [Business guidance](#)
- [Posters and Graphics](#)

**[Pandemic Response – A Risk Communication Approach](#)** Download and freely share [Essential Elements of Pandemic Management](#) and [Guiding Principles for Pandemic Communication](#). These actions, inspired by best-practice business and government responses to COVID-19, provide a blueprint for managing today's challenges and anticipating future requirements.

**[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.

- To be eligible for the Facebook grants, small businesses must be for profit entities that employ between two and 50 people; have been in business for a year; describe how the firm has been impacted by COVID-19; and be located in or near a Facebook headquarters location (Seattle is the only headquarters located in WA). The company is also placing a special emphasis on minority and women-owned businesses

[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 4/28/20: The Small Business Stabilization Loan will go live at 8am on Friday May 1.**  
[Stabilization Loan Flier](#)  
To qualify for the Small Business Stabilization Loan businesses must:
  - Have a brick and mortar location in Richland
  - Have less than 20 full time employees
  - Exhibit a 50% or more loss due to COVID-19
  - Hire/rehire 1 full time employee (or combination of part time employees) and retain the position for 12 months
  - **If the business reports monthly as required, the loan will be forgiven after 12 months**
- **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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**Updated on 5/27/20** [COVID-19 Reopening Guidance for Businesses and Workers](#) and [Safe Start](#) - a phased approach to re-open Washington's economy. Under the plan, businesses and activities will re-open in phases with adequate social distancing measures & health standards in place. Businesses may also need to meet additional requirements developed specifically for their industry. Many parts of the economy are already allowed to operate safely as essential businesses. For a list of essential businesses click [here](#).

### 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.
- AGC's site offers 13 documents to help contractors comply with Phase 1 construction requirements. View, download and share here: <https://www.agcwa.com/phase-1-covid-recovery-safety-resources/>. It includes guides, templates, video, and posters.
- [Building Industry Association of Washington](#): Phase 1 Return to Work: [https://biaw.com/jobsite\\_safety](https://biaw.com/jobsite_safety). We have two sessions we conducted with members, that reached over 3,000 people, to review all of the requirement as well as practical job site implementation. A toolkit for builders is available, which that all of the requirements and necessary onsite signage, training, logs and more in both Spanish and English.
  - [Recording from Phase 1 - Return to Work Safely webinar that happened on April 25 »](#)
  - [Recording from Phase 1 - Return to Work Safely webinar that happened on April 27 »](#)

- **Blog:** [Inslee introduces additional guidance on construction activities](#)
- **General resources:** [www.biaw.com/covid19](http://www.biaw.com/covid19)  
BIAW has conducted two town halls, both archived on the site for reference. The first is on SBA resources/WA Unemployment, and the second is part of their “Ask A Lawyer” series on enforcement.

#### 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.
- **New on 5/20/20** USDA Announces Details of [Direct Assistance to Farmers](#) through the Coronavirus Food Assistance Program. Farmers can start applying for \$16 billion in agricultural aid on **May 26**, said Agriculture Secretary Sonny Perdue during a Monday night virtual "rural town hall."
- 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.
- **Washington State Farm Bureau** - Resources for [employers](#) and [employees](#) are available on the Washington State Farm Bureau’s [COVID-19](#) site. Note, tools available in English and Spanish.

#### Hospitality:

- **Restaurants** - 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.
- [Washington Hospitality Association](#) website has general information for hospitality industry businesses, and the Association created an extensive [Coronavirus Resource Hub](#) with daily fresh content of articles, resources, links and webinars.
  - **Ready to Serve:** Restaurants and taverns can reopen [according to guidelines](#) during Phase 2 of the governor’s [Safe Start Washington plan](#). Check out [this reopening guide for Washington restaurants](#).
- [Seattle Restaurant Alliance](#) has a COVID resources section as well as general resources for restaurateurs.
- [Seattle Hotel Association](#) has a resource section as well as updates and guidance.

#### 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.](#)

## Education:

- **COVID-19 Resource Guide for Students & Families.** College Success Foundation has compiled a comprehensive list of resources, ranging from distance learning to college resources and information for foster youth and those who are recent immigrants and/or undocumented. Find the guide [here](#)
- **New on 5/14/20 CareerConnect@Home connects Washington employers to students every school day at 3:30.** CareerConnect@Home is sponsored by Career Connect Washington (CCW), which comprises industry, labor, education, and community leaders who are creating work-based and academic programs for young people to explore, learn, and earn money and college-level credit. By weaving together college and work, our state can build a better workforce, better lives, and a better Washington. Industries include technology, manufacturing, energy, startups, education, healthcare, government, and more. For more information, visit [careerconnectwa.org](http://careerconnectwa.org). Their YouTube channel is [here](#).
- **New on 5/14/20 College Success Foundation: COVID-19 Resource Guide for Students & Families.** CSF has compiled a comprehensive list of resources, ranging from distance learning to college resources and information for foster youth and those who are recent immigrants and/or undocumented. Find the guide [here](#).
- **New on 5/14/20 WSAC update: College & Career Compass can help you plan for life after high school.** You've probably been thinking about what the current public health and economic crisis means for your future. While the present is uncertain, one thing is clear: education beyond high school is more important than ever. Check out Washington's new [College & Career Compass](#).
- **Washington's colleges and universities release joint statement about academics amid the COVID-19 pandemic.** The message: they are here to support current and future students achieve their goals, navigate this crisis, and plan for their futures. Read the statement [here](#), and share it with your networks below.
  - Council of Presidents: <https://councilofpresidents.org/novel-coronavirus-covid-19-information-resources/>
  - Independent Colleges of Washington: <https://icwashington.org/page/covid19>
  - SBCTC: <https://www.sbctc.edu/coronavirus/>

## Retail:

- [Washington Retail Association - Special COVID-19 Retailer Resource Guide](#)  
As stewards of Washington's retail experience, this COVID-19 resource page is developed to support retailers as we continue to understand your unique needs in the situation.

- **New on 5/15/20** Free training for small business is being offered through the National Retail Federation Foundation through June 12. <https://nrffoundation.org/riseup>

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## COVID-19 RESPONSE WEBINARS

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- **U.S. Chamber of Commerce**
  - [Infrastructure Coalition Conference Call](#) – Wednesday, May 27<sup>th</sup> at 2:00pm ET / 12:00pm MT / 11:00am PT / 10:00am Alaska – [Click here to tune in.](#)
  - [U.S. Chamber Foundation Path Forward Program](#) – Thursday, May 28<sup>th</sup> at 3:00pm ET / 1:00pm MT / 12:00am PT / 11:00am Alaska – [Click here to register.](#)
  - [Weekly U.S. Chamber Coronavirus Call](#) – Friday, May 29<sup>th</sup> at 4:00pm ET / 2:00pm MT / 1:00pm PT / 12:00 Alaska – [Click here to register.](#)
  - [Institute for Organization Management \(IOM\) Webinar Series](#) – Tuesday, June 2<sup>nd</sup> at 2:00pm ET / 12:00pm MT / 11:00am PT / 10:00am Alaska – Click [here to tune in.](#)
- [Teach With TVW](#) Small business perspective on re-opening the Washington economy.
- [UW Foster School of Business offers Covid-19 Recovery & Reconstruction workshops.](#) As owners of small- and medium-sized business are adjusting to economic changes wrought by the Covid-19 pandemic, faculty from the University of Washington Foster School of Business are offering a series of workshops to help companies pivot to new opportunities and position themselves for sustainable growth over the next two years. Each workshop will include both lectures from Foster School faculty and peer-to-peer discussions that will provide mutual support among business owners. Workshops will take place from **May 13-June 17, at 5:30-6:30 pm.** [Sign up for free workshops](#)
- **The Washington State [Small Business Liaison Team \(SBLT\)](#)** is offering a free Small Business Requirements and Resources (SBRR) COVID-19 Impact Webinar. This webinar provides a quick overview of some of the state responses, resources, and other impacts affecting small businesses. [Register here](#) to learn about:
  - State agency responses to COVID-19.
  - Getting unstuck - where to get further information and assistance to help you weather through this challenging period.
  - Small business recovery conversations.
- **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-loan-resources">https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources</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 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