













Small Business Requirements & Resources COVID-19 Impact Webinar: A New Path Forward June 23, 2021

Webinar Agenda



- Welcome and overview
- Governor's Office of Regulatory Innovation and Assistance / Small Business Liaison Team
- Employment Security Department
- Open Mic Q&A
- Department of Labor & Industries
- Department of Revenue
- Partner slides from: Department of Social and Health Services / Department of Enterprise Services / Department of Health / Small Business Administration & Small Business Development Centers
- Open Mic Q&A
- Adjourn



SBRR Outreach Update

Scott Hitchcock

Manager, Business Services Governor's Office for Regulatory Innovation and Assistance



Outreach



EXECUTIVE ORDER 12-01

REGULATORY REFORM AND ASSISTANCE TO HELP SMALL BUSINESSES SUCCEED AND GROW

1 (c) The small business liaison team, working with ORIA and Commerce, shall develop an annual outreach program to help agency directors and deputies connect with small businesses around the state and learn about the experiences of small businesses as they work to comply with state regulations. The outreach program may include some or all of the regulatory agencies, with an option for agency participation and geographic outreach to be adjusted annually to ensure a range of issues and agencies will be included over time. Recommendations and results from the outreach program shall be developed and managed by the liaison team and provided by agencies to ORIA each year for inclusion in ORIA's annual report.





How Important is Small Business?

Small business represents <u>99.86%</u> of the businesses in Washington State; the economic <u>safety net</u> of our local economies; and the <u>stem</u> <u>cells</u> of the future economy.

That's pretty important!





COVID-19 Reopening Guidance for Businesses and Workers

https://www.governor.wa.gov/issues/issues/covid-19-resources/covid-19-reopening-guidance-businesses-and-workers





We would like to thank the members of the Small Business Liaison Team. Representing 29 different state agencies, these dedicated subject matter experts provide information and assistance to small businesses owners.

Please download a directory of Small Business Liaisons









Employer Requirements with ESD

Employers are responsible for state unemployment taxes and Paid Family and Medical Leave insurance premiums

State unemployment taxes and report: https://esd.wa.gov/employer-taxes

If you have employees working in Washington, you must pay unemployment taxes on their wages in this state. Tax reports or tax and wage reports are due quarterly. Liable employers must submit a tax report every quarter, even if there are no paid employees that quarter and/or taxes are unable to be paid.

To access required unemployment tax forms, please visit our Unemployment taxes forms and publications

library. Current 2021 tax rates: https://esd.wa.gov/employer-taxes/rates

Paid Family and Medical Leave premiums and report

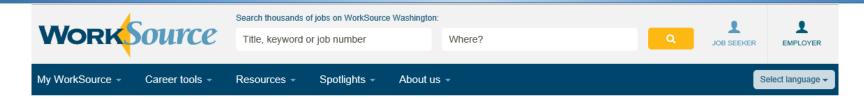
Premiums collected for employee to care for themselves or their family. To determine if you have responsibilities for participating in the program visit: https://paidleave.wa.gov/employer-roles-responsibilities/

Use the premium calculator to estimate your premiums: https://resources.paidleave.wa.gov/premium-calculator
File your report and pay premiums: https://paidleave.wa.gov/reporting/





WorkSource

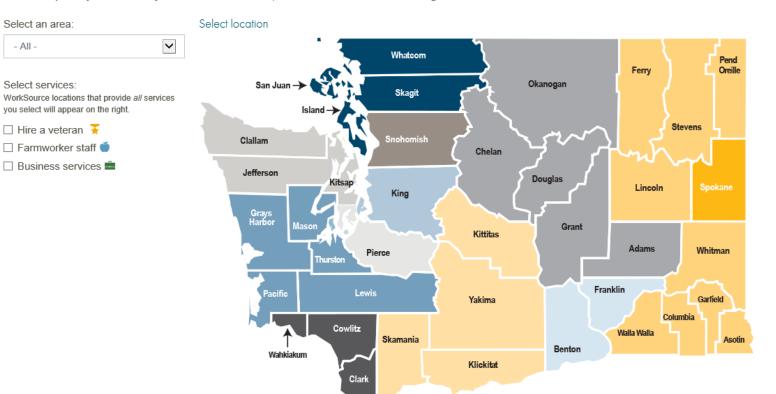


Contact your local WorkSource office.

WorkSource locator

- All -

Due to the COVID-19 Pandemic, WorkSource offices throughout the state are providing services in different ways. Please review your local office's information and contact them to find out what is currently available in your area. You can narrow your search by area, office and services provided. The more you narrow your search, the fewer options you will see. If you do not select an area, all WorkSource offices in Washington will be listed.







Business-Friendly Programs

SharedWork -

- Helps companies to reduce the hours of the employees while running streamlined operations.
- Helps to get employees back to work.
- ESD will not charge any amount of SharedWork benefits that are paid or reimbursed by the federal government. Under the Continued Assistance Act, full federal funding for SharedWork benefits lasts until the week ending Sept. 4, 2021.

Employment

Business-Friendly PROGRAMS

Among these nationally recognized programs and



SharedWork Program

SharedWork provides flexibility to employers in retaining their skilled employees at reduced hours in place of completely laying them off. An employer can temporarily reduce employees' hours 10 to 50 percent and qualified workers receive partial unemployment benefits to replace a portion of their lost wages.

More than 99 percent of businesses who have benefited from this program would recommend it to other employers. SharedWork is a shared win for Washington because businesses win, employees win and communities win!

Apply now! The SharedWork application is easy and takes only about 10 minutes to complete at esd.wa.gov/sharedwork/apply

Labor Market

Our website contains valuable data and analysis of

Washington's employment conditions, economy, job market and workforce. The tools and reports help job

career, business and policy decisions

your fingertips.

360-507.9621

Data + analysis = informed decisions.

Wage and economic data reports

seekers, employers and public officials make informed

Search our data. It's quick, it's easy and it's right at

Industry and occupational employment estimates

Visit us at esd.wa.gov/labormarketinfo





Work Opportunity Tax Credit

The program provides a tax incentive for employers to hire certain job seekers. The goal is to help these individuals become economically self-sufficient and to reward employers who give them a chance by reducing their federal business taxes by \$2,400 -\$9,600.

Qualified groups include: Veterans, Supplemental Nutrition Assistance Program recipients, long-term unemployed, ex-felons, Supplemental Security Income recipients, vocational-rehabilitation referrals as well as short- and long-term Temporary Assistance for Needy

Federal Bonds can be applied to any job with any employer, in any state, and cover any employee dishonesty committed on or away from the workplace.

Apply at esd.wa.gov/wotc



Paid Family & Medical leave

insurance program that provides stability for companies while giving Washingtonians support when they can't be at work. The program is funded by premiums paid by many employers and their employees through payroll withholding. Small businesses with fewer than 50 employees are exempt from paying the employer portion of the premium but must still withhold from

Starting in 2020, all eligible part-time, full-time, seasonal and temporary Washington workers will be able to take leave for their own serious illness or injury to care for an ill or injured family member; for parental leave for birth, adoption or foster placement of a child; and military family leave.

Visit us at www.paidleave.wa.gov **€** 833-717-2273



The Tax and Wage branch ensures employers have a fair and accurate annual unemployment insurance (UI) tax rate. It also verifies and adjusts wage records and provides education on state guidelines and policies

UI taxes are paid by employers and are determined by a formula intended to maintain liquidity in the Benefit Trust Fund to pay for unemployment benefits during a severe recession. The two main components of state unemployment taxes are experience-rated tax and social-cost tax. A third, small portion is the Employment Administrative Fund to pay for job seeker programs.



Washington WorkSource

government agencies (including Employment Security). colleges and non-profit organizations that offer employment services for job seekers and businesses. There are about three dozen full-service WorkSource centers open to the public across the state, plus several dozen satellite sites that offer a smaller array of services.

WorkSourceWA.com is a powerful recruitment tool changing the way you look for and hire talent. Our value proposition includes face-to-face support with representatives who offer additional assistance with recruitment, host targeted hiring events and job fairs. provide training resources from apprenticeships to internships and more.

888-316-5627

The Employment Security Department is an equal apportunity employer/program. Availary aids and services are available upon request to individuals with disabilities. Language assistance services for limited English proficient individuals are available free of charge. Washington Relay Service: 711

SharedWork 1-800-752-2500

Tax & Wage 1-855-829-9243

Paid Family & Medical Leave 1-833-717-2273

Labor Market Information 360-507-9621

Work Opportunity Tax Credit 800-669-9271

Washington WorkSource 888-316-5627 11





















A **no-cost hiring campaign** that promotes the value of U.S. Veteran workers to Washington employers.

Registered Small, Medium and Large Employers receive:

- Recognition with a **YesVets** decal with annual year decals every year with at least one annual Veteran hired.
- Connect with local qualified job seeking Veterans with your nearest Local Veteran Employment Representative (LVER).
- Priority Regional and statewide Veteran Hiring event booth registration.
- Priority access to YesVets employer resource events.
- Annual recognition ceremony to highlight **YesVets** employers and partners.
- Eligibility for the WA State ESD Commissioner's Hire-A-Vet Small, Medium and Large Employer of the Year Award.

Visit <u>YesVets.org</u> to learn more or register.





"Serving Those Who Served"









Paid Family and Medical Leave



EMPLOYER PREMIUM

- About ⅓ of the premium is the employer's share.
- If your business has 50 or more employees, you must pay the employer share of the premium.
- If you have fewer than 50 employees, the employer premium is optional.
- If your small business chooses to pay the employer share of the premium, you will receive additional benefits for your business (small business assistance grants).



EMPLOYEE PREMIUM (MANDATORY FOR ALL EMPLOYEES)

- About ²/₃ of the premium is the employee's share.
- Employers are required to pay this portion of the premium to the state for every employee.
- The premium can be withheld from your employees' paychecks, or your business can pay it on their behalf.

Small Business Assistance Grants



Small business assistance grants are <u>available NOW</u> to employers with 150 or fewer employees.

- These grants provide up to \$3,000 to help cover costs associated with employees on leave.
- An employer may apply for up to 10 of these grants each year, with one per employee on leave.
- Employers with fewer than 50 employees that choose to pay the employer portion of the premium can also be eligible for these grants.

How is business size calculated?

- ESD will calculate your business's size on an annual basis Sept. 30 of each year.
- It is based on your average employee headcount over the previous four quarters as reflected in the reports you submit to ESD.
- It is not calculated by FTE positions.





Unemployment Insurance Reporting

Report and Payment Leniency

- An unprecedented number of Washingtonians are applying for unemployment and your reports are crucial to finding out if they can establish a claim.
 - Please do everything you can to provide information on time.
- We may waive penalties for responses that are late because of COVID-19.
 - You will need to request a <u>penalty</u> waiver in writing.
 - For more info: <u>https://esd.wa.gov/employer-taxes/tax-penalty-waiver</u>







Relief of Benefit Charging

Relief of Benefit Charging - We're offering leniency for requests received after the 30-day period. Employers must establish good cause for not sending requests on time.

Reimbursable employers NOT in the SharedWork program, the federal government will pay 75% of all benefit charges.

On Feb. 8, Gov. Inslee signed Engrossed Substitute Senate Bill (ESSB) 5061. The bill is projected to prevent over \$921 million in employer tax increases in 2021 and approximately \$1.7 billion in tax increases over the 2021-2025 time period.

More info at https://esd.wa.gov/newsroom/legislative-resources/proposals





Relief of Benefit Charging

Benefit Charge Relief

SB 5478 – Spreads \$500 million across four categories of employers:

Category 1: \$100 million for employers with 20 or fewer employees within 16 NAICS categories	Category 2: \$175 million for employers with more than 20 employees within 16 NAICS categories
Category 3: \$75 million for all other employers with 20 or fewer employees	Category 4: \$150 million for all other employers with more than 20 but less than 5,000 employees





Emergency Laws and Rules

Work search requirements: IMPORTANT: With the economy recovering, the job search requirement is going back into effect. You must begin job search activities the week of July 4 to July 10. You must report those activities and every week you need benefits after that. For more information go to our website at:

https://esd.wa.gov/newsroom/job-search

Standby: Claimants who worked full-time but are separated from the employer due to a lack of work are considered for standby when the employer provides a probable return to work date. Standby can be requested if the claimant meets these requirements starting 7/4/21.

Waiting week requirement: The waiting week is waived for claims filed between 3/14/20 and 1/2/21. Claims filed 1/9/21 or later are required to serve a one-week, unpaid wait week. There is no way to waive this requirement.





Continued Assistance Act

Expanded unemployment benefits programs: the CARES Act was established in 2020 and ended 12/27/2020. The Continued Assistance Act was implemented and extends <u>portions</u> of the CARES Act programs. Find more at: https://esd.wa.gov/newsroom/covid-19

Pandemic Unemployment Assistance (PUA)

- Total number of available weeks was extended from 50 to 79 weeks.
- PUA is available until September 4, 2021.
- To qualify for PUA, you must meet at least one of the COVID-19 related reasons, and
- You cannot be eligible for regular unemployment benefits in WA or any other state.

Pandemic Emergency Unemployment Compensation (PEUC)

- Total number of available weeks was extended from 24 to 53 weeks.
- PEUC is payable until September 4, 2021.

Federal Pandemic Unemployment Compensation (FPUC 2.0)

- Adds \$300 to all claims (except those receiving Training Benefits).
- Is available to claimants who are eligible for at least \$1 of their underlying benefits after deductions. If the claimant has excess earnings, they do not qualify for FPUC.
- Is only payable for the weeks ending 1/2/21 through September 4, 2021.
- Claimants do not have to apply; payment is applied to those who automatically qualify.



IMPORTANT: Eligibility is determined on a case-by-case basis.







Open Mic – Q&A

Small Business Liaison Office smallbusiness@lni.wa.gov 800-987-0145



L&I Requirements, Guidance, and Resources Related to the COVID-19 Pandemic

Washington State Small Business Liaison Team BUSINESS WA.GOV

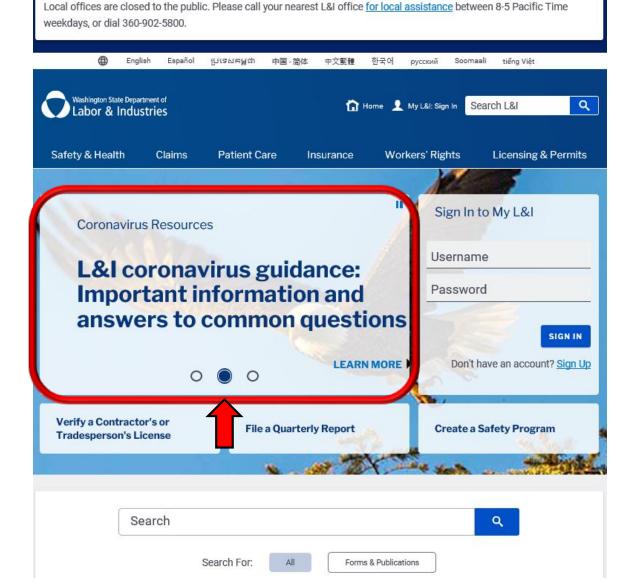
COVID-19 Related Resources

LNI.wa.gov

Then, click the circled link pictured

Direct link:

LNI.wa.gov/coronavirus







Division of Occupational Safety & Health - DOSH

COVID-19 Related Requirements and Resources

Many requirements and resources on the L&I website

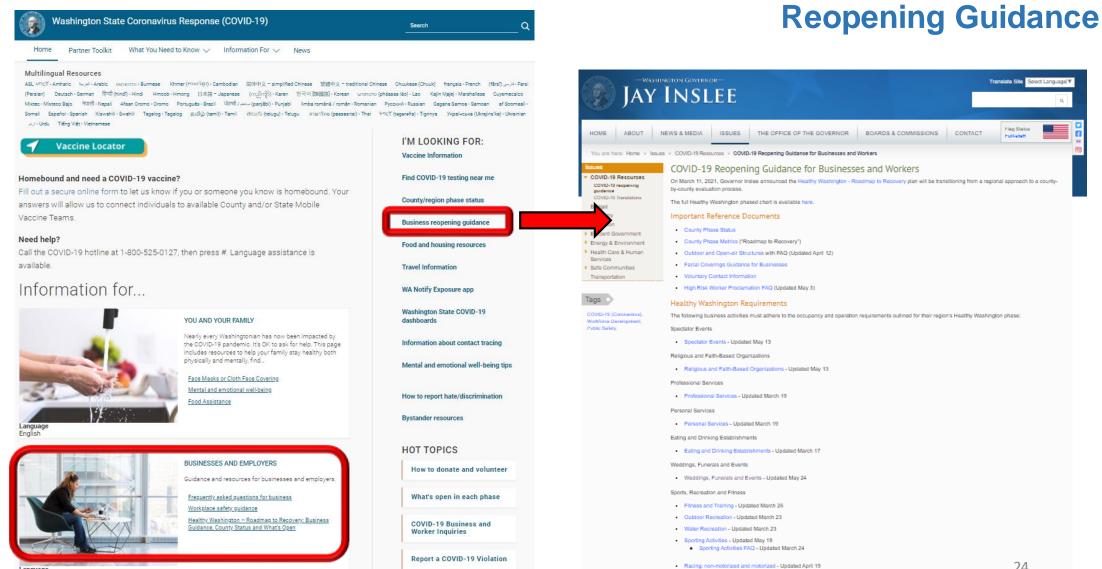
- General workplace requirements
- Prevention suggestions
- Industry specific guidance, including:
 - Agriculture Grocery Stores
 - Janitorial Retail
 - Healthcare Transportation
 - Construction Food processing
- Free DOSH consultation service







Coronavirus.WA.Gov



COVID-19 vaccine

Golf - Updated March 18





Updated Mask and Distancing Requirements

Vaccinated Workers and Employers

Requirements have changed for <u>vaccinated</u> individuals

(more detail provided on L&I publication F414-179-000)

- 1. Face masks and distancing are no longer required for fully vaccinated employees unless employer or local public health agency requires it
- Employers must confirm workers are fully vaccinated before ending mask and distancing requirements
 - Worker must provide proof of vaccination (CDC vaccination card, photo of card, documentation from health care provider) or sign document attesting to status
- 3. Employers must be able to demonstrate they verified vaccination status
 - Create verification log, check status daily, marking or credentialing badges



Washington State Small Business Liaison Team BUSINESS WA.GOV

Continuing Requirements

- 1. Employers may still require masks, regardless of vaccination status
- 2. Employees may continue to wear a mask if they choose, regardless of status
- 3. New guidance does not affect masking rules in the following settings:
 - Hospitals, long-term care, doctor's offices
 - Correctional facilities or homeless shelters
 - Schools, child care centers, or day camps

4. Requirements remain in effect for unvaccinated individuals

 Employers must continue to require face masks and social distancing for all employees who are not fully vaccinated or their status is unknown





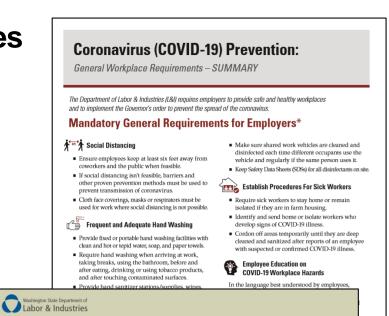
Division of Occupational Safety & Health - DOSH

General Workplace Requirements for COVID-19

Mandatory general requirements for unvaccinated employees (more detail provided on L&I publication F-414-167-000)

- Face masks and social distancing
 - Required for employees, customers, vendors & contractors
 - At least 6 feet apart and other controls
- Frequent and adequate hand washing
- 3. Routine and additional cleaning and sanitizing
- 4. Establish procedures for sick workers
- Employee education (in language of preference) and daily health assessment





Basic employee training on Covid-19 infection prevention



Face Coverings Guidance

Which Mask for Which Task?

COVID-19 Prevention at Work: When to Use Face Coverings and Respirators













Negligible Risk

Low Risk

For e risk for cover a clot Risk for outdo separ six feet to pas

circu "negl

Home Screen

working or driving alone.

working indoors around others.

working outside around others.

in a vehicle with others.

Definitions and Descriptions

around o up to se

Exam Risk is workers

surgica clients and ma other c Exampl low-risk

masks but not

except and pre

body

Medium Risk

High Risk

Examp

as possible while you are present. work in residential or non-hospital or clinic You may come into close contact with their may contain the coronavirus. your work brings you into direct contact with

Examples of extremely high-risk jobs:

■ Long-term care facility workers who care for clients ill with COVID-19.

providing therapy to quarantined clients.

Examples of extremely high-risk tasks:

- Taking mouth or nose swab samples at drive-up testing stations.

Extremely High Risk

When risk for transmission is extremely high you must wear NIOSH-approved N95s, half- or fullfacepiece elastomeric respirators with cartridges, or PAPRs (Powered Air-Purifying Respirators) with cartridges; FDA-approved N95s or surgical masks; or other respirators with NIOSHequivalent approval.

You must also use additional personal protective equipment (PPE), including:

- Goggles or face shields to protect your eyes or face during face-to-face interactions.
- Surgical masks or other types of masks (as supplies allow) for the client to wear, when feasible, during face-to-face tasks for as long

Transmission risk is extremely high when you settings within six feet of people with COVID-19. exhaled or expelled saliva, mucous, or tears that

Transmission risk is also extremely high when peoples' mouth, nose, or eyes, even if they appear to be healthy or asymptomatic.

- Emergency Medical Technicians (EMTs).
- Occupational or physical therapists

- Conducting visual eye exams or tonometry.



This is a NIOSH-approved N95 filtering-facepiece respirator Use this, or a more protective respirator in high- or extremely-high risk situations to protect yourself from saliva particles in the air. It also provides some protection when a person coughs or sneezes near you, but isn't liquid-resistant like an FDA-approved surgical mask or N95 respirator.

This unaltered photo provided by author Banej, https://commons.wikimedia.org/wiki/File:3M_N95 Particulate_Respirator.JPG

"Humanity Shield" or "Badger Shield"









Cloth Face Covering



2-Layered Neck Gaiter



Division of Occupational Safety & Health - DOSH

DOSH Compliance

- Workplace inspections
 - Random or a result of injuries or complaints
- Governor's Safe Start Plan
 - Businesses in violation can be cited
 - Fines of \$10,000 or more



Compliance





Workers' Compensation Insurance Premiums

Employer Assistance Program (EAP) – Delayed Payments

If your business has been impacted by the COVID-19 pandemic:

- L&I is waiving late penalties and interest for premiums if qualifying businesses file on time and pay within 90 days
- Payment periods longer than 90 days can be requested, but penalties and interest may apply
- To participate, file quarterly reports timely, paying what you can at that time
 - Then email <u>DialerCollections@Lni.wa.gov</u>, requesting delay
 - Include L&I account number





COVID-19 Related Workers' Compensation Claims

- Under new laws, COVID-19 claims for health care providers and frontline workers will likely be allowed
- Applies to disease exposures that occurred the period starting Feb. 29, 2020
 - Eligible for workers' compensation benefits
 - Insurer (L&I or self-insured employer) pays for COVID-19 treatment (supportive care of to relieve symptoms) and medically required testing
- Other claims that meet certain exposure criteria will evaluate on a case-bycase basis
- COVID-19 related claims won't affect employers' experience ratings





WA Paid Sick Leave

By law, employees can choose to use their accrued sick leave in the following circumstances:

- Business is closed by a public official due to a health-related reason
- Care for a child whose school or childcare is closed for a health-related reason
- Employee is required to leave work because of a COVID-19 exposure
- Employee is seeking a medical diagnosis, care, treatment, or preventative medical care for themselves or family member (for COVID-19 or any illness)



COVID-19 Related Resources



LNI.wa.gov/coronavirus
 LNI.wa.gov/smallbusiness

Small Business Liaison Office

Celia Nightingale & Andrew Bryan

• Email: smallbusiness@LNI.wa.gov

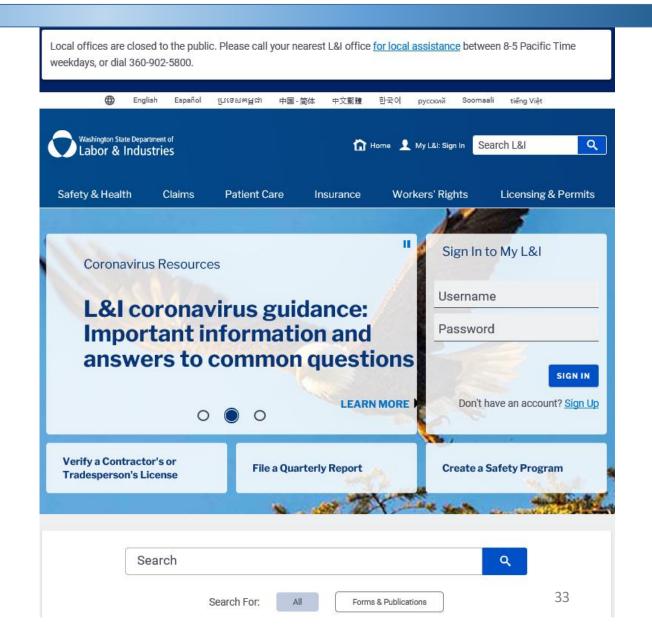
Phone: 800-987-0145

DOSH Consultation

Website: <u>LNI.wa.gov/safety</u>

Phone: 800-423-7233





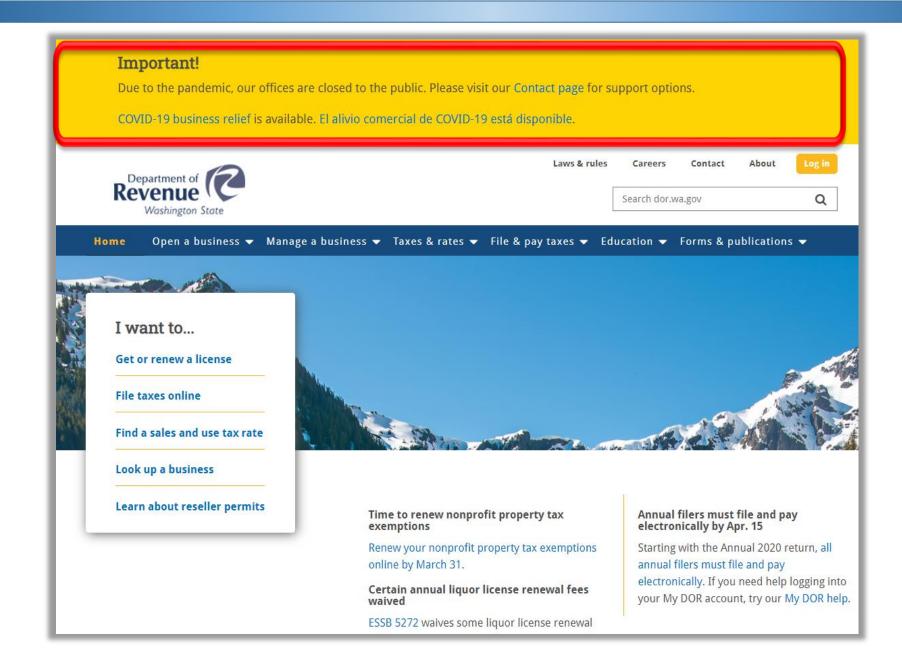


Small Business Requirements and Resources: Business Relief

Washington State Department of Revenue Customer Experience Team



COVID-19 Online Resources







Additional Online Resources

Business Relief During COVID-19 Pandemic

Updated Feb. 26, 2021

Alivio para los negocios durante la pandemia de COVID-19

Our offices are temporarily closed

Services are available online and our call center agents are ready to assist by phone or chat.

While offices are closed, there will be delays in processing incoming and outgoing U.S. mail. This includes things such as general correspondence, processing paper tax returns, applications, and/or permit requests, petitions or request for administrative review, and acknowledgment of any legal documents.

Legal process is accepted at our Tumwater office between 8 a.m. and noon, Monday - Friday.

In an effort to reduce the spread of COVID-19, the Governor has implemented statewide restrictions. Revenue is offering relief for impacted businesses.

Payment Extensions

Revenue will provide payment extensions, upon request, to businesses in the industries directly impacted by these restrictions.

- Please request a payment extension before the due date.
- You are still being asked to *file* your returns by their original due dates even if you are unable to pay.

Additional resources

Coronavirus.wa.gov

Emergency financial assistance grants

WA State relief

WA: COVID-19 Business Resources

WA Department of Commerce Crisis Planning Tools & Resources

Federal relief

SBA: Small Business Guidance & Loan Resources

IRS: COVID-19 Tax Relief and Economic Impact Payments

Guidance for COVID-19 related temporary business activities

Additional information for restaurants – COVID 19





Office and Workload Impacts

All of our offices remain closed to the public.

- Phone or live chat M-F, 8 am 5 pm, 360-705-6705 (Wed. open at 9am)
- dor.wa.gov/ContactUs
- Always available: Website and My DOR

Processing delays in incoming/outgoing US mail

- General correspondence
- Tax returns, permits, and business applications
- Payments by check or money order
- Petitions, administrative review requests, and legal documents





Tax Returns and Outstanding Balances

Tax Returns – file even if you are unable to pay

- Payment extensions
 - Request before the due date.
 - They only postpone payment due date; tax is not waived.
- Tax returns filed and paid in full by the extended due date are considered timely, and will not incur interest.
- Payment plans may also be available.
 - If you are on a payment plan, maintain contact with your Revenue Agent.

Outstanding balances interest waiver

From Feb. 29, 2020 until the end of the COVID-19 State of Emergency





Licenses and Endorsements

License Renewals

- We are waiving business license delinquency fees on late renewals.
- We do not, however, have authority to extend your business license expiration dates.

State and Local Endorsements

- Check with the state or local regulatory agency that issued your endorsement to determine if continued operation is allowed.
 - dor.wa.gov/StateEndorsement
 - dor.wa.gov/CityEndorsement





Contact Information

Home / Contact

Contact

All offices are temporarily closed to the public.

Services are available online and our call center agents are ready to assist by phone or chat.

Live chat



General topics

Find my Letter ID.

I have a quick question.

Business licensing

Apply or renew a license or endorsement.

I have a licensing question.

Tax assistance

I have a question about electronic filing,

I need help completing my tax return.

I need a binding tax ruling.

I have an estate tax question.

I need to file an unclaimed property report.

Telephone Information Center

Mon - Fri 8 a.m. to 5 p.m. (except closed Wed 8 a.m. - 9 a.m.)

Closed on holidays.

360-705-6741 Business licensing

360-705-6705 Tax assistance

360-705-6706 Español (impuestos y licencias)

360-704-5900 Remote sales and consumer use tax

Unclaimed Property

360-534-1502 Claims and holder reporting

Local offices (map)

Bellingham Spokane

Bothell Tacoma

Kent Tumwater

Port Angeles Vancouver

Additional Options

- DORCommunications
 @dor.wa.gov
- Secure messaging through My DOR

Revenue alphabetical directory





Department of Social and Health Services

Division of Child Support - New Hire Reporting Program -

Report <u>all</u> Newly Hired and Rehired employees within 20 days.

 Rehired: Employees returning after more than 60 consecutive days or needing a new W-4

What to Report

- Employee Info: Name, Addr, SS#, Date of birth, Date of hire
- Employer Info: Name, Mailing Address, FEIN

Why and How?

Impacts Families and Businesses

- Timely enforcement and delivery of child support
- Saves millions by reducing fraud and overpayments in Unemployment, L&I and other benefits.

Free Reporting Options:

Visit <u>www.NewHire.wa.gov</u>

- Online Reporting
- Fax: 800-782-0624
- Phone: 800-562-0479
 - Multi State reporting





Department of Enterprise Services

Shana Barehand: shana.barehand@des.wa.gov

Erin Lopez: erin.lopez@des.wa.gov

- Learn about how to sell goods and services to the state
- Doing Business with DES
- DES Washington Electronic Business Solutions
- Open Checkbook: state agency payment information
- Washington Data: the general purpose open data portal for the State of Washington
- Questions: <u>WEBSCustomerService@des.wa.gov</u> or (360) 902-7400, 8:00 a.m. to 5:00 p.m., Monday – Friday.





Department of Heath

RESOURCES

- Check the <u>DOH dashboard</u> for daily data updates.
- Phase Finder
 https://form.findyourphasewa.org/210118771253954
- Vaccinations by Location
 https://www.doh.wa.gov/YouandYourFamily/Immunization/Vaccine
 LocationsView our current
- Resources and Recommendations (DOH guidance page)
- Subscribe to receive news releases and notices about press conferences, which are all streamed live on TVW.
- Follow DOH on <u>Twitter</u> and <u>Facebook</u> and subscribe for updates to our Medium blog, <u>Public Health Connection</u>.
- Visit the DOH website at <u>www.doh.wa.gov/coronavirus</u> or the state response website at <u>www.coronavirus.wa.gov</u>





Coronavirus Economic Aid Programs

Economic Injury Disaster Loan (EIDL)

Paycheck Protection Program (PPP)

Shuttered Venue Operator Grant (SVOG)

Restaurant Revitalization Fund (RRF)

Information is Current as of June 22, 2021

Seattle District Office (206) 553-7310

Janie Sacco janie.sacco@sba.gov (206) 300-3863

Economic Injury Disaster Loan Products

- SBA's first loan product to support the impact of Covid-19 on the business community began funding in March 2020. Funded through December 31, 2021 or until funds are exhausted. The EIDL offers working capital funds at a low, fixed interest rate, and a 30-year loan maturity for small businesses, landlords, or non-profits.
- If a business applies for an EIDL in 2021, the Targeted EIDL Advance and the Supplemental Targeted EIDL Advance are available for application, if the business is eligible for them.
- Production Numbers as of June 10, 2021:
 - Washington State \$4,161,958,576; # loans 67,610 (13th most nationwide by State in dollars)
 - Nationwide \$210,757,635,629; # loans 3,802,068
- The Targeted EIDL Advance provides non-repayable funding up to \$10,000 for those businesses who applied for an EIDL by December 27, 2020. Must meet the criteria for eligibility on the next slide.
 - Washington State \$27,440,000; # loans 3,359 (14th most nationwide by State in dollars)
 - Nationwide \$1,354,727,000; # loans 163,814
- The Supplemental TEA provides non-repayable funding of \$5,000 for those businesses who applied for an TEA and meet the criteria on the next slide.
 - Washington State \$9,440,000; # loans 1,888 (15th most nationwide by State in dollars



Economic Injury Disaster Loan Products

Eligibility Criteria for the Targeted EIDL Advance (TEA)

- Must be located in a low income area as designated on the following mapping tool link—https://sbaeidl.policymap.com/newmaps#/
- Must demonstrate at least a 30% decrease from March 2, 2020 for any eight consecutive weeks as compared to the same weeks in 2019.
- Must employ 300 or less employees
- Must complete the TEA application

Eligibility Criteria for the Supplemental Targeted EIDL Advance (STEA)

- Must be located in a low income area as designated on the following mapping tool link—https://sbaeidl.policymap.com/newmaps#/
- Must demonstrate at least a 50% decrease from March 2, 2020 for any eight consecutive weeks as compared to the same weeks in 2019.
- Must employ 10 or less employees
- Mark the STEA on the TEA application



PPP Loan Production through May 31, 2021

2021 PPP Program Update as of May 31, 2021:

- Washington State 2021 1st & 2nd Draw: \$5,887,464,009; #loans 91,086 (12th most nationwide by state in dollars)
- Nationwide 2021 1st & 2nd Draw \$277,700,108,079; #loans 6,681,929. 5,242 lenders participated

Loan Size by numbers of loans nationwide:

- \$50,000 or less 87.1%
- \$50,000 to \$100,000 5.6%
- \$100,000 to \$150,000 2.7%
- Total \$150,000 and less 95.4%

Overall Nationwide PPP Loan Average Size - \$42,000

Applications closed May 28, 2021; the SBA is processing applications in the queue through the end of June.

Forgiveness Process continues to be through lenders as of this presentation.



Shuttered Venue Operator Grant

Who May Apply: Live venue operators or promoters; Theatrical producers; Live performing arts organization operators; Museum operators; Motion picture theater operators (including owners); Talent representatives.

Amount of Grant:

- For an eligible entity in operation on January 1, 2019, grants will be for an amount equal to 45% of their 2019 gross earned revenue OR \$10 million, whichever is less.
- For an eligible entity that began operation after January 1, 2019, grants will be for the average monthly gross earned revenue for each full month you were in operation during 2019 multiplied by six (6) OR \$10 million, whichever is less.

Performance: Currently in the First Priority (as of midday June 21, 2021)

- Applications Submitted—14,416
- Number of Grants Awarded—1,445
- Total Amount Awarded—\$833.4 Million
- Washington State—47 Awardees for \$21,312,404



Restaurant Revitalization Fund (RRF)

- Opened on May 3, 2021 to all applicants; had a 21-day priority processing period for woman-owned; veteran-owned; and socially and economically disadvantaged-owned businesses. Application submission closed May 24, 2021.
- Budget is \$28.6 Billion compared to Applications of more than \$75 Billion
- Over 186K entities applied in the first 36 hours of RRF; have 362,000 applications as of May 24, 2021.
 - 208,000 applications came from restaurants, bars, and other eligible businesses owned and controlled by women, veterans, socially and economically disadvantaged individuals, or some combination of the three.
 - 139,000 applications came from businesses falling in the 3 set aside groups, representing some of the smallest restaurants and bars in America.





Washington Small Business Development Centers

Your SBDC Advisor can assist you in filling out the PPP application and forgiveness forms, along with many other aspects of small business ownership, including start-up, growth and transition planning.

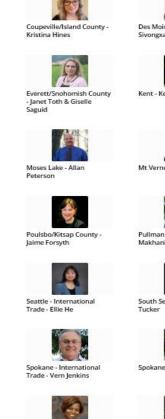
There is no cost to you!















Bellingham - Kathy Bastow







John Rodenberg

South Seattle - Steve Burke

Tacoma/Puyallup - John



















Contact your local advisor: https://wsbdc.org/contact -an-advisor/ washington@wsbdc.org

















Open Mic – Q&A



Contact Summary















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Shana Barehand

shana.barehand@des.wa.gov

Mitchell Dillard

Mitchell.Dillard@dshs.wa.gov

https://www.doh.wa.gov/Emergencies/Coronavirus 800-525-0127

Scott Hitchcock (ORIA) scott.hitchcock@gov.wa.gov / 360-725-0622

Thank you









Employment Security Department Additional Reference Slides

Washington State Small Business Liaison Team BUSINESS WA.GOV

Eligibility & Duration



- ✓ Experience a qualifying event
- ✓ Work 820 hours in Washington during the qualifying period Title 50A RCW

Family members

- Spouse/domestic partner
- Child
- Son/daughter-in-law
- Grandchild
- Grandparent
- Parent (in-law and step)
- Sibling

Qualifying events

- Welcoming a child through birth, placement, foster or adoption
- Serious health conditions or injuries (your own or a family member's)
- Certain military-connected events

Family Leave = 12 x typical workweek hours

Combination = 16 x typical workweek hours

Pregnancy Disability = add 2 weeks of medical leave



COVID-19 & PFML



Paid Family and Medical Leave:

- If you are sick or caring for a family member who is sick.
 - Eligibility requires a Certification of Serious Health Condition form signed by a healthcare provider.
- Individuals cannot receive benefits from Paid Family and Medical Leave and Unemployment Insurance in the same week. This includes both state and federally funded unemployment.





Helpful Web Pages for Employers and Workers

- 1. ESD homepage: https://esd.wa.gov
- 2. Employer taxes: https://esd.wa.gov/employer-taxes
- 3. COVID-19 Page: https://esd.wa.gov/newsroom/covid-19
- 4. COVID-19 business info: https://esd.wa.gov/newsroom/covid-19-employer-information
- 5. Employer resources: https://esd.wa.gov/about-employees
- 6. Work/job search requirements: https://esd.wa.gov/unemployment/job-search-requirements
- 7. Extension of benefits: https://esd.wa.gov/unemployment/benefit-extensions
- 8. WorkSource resources: https://www.worksourcewa.com/
- 9. ESD Facebook: https://www.facebook.com/WashingtonESD



Contact Us





esd.wa.gov/wotc esd.wa.gov/bonding esd.wa.gov/sharedwork paidleave.wa.gov worksourcewa.com





paidleave@esd.wa.gov sharedworkplansect@esd.wa.gov status@esd.wa.gov



800-318-6022 - UI hotline & weekly claims (8a.m. to 4 p.m. Mon. - Fri.)

855-829-9243 - Employers UI tax account

833-717-2273 - PF&ML



WASHINGTON STATE

800-752-2500 option 3 – SharedWork

800-669-9271 - WOTC & Bonding