













# Small Business Requirements & Resources COVID-19 Impact Webinar November 18, 2020

## Webinar Agenda



- Welcome and overview
- Governor's Office of Regulatory Innovation and Assistance / Small Business Liaison Team
- Employment Security Department
- Department of Health
- •Open Mic Q&A
- Department of Labor & Industries
- Open Mic Q&A
- Department of Revenue
- Department of Enterprise Services
- Open Mic Q&A
- •US Small Business Administration (SBA) Seattle District / Washington Small Business Development Center (WSBDC)
- Open Mic Q&A



# 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.

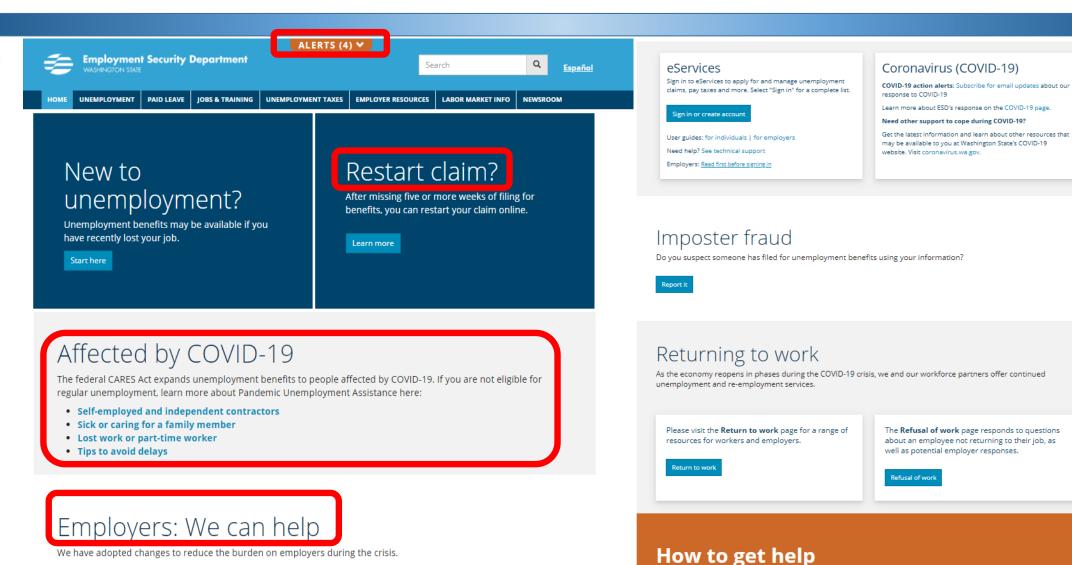
Please download a directory of Small Business Liaisons







### **ESD.WA.GOV**





We're here to help. But with 20,000 calls coming into our phone center each day, wait times are very long, and many of you are struggling to reach us.

Refusal of work



# **Business-Friendly Programs**

#### SharedWork -

The Federal CARES Act cover 100% of the benefits for employers with an *approved* SharedWork plan.

Call 1-800-752-2500

#### **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 aualified 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





#### 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





#### **Paid Family** & Medical leave

Paid Family and Medical Leave is a new statewide 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.aov **(3)** 833-717-2273



#### Labor Market Information

Our website contains valuable data and analysis of Washington's employment conditions, economy, job market and workforce. The tools and reports help job seekers, employers and public officials make informed career, business and policy decisions.

Data + analysis = informed decisions.

- Search our data. It's quick, it's easy and it's right at your fingertips.
- Monthly indicators
- Wage and economic data reports
- Industry and occupational employment estimates



#### Tax and Wage

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 auidelines and policies related to UI taxes.

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

WorkSource is a partnership of state and local 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.

 ☐ Visit us at <u>WorkSourceWA.com</u> **€** 888-316-5627







SharedWork - helps companies to reduce the hours of their employees while running streamlined operations.

Also, helps to get employees back to work. This is even if you take social distancing measures, a reduction in your business activities, or other factors that prevent you from operating the business full time and having employees working full-time levels.





### 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





### Department of Social and Health Services

# 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 <a href="www.NewHire.wa.gov">www.NewHire.wa.gov</a>

Online Reporting

• Fax: 800-782-0624

• Phone: 800-562-0479

Multi State reporting





# Washington Paid Family & Medical Leave



Paid Family and Medical Leave





# **Eligibility**



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

#### **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

Claim Filed August 2nd



#### Family members

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

Qualifying Period					<u> </u>
\$7000	\$4500	\$6000	\$4700	\$6000	Current Quarter
Apr. May Jun. 393 hours	Jul. Aug. Sep. 126 hours	Oct. Nov. Dec. 291 hours	Jan. Feb. Mar. 178 hours	Apr. May Jun. 291 hours	Jul. Aug. Sep. unreported

The qualifying period is the first four of the last five completed calendar quarters.





### **Duration of Leave in a Claim Year**

- Family Leave = 12 x typical workweek hours
- Medical Leave = 12 x typical workweek hours
- Combination = 16 x typical workweek hours
- w/ Pregnancy Disability = add 2 weeks of medical leave





### **Small Businesses Collecting Premiums**

# Collecting premiums: Fewer than 50 employees

Paid Family and Medical Leave is funded through premiums paid by employers and employees. The premium is 0.4% of each employee's gross wages, not including tips, up to the Social Security cap (\$132,900 in 2019).

If your business has fewer than 50 employees, your responsibilities are different from larger businesses.





### **Employer and Employee Premiums**



#### **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 <sup>2</sup>⁄<sub>3</sub> 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 available 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.





# Important Dates for Reporting

# When to report wages and hours and pay premiums

 As a Washington employer, you are required to report your employees' wages and hours and pay premiums on a quarterly basis—unless you had no payroll expenses during that quarter.

No payroll? No report. You do not have to file a report for quarters where you had no hours worked or wages.

# Here's when to submit your reports and payments:

Report & Payment Due: April 30

Q1: January, February, March

Report & Payment Due: July 31

Q2: April, May, June

Report & Payment Due: October 31

Q3: July, August, September

Report & Payment Due: January 31

Q4: October, November, December



# Washington State Small Business Liaison Team BUSINESS WA.GOV

### 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.

Other federal provisions are available that will cover similar and other COVID-19 related circumstances:

- FFCRA Expanded Paid Sick Leave, Emergency Family Leave Expansion Act. Individuals need to talk to their employers about the leave offered in this provision: <a href="https://www.dol.gov/agencies/whd/pandemic/ffcra-employer-paid-leave">https://www.dol.gov/agencies/whd/pandemic/ffcra-employer-paid-leave</a>
- CARES Pandemic Unemployment Assistance www.esd.wa.gov/unemployment/cares-act





# **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>







### For employers who pay unemployment tax

- If you paid unemployment benefits the first two quarters of 2020, you can solicit a relief of charges.
- If affected by COVID-19, you may be eligible to claim compensation for some unemployment benefits charges, which could lower 2021 tax rate.
- This reduction applies to unemployment benefits paid to employees who were temporarily laid off as:
  - direct or indirect consequence of COVID-19 and
  - they returned to work for the employer after dismissal.



For more detailed information, visit: <a href="https://esd.wa.gov/employer-taxes/offset">https://esd.wa.gov/employer-taxes/offset</a>





## Relief of Benefit Charging

**Standby** – Legislation passed \$25M to provide tax relief to small businesses impacted by COVID-19.

- Taxable employers only
- For benefits paid for weeks starting Feb. 29 to July 4
- Must hire employees back
- Must have paid all taxes and P&I by Sept. 30, 2020, or be on a payment plan
- Must have submitted all reports by Sept. 30, 2020
- Submitted application by Sept. 30, 2020
  - · We are no longer accepting applications.

**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 50% of all benefit charges.





### Restarting your claim

### 3 steps if you're applying/restarting your claim:

- 1. Check out <a href="mailto:esd.wa.gov/unemployment/tips">esd.wa.gov/unemployment/tips</a> to avoid common issues.
- 2. Logon to eServices Thursday to Saturday when it is less busy.
- 3. It is best to apply/restart your claim the same week you leave your job. If you cannot, you have through the following week.





### **Emergency Laws and Rules**

### Work search requirements

- Job search requirements and the wait week requirement have been extended through Dec.7. Please go to <u>www.esd.wa.gov</u> and preview ALERTS.
- Most separations occurring March 23, 2020 or later, due to COVID-19 are considered a lack of work.
  - Standby is ONLY a work search waiver. It is not necessary to request standby during a time period when work searches are being waived.



### **Federal CARES Act**



### **Expanded unemployment benefits programs:**

# Pandemic Unemployment Assistance (PUA)

Separate benefit program to cover many people who do not qualify for regular unemployment, including:

- Self-employed people
- Independent contractors
- Part-time workers (with fewer than 680 hours)
- Available Feb. 2 Dec. 26, 2020

### Pandemic Emergency Unemployment Compensation (PEUC)

- Extension of regular unemployment benefits of up to 13 weeks.
- Available weeks ending April 4 - Dec. 26, 2020.
- Total of 39 weeks of benefits.
- 100% federally funded.
   Employers cannot be charged.

### Federal Pandemic Unemployment Compensation (FPUC) - concluded

- Extra \$600 per week must be eligible for at least \$1 of weekly benefits after deductions.
- Payable for weeks ending April
   4 July 25, 2020.
- Available for everyone on regular unemployment or PUA, except those on training benefits.
- 100% federally funded.
   Employers cannot be charged.





# Lost Wages Assistance (LWA)

### New program regarding unemployment benefits:

### **Lost Wages Assistance - LWA**

- Emergency temporary stop gap.
  - Approved for weeks ending August 1 through Sept.5
- Pays \$300 additional per week for individuals who have lost their jobs due to the COVID-19 pandemic and are Unemployed or partially unemployed due to disruptions caused by COVID-19.

Learn more at: www.esd.wa.gov/unemployment/lwa





### **PPP and Unemployment**

**PPP loan -** you must report the <u>gross amount of money when used</u>.

 The claimant (you) files during the week to which the payments were assigned, the money is deductible.

### **Unemployment example -**

- The claimant (you) works 20 hours and earns \$20 an hour.
- File the weekly claim reporting having worked a total of 20 hours and earned \$400.

PPP loan forgiveness requirements are not the purview of ESD. All other questions must be directed towards the Small Business Administration.





### Helpful Web Pages for Employers and Workers

- 1. ESD homepage: <a href="https://esd.wa.gov">https://esd.wa.gov</a>
- 2. Strategies that work: <a href="https://esd.wa.gov/unemployment/help">https://esd.wa.gov/unemployment/help</a>
- 3. COVID-19 Page: <a href="https://esd.wa.gov/newsroom/covid-19">https://esd.wa.gov/newsroom/covid-19</a>
- 4. FAQ for businesses page: <a href="https://esd.wa.gov/newsroom/covid-19-employer-information">https://esd.wa.gov/newsroom/covid-19-employer-information</a>
- 5. Operation 100%: <a href="https://esd.wa.gov/unemployment/adjudication">https://esd.wa.gov/unemployment/adjudication</a>
- 6. Work/job search requirements: <a href="https://esd.wa.gov/unemployment/job-search-requirements">https://esd.wa.gov/unemployment/job-search-requirements</a>
- 7. Extension of benefits: <a href="https://esd.wa.gov/unemployment/benefit-extensions">https://esd.wa.gov/unemployment/benefit-extensions</a>
- 8. WorkSource resources: <a href="https://www.worksourcewa.com/">https://www.worksourcewa.com/</a>
- 9. ESD Facebook: <a href="https://www.facebook.com/WashingtonESD">https://www.facebook.com/WashingtonESD</a>



### **Contact Us**





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

### **ESD Business-Friendly**



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



833-572-8400 - UI hotline (8a.m. to 4 p.m. Mon. - Fri.)

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

855-829-9243 - Employers UI tax accounts

833-717-2273 - PF&ML

**800-752-2500** – SharedWork

800-669-9271 - WOTC & Bonding





### WA Department of Health COVID-19 Resources

### **Local Health Departments**

www.doh.wa.gov/foodsafetycontact

### **DOH Webpage**

www.doh.wa.gov/Emergencies/Coronavirus
Resources and Recommendations

### **DOH Information by Phone**

1-800-525-0127













# Open Mic – Q&A

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

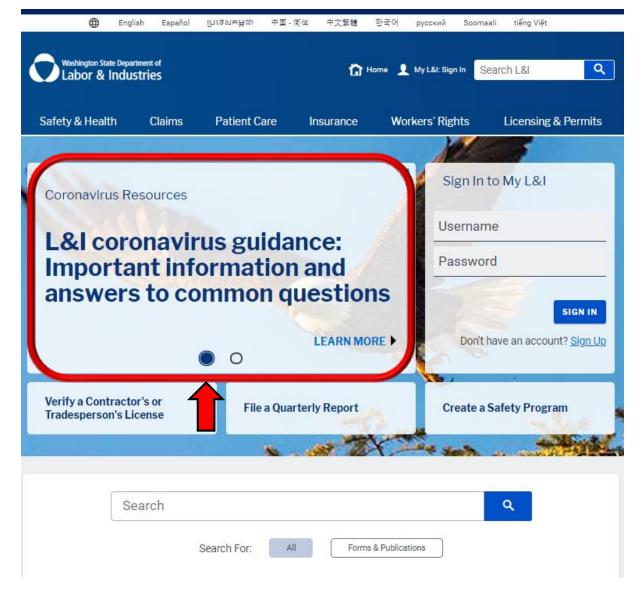


L&I Requirements, Guidance, and Resources Related to the COVID-19 Pandemic



### **COVID-19 Related Resources**

- LNI.wa.gov
- Click the circled link





### Division of Occupational Safety & Health - DOSH

### **COVID-19 Related Requirements and Resources**

# Many new 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







### Division of Occupational Safety & Health - DOSH

#### Janitorial Safety Tip Sheet

A series of health and safety tips to prevent work-related injuries in the janitorial industry



Issue 2. Volume 1



April 2020

#### Do you know how to avoid COVID-19? Watch for symptoms:

The following symptoms may appear 2-14 days after exposure.







#### Call your doctor if you...

- · Feel sick, and have been in close contact with a person known to have COVID-19 OR,
- · Have recently traveled from an area with widespread or ongoing community spread of COVID-19.

Protect Your Health: Infected people can spread COVID-19 through tiny droplets when they cough or sneeze. Use these practices to prevent the spread of COVID-19:

- · Avoid close contact with people who are sick.
- . Don't touch your eyes, nose, and mouth.
- · Stav home when you are sick.

Washington State Department of Labor & Industries

- · Cover your cough or sneeze with a tissue, then throw the tissue in the trash.
- · Clean and disinfect frequently-touched objects and surfaces. For disinfection, use diluted household bleach solutions, alcohol solutions with at least 70 percent alcohol. and EPA-registered household disinfectants (see EPA list of disinfectants for this virus).
- The virus can live on surfaces for up to 72 hours.

- · Follow CDC's recommendations for using a facemask.
- Wash your hands often!
- o Scrub your hands for at least 20 seconds. Need a timer? Hum the "Happy Birthday" song from beginning to end
- o Rinse your hands well under clean, running water.
- o Dry your hands using a clean towel or air dry them.

To learn more about the study, call/text/email SHARP SHARP 360-819-7908 • 1-888-667-4277 • Janitor Study@I ni wa nov

SHARP Publication Number: 102-16-2020 Revised 04/09/2020

### **Protecting Grocery Store Workers**

The Department of Labor & Industries (L&I) requires employers to implement the Governor's proclamation: www.governor.wa.gov/news-media/inslee-announcesstay-home-stay-healthy%C2%A0order. Employers must ensure social distancing for employees and customers; frequent and adequate handwashing; and that sick employees stay home. Employers must also provide basic workplace hazard education about coronavirus and how to prevent transmission in languages best understood by employees.

Coronavirus (COVID-19):

#### **Workplace Discrimination**

It is against the law for any employer to take any adverse action such as firing or threats against a worker for exercising safety and health rights such as raising safety and health concerns to their employer, participating in union activities concerning safety and health, filing a safety and health complaint or participating in a Division of Occupational Safety and Health (DOSH) investigation. Workers have 30 days to file their complaint with L&I DOSH and/or with Federal OSHA.

#### Ideas for an Effective Social Distancing Plan:

- Limit the number of customers entering the store to facilitate social distancing at store entrances, throughout store and at check-out lines.
- Require all workers to stay at least six feet away from customers and coworkers.
- Temporarily mark six-foot increments (using adhesive colored tape, chalk, etc.) on the ground or floor to ensure social distancing.

Division of Occupational Safety and Health

www.Lni.wa.gov/safety-health 1-800-423-7233

- Post large print attention-grabbi readable from a far distance (or electronic reader boards) that in of social distancing practices.
- Designate workers to monitor an distancing at check-out lines.
- Discontinue self-serve foods, fre stands and product demonstrati

#### Ideas for an Effective Handwash

- Install hand-sanitizing dispensers entrances and at key locations insid
- · Ensure all workers know why and effectively wash hands for at least
- · Require workers to wash hands soap and water for at least twen such as when they arrive at work workstations for breaks, eat, use after handling money.
- Ensure gloves are used for cart: handling money, common use of register or keypad by different of safety and cleaning.
- Set up a schedule to keep these stocked and trash emptied.

#### **Ensure Sick Workers Are Not at**

- Monitor employees for signs of i require sick workers to stay hom
- Ensure employees know the signs of COVID-19 caused by coronaviru
  - Washington Sta Labor &

### **Sample Resources**

#### Ideas for Providing Basic Workplace **Hazard Education About Preventing** Coronavirus Transmission:

- Instruct all workers on social distancing, handwashing, and other store-wide safety procedures related to coronavirus.
- Teach workers the importance of hand washing before eating, drinking, or using tobacco.
- Advise on respiratory etiquette, including covering coughs and sneezes and not touching eyes, noses, and mouths with unwashed hands or gloves.
- · Prohibit sharing utensils, phones, work tools, and other workplace items that are not sanitized.
- Communicate important safety messages/ updates daily with methods such as posters, reader boards, etc.

#### **Checkout Stands and Counters Considerations**

- Consider closing self-check stands if not all surfaces can be sanitized between customers and if it is not possible to ensure at least six feet between users.
- Consider installing "sneeze shields" at check stands, and ask customers to stand behind them, or relocate pay station key pads further away from worker.
- When supplies are available, provide disposable wipes/hand sanitizer at check-out stands for employees and customers (e.g. at key pads, registers, bagging area).
- · Prohibit reusable shopping bags and provide single use bags for groceries.

#### Stocking and Surface Cleaning

- Schedule as much stocking and deep cleaning as possible during closing hours. If a 24-hour store, stock during the slowest period of the night.
- Appoint a designated sanitation worker(s) at all times to continuously clean and disinfect high-touch surfaces on a significantly increased schedule. Use the environmental cleaning guidelines set by the CDC. www.cdc.gov/coronavirus/2019-ncov/community/ organizations/cleaning-disinfection.html
- · When disinfecting for coronavirus, the EPA recommends using the longest recommended contact time and/or most concentrated solution per the label.

- Be sure to follow the label directions for FOOD CONTACT SURFACES when using the chemical near or on utensils and food contact surfaces.
- Use protective gloves and eye/face protection (e.g. face shields and/or goggles) when mixing, spraying, and wiping with liquid cleaning products, like diluted bleach

#### **Other Protective Measures**

- Provide ways for workers to express any concerns and ideas to improve safety.
- · Alert store managers or shift supervisors of strategies on handling customers or workers who are not following social distancing practices or demonstrate signs of illness during the visit. For example, it might be helpful to move a coughing customer out of line to a separate checkout station distant from others.
- Update store Accident Prevention Program (APP) to include awareness and prevention measures for diseases and viruses.

#### Resources

L&I's COVID-19 webpage: www.Lni.wa.gov/agency/outreach/novel-coronavirusoutbreak-covid-19-resources

King County Public Health Grocery store guidance with downloadable posters here: www.kingcounty.gov/depts/health/communicablediseases/disease-control/novel-coronavirus/retail/ grocery-stores.aspx

WA Food Industry Association: www.wa-food-ind.org/Covid-19

For a free safety and health consultation go to www.Lni.wa.gov/SafetyConsultants or call 1-800-423-7233 or visit a local L&I office.

Upon request, foreign language support and formats for persons with disabilities are available. Call 1-800-547-8367. TDD users, call 711. L&I is an equal opportunity employer.

PUBLICATION F414-163-000 [04-2020]



## Governor.WA.Gov



#### **Reopening Guidance**





## Division of Occupational Safety & Health - DOSH

### General Workplace Requirements for COVID-19

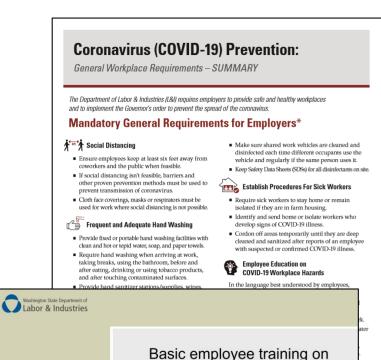
June. 2020

### Mandatory general requirements for all employers

(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
- Routine and additional cleaning and sanitizing
- 4. Establish procedures for sick workers
- 5. Employee education (in language of preference) and daily health assessment





Covid-19 infection prevention

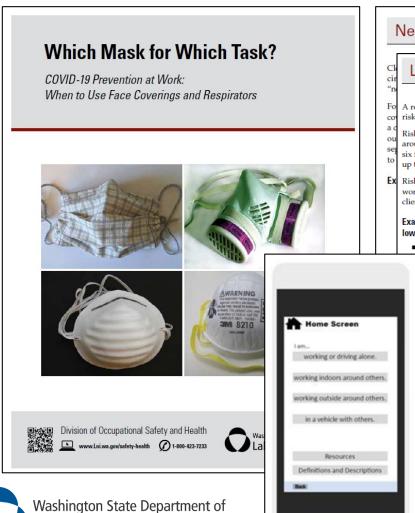


## Division of Occupational Safety & Health - DOSH

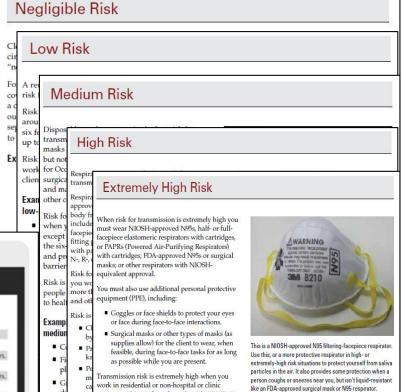
### **Face Coverings Guidance**

What is an approved accommodation alternative?

What if a worker can't wear a mask?



abor & Industries



settings within six feet of people with COVID-19.

exhaled or expelled saliva, mucous, or tears that

Transmission risk is also extremely high when your work brings you into direct contact with

peoples' mouth, nose, or eyes, even if they appear

You may come into close contact with their

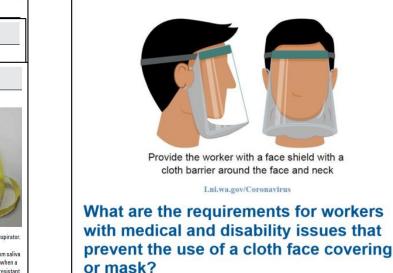
may contain the coronavirus.

to be healthy or asymptomatic.

Examples of extremely high-risk jobs:

clients ill with COVID-19.

Occupational or physical therapists providing therapy to quarantined clients.



Washington State Department of Labor & Industries

"Humanity Shield" or "Badger Shield"

This unaltered photo provided by author Banei

Particulate Respirator.JPG

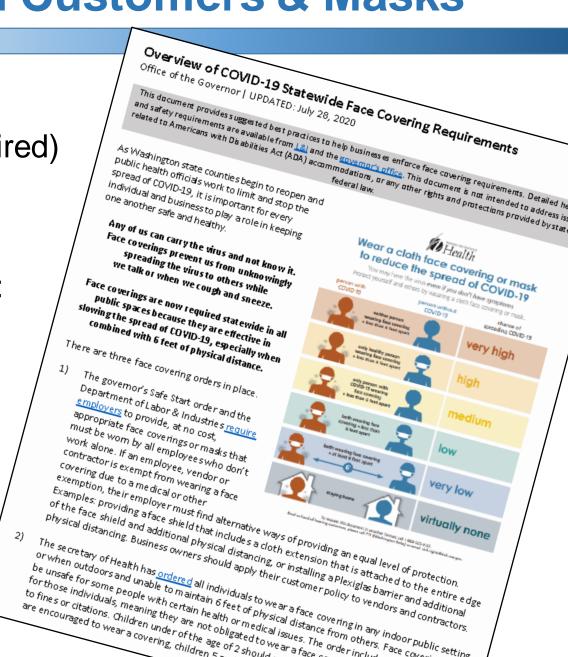
https://commons.wikimedia.org/wiki/File:3M\_N95

## **Suggested Best Practices with Customers & Masks**

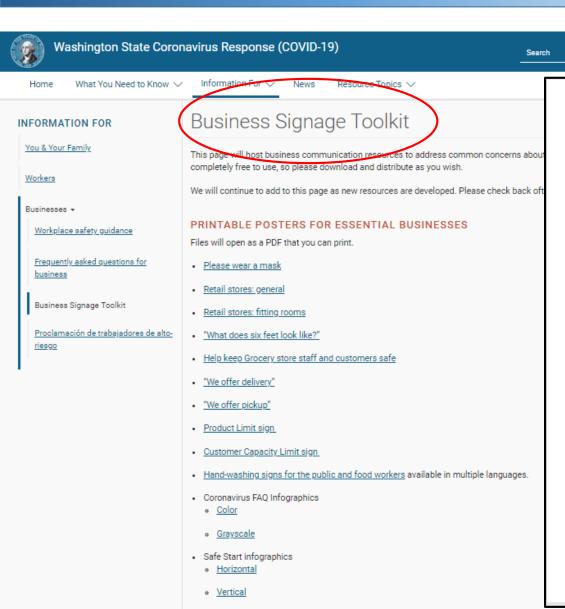
- Use highly visible signage (signage is required)
- Provide a supply of disposable masks
- Politely educate about the requirement
- If won't wear a mask, offer accommodation:
  - Curbside pickup
  - Delivery
  - Scheduled appointment
- Stay safe don't try to physically block or remove them from the premises

https://coronavirus.wa.gov/sites/default/files/2020-10/Overview%20of%20mask%20order\_OctoberUpdate.pdf





## Signage - Coronavirus.WA.Gov



#### **STAYING SAFE**

**COVID-19 (coronavirus)** 

To keep our staff and our customers safe, we ask that you...

#### Wear a face mask



Please help keep everyone safe; wear a cloth face covering while shopping.

**Spread the Facts** 

#### Stay 6 feet apart



Please try to stay at least 6 feet away from other people in the store.

# We are now serving \_\_\_\_ people at a time in our store.



To ensure proper physical distancing and comply with state guidelines, we are operating at reduced capacity.

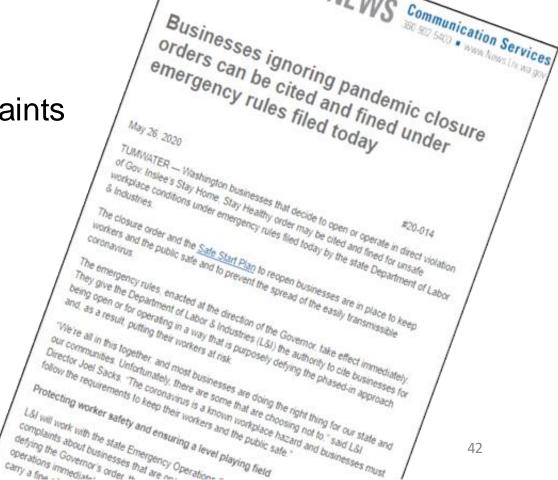
coronavirus.wa.gov



## 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

Labor & Industries NEWS Communication Services





## **Workers' Compensation Insurance Premiums**

## **Employer Assistance Program (EAP) – Delayed Payments**

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

- L&I waived late penalties and interest for 1st, 2nd, and 3rd quarter 2020 premiums if qualifying businesses filed on time and paid within 90 days
- May do the same for 4th quarter
  - If interested and haven't heard, contact <u>smallbusiness@lni.wa.gov</u> before Jan. 31
- If program continued,
  - To participate, file quarterly report timely, paying what you can at the time you file
  - Then email <a href="mailto:DialerCollections@Lni.wa.gov">DialerCollections@Lni.wa.gov</a>, requesting delay
  - Include L&I account number
  - Payment periods longer than 90 days can be requested, but penalties and interest may apply





## Workers' Compensation Insurance Premiums

### Reported Employee Hours

#### Hours for workers' comp premium reporting:

- For hourly employees, you don't need to report non-working hours
- For salaried employees
  - If you typically report a standard 160 hours per month, or 480 hours per quarter, for your salaried workers:
    - You can temporarily report actual hours worked instead
    - Keep good records





## **COVID-19 Related Workers' Compensation Claims**

- In most cases, exposure and/or contraction of a virus would not be considered an allowable workers' comp claim
- Under certain circumstances, COVID-19 claims from health care providers and first responders will be allowed
  - For illness or quarantine
- Other workers, claims will probably not be approved
  - Will evaluate on a case-by-case 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)





## Federal Paid Sick Leave

## Families First Coronavirus Response Act - FFCRA

# Federal paid sick leave required for COVID-19 related purposes (provided as an FYI; L&I doesn't administer)

- In addition to WA paid sick leave; not instead of
- Law effective 4/1/2020 through 12/31/2020
- 80 hours for full-time workers; prorated for part-time
- 100% tax credit through IRS payroll taxes
- See FFCRA at www.dol.gov for more information

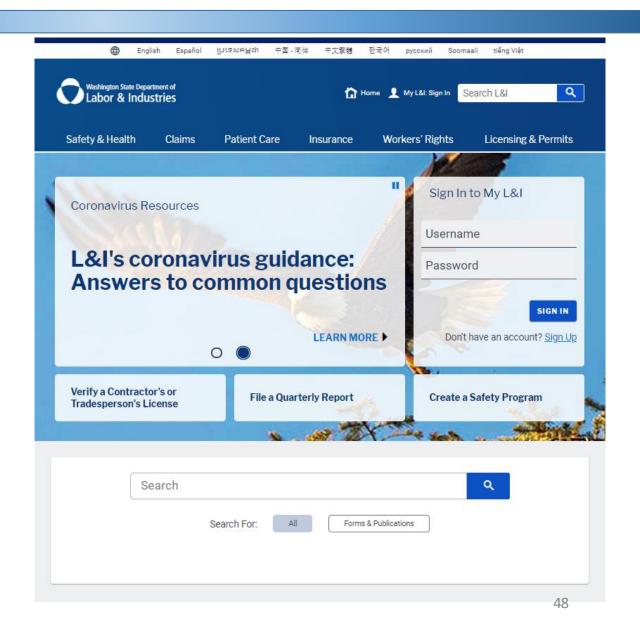


## **COVID-19 Related Resources**



- LNI.wa.gov Coronavirus page
- LNI.wa.gov/smallbusiness
- Small Business Liaison Office
  - Celia Nightingale & Andrew Bryan
  - Email: <a href="mailto:smallbusiness@LNI.wa.gov">smallbusiness@LNI.wa.gov</a>
  - Phone: 800-987-0145
- DOSH Consultation
  - Website: <u>LNI.wa.gov/safety</u>
  - Phone: 800-423-7233









# Open Mic – Q&A

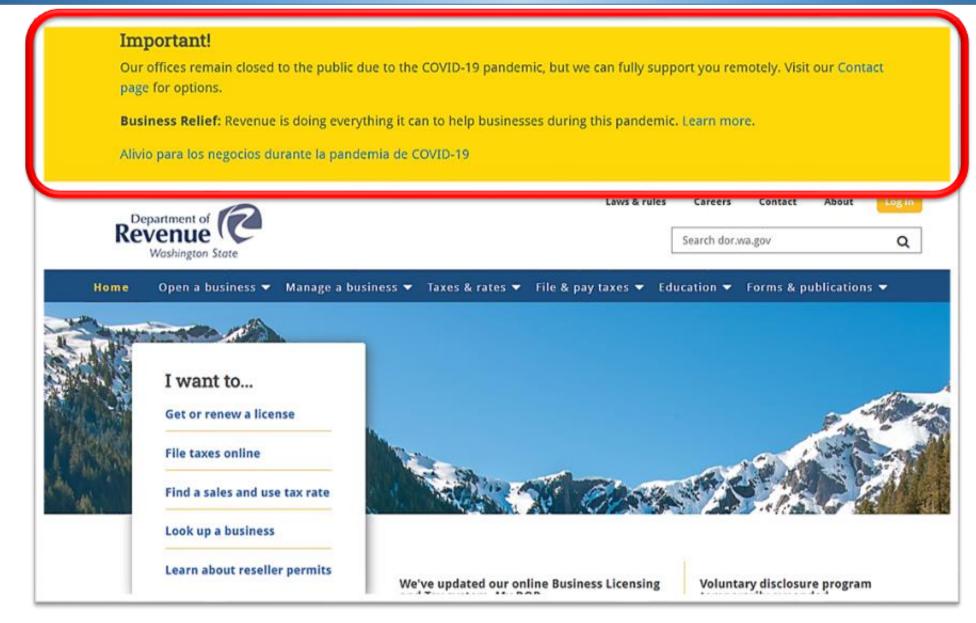


# Small Business Requirements and Resources: Business Relief

Washington State Department of Revenue Customer Experience Team



## **COVID-19 Online Resources**







# Office and Workload Impacts

### Offices remain closed to the public.

- Phone or live chat M-F, 8 am 5 pm, 360-705-6705
- 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



# Washington State Small Business Liaison Team BUSINESS WA.GOV

# 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

Feb. 29 – Dec. 7 or end of State of Emergency, whichever occurs first.



# Washington State Small Business Liaison Team BUSINESS WA.GOV

## **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





# **Other Programs**

## Property Tax

- Contact local county Treasurer's office
- dor.wa.gov/CountyContacts

#### **Estate Taxes**

- Estate Tax team 360-534-1503
- dor.wa.gov/EstateTax

#### County assessor and treasurer websites

**Note:** Property tax is administered by local governments. County assessors value and assess the tax and county treasurers collect it. For questions about paying your property tax or your property valuation, please contact your local county officials.

County	Assessor	Treasurer
ADAMS	Assessor	Treasurer
ASOTIN	Assessor	Treasurer
BENTON	Assessor	Treasurer
CHELAN	Assessor	Treasurer
CLALLAM	Assessor	Treasurer
CLARK	Assessor	Treasurer
COLUMBIA	Assessor	Treasurer
COWLITZ	Assessor	Treasurer





## **Alerts Banner and New Tax Guidance**

#### Important!

Our offices remain closed to the public due to the COVID-19 pandemic, but we can fully support you remotely. Visit our Contact page for options.

**Business Relief:** Revenue is doing everything it can to help businesses during this pandemid. Learn more.

Alivio para los negocios durante la pandemia de COVID-19





## **Additional Online Resources**

#### **Business Relief During COVID-19 Pandemic**

Updated Nov. 17, 2020

Alivio para los negocios durante la pandemia de COVID-19

#### Our offices are temporarily closed

While our offices are closed due to the pandemic, our team is working remotely and ready to serve you. Most in-person services provided at DOR offices are available online.

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 effort to reduce the spread of COVID-19, the Governor has reinstated 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 new 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.

You may request a payment extension using one of the following methods:

 Self-Initiated Extensions – Qualifying businesses have the option of self-initiating a 30-day extension by applying in My DOR.

#### Additional resources

Coronavirus.wa.gov

WA State relief

WA: COVID-19 Business Resources

WA Department of Commerce Crisis Planning Tools & Resources

Federal relief

Taxability of federal financial assistance received for COVID-19

SBA: Small Business Guidance & Loan Resources

IRS: Corona Tax Relief and Economic Impact Payments

Guidance for COVIDrelated temporary business activities

Additional information for restaurants – COVID 19

Sales of alcohol for sanitizing purposes

Curbside and delivery sales of pirits





## **New Tax Guidance**

#### **Restaurants and Distilleries**

#### Meals

- Sales of meals to:
  - Red Cross and US Govt.
  - First responders
  - State and local governments
- Providing free meals
- Curbside and delivery sales
- Sales of uncooked meal kits

## Sanitizing products

 Sales of alcohol for sanitizing purposes

## Delivering Spirits

 Curbside and delivery sales of spirits





## **Contact Information**

Home / Contact

Print

#### Contact

#### All offices are temporarily closed

In-person services provided at DOR offices 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 need to file an unclaimed property report.

#### Additional services

Update my account information.

#### Hours

Monday through Friday from 8 a.m. to 5 p.m.

Closed on holidays.

#### Main numbers

**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

360-534-1502 Unclaimed property

#### Local offices (map)

Bellingham Spokane

Bothell Tacoma

Kent Tumwater

Port Angeles Vancouver

Richland Wenatchee

#### **Additional Options**

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





# Department of Enterprise Services

Shana Barehand: <a href="mailto:shana.barehand@des.wa.gov">shana.barehand@des.wa.gov</a>

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.









# Open Mic – Q&A



# Coronavirus Funding Options

Economic Injury Disaster Loan (EIDL) & Loan Advance

Paycheck Protection Program (PPP)

As of November 17, 2020

Seattle District Office (206) 553-7310 Janie Sacco (202) 941-8148 Janie.sacco@sba.gov

# Economic Injury Disaster Loan & Loan Advance (EIDL)

- SBA's EIDL program offers a low fixed interest rate (3.75% to for-profit businesses and 2.75% to non-profit businesses) and a 30-year maturity for small businesses, landlords, or non-profits. These loans can provide vital economic support to help alleviate temporary loss of revenue.
- May have an EIDL and a PPP loan at the same time.
- EIDL assistance may be used for working capital purposes, i.e. all operating expenses, purchasing inventory, paying accounts payable, and eligible business loan payments (principal and interest).
- EIDLs may not be used for debt consolidation, capital expenditures, funding a relocation, nor any other fixed asset expenditures.
- Reconsideration Requests email to: <u>PDCrecons@sba.gov</u>. You may use this for declined loans and for loan increases.
- Collateral Change Requests email to: <u>PDC.PDCAccountsCollateralReview@sba.gov</u>
- No funds remaining for the EIDL Advance, but EIDL Applications are still be accepted through December 16, 2020.



#### Paycheck Protection Program (PPP)

## The Paycheck Protection Program is a loan designed to provide a direct incentive for small businesses to keep their workers on the payroll.

- August 8, 2020 was the program sunset in its current format.
- Approximately \$135 Billion Remain Unused. The House of Representatives and the Senate are discussing options for the use of the funds.
- Lenders have been accepting and processing Forgiveness Requests through the SBA Portal which opened August 10.
- At least 60% of the funds must be used for payroll related expenses and not more than 40% may be used for eligible interest expense on secured business loans, rent/lease payments, and utilities expenses; compensation of employees needs to be at least 75% of pre-Covid-19 compensation; and FTE needs to be the same for full forgiveness for loans in excess of \$50,000.
- For loans less than \$50,000, the 60%/40% use is the same, but there is no requirement for minimum compensation and no requirement for FTE.
- More information and answers to frequently asked questions available at: <a href="https://www.sba.gov/paycheckprotection">www.sba.gov/paycheckprotection</a>



## Paycheck Protection Program (PPP) Forgiveness

- Your Covered Period is 24 weeks from either the day you receive the funds if your payroll is twice a month or less frequently; or Your Alternative Payroll Covered Period is 24 weeks from the date of your first payroll after you receive your funds if your payroll is weekly or bi-weekly.
- You may apply for forgiveness as soon as your funds have been spent, you have the ability to document the proceeds, and your lender is able to accept the application.
- You have 10 months from the end of your Covered Period to submit your Forgiveness Application.
- There are three forms to select from: 3508S, 3508EZ, and 3508.
- If you were unable to maintain your FTE staffing at pre-Covid-19 levels, there are allowances to achieving full forgiveness: inability to rehire qualified staff, staff opting not to come back to work, and guidance issued by three Federal agencies and/or the Governor.
- Your Lender has 60 days from the date of a complete application to submit your request to the SBA and the SBA has 90 days to review the application.
- Instructions and Applications are available at: www.sba.gov/paycheckprotection.





## Washington Small Business Development Center

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!

#### In Lacey/Olympia:



Jennifer Dye, MBA Center Director jdye2@spscc.edu 360-709-2050

To find the Nearest Advisor:

<a href="https://wsbdc.org/contact-an-advisor/">https://wsbdc.org/contact-an-advisor/</a>
washington@wsbdc.org



















# Open Mic – Q&A

## **Contact Summary**















#### Rafael Colón

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smallbusiness@lni.wa.gov / 800-987-0145

**Cindy Autuchovich** 

CindyA@dor.wa.gov

**Shana Barehand** 

shana.barehand@des.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



