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# Small Business Requirements & Resources COVID-19 Impact Webinar December 10, 2020

# 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 Health**
- **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





## 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 **99.86%** of the businesses in Washington State; the economic **safety net** of our local economies; and the **stem cells** of the future economy.

That's pretty important!



## COVID-19 BUSINESS RESOURCES

# 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

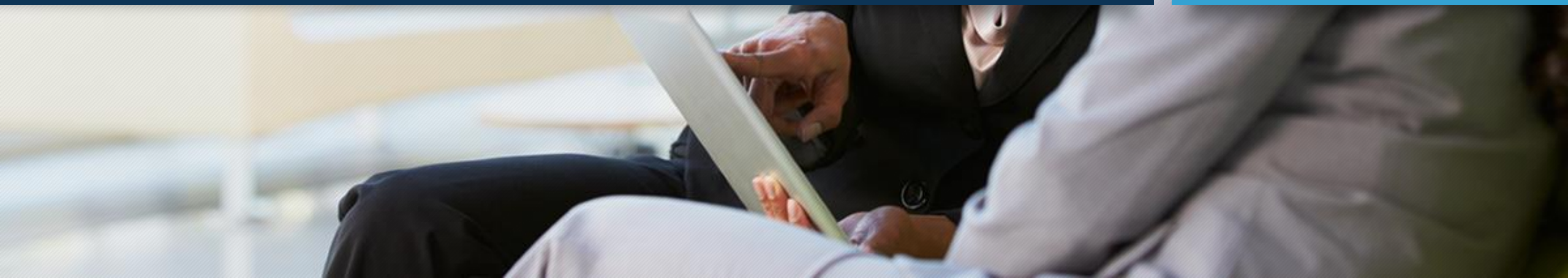
at  **BUSINESS.WA.GOV**



Programs that assist employers...



**Employment  
Security  
Department**  
WASHINGTON STATE








**Employment Security Department**  
 WASHINGTON STATE

[ALERTS \(4\)](#)

[Español](#)

[HOME](#)
[UNEMPLOYMENT](#)
[PAID LEAVE](#)
[JOBS & TRAINING](#)
[UNEMPLOYMENT TAXES](#)
[EMPLOYER RESOURCES](#)
[LABOR MARKET INFO](#)
[NEWSROOM](#)

## New to unemployment?

Unemployment benefits may be available if you have recently lost your job.

[Start here](#)

## Restart claim?

After missing five or more weeks of filing for benefits, you can restart your claim online.

[Learn more](#)

## Affected by COVID-19

The federal CARES Act expands unemployment benefits to people affected by COVID-19. If you are not eligible for regular unemployment, learn more about Pandemic Unemployment Assistance here:

- [Self-employed and independent contractors](#)
- [Sick or caring for a family member](#)
- [Lost work or part-time worker](#)
- [Tips to avoid delays](#)

## Employers: We can help

We have adopted changes to reduce the burden on employers during the crisis.

[Learn More](#)



### eServices

Sign in to eServices to apply for and manage unemployment claims, pay taxes and more. Select "Sign in" for a complete list.

[Sign in or create account](#)

User guides: [for individuals](#) | [for employers](#)

Need help? See [technical support](#)

Employers: [Read first before signing in](#)

### Coronavirus (COVID-19)

**COVID-19 action alerts:** [Subscribe for email updates](#) about our response to COVID-19

Learn more about ESD's response on the [COVID-19 page](#).

**Need other support to cope during COVID-19?**

Get the latest information and learn about other resources that may be available to you at Washington State's COVID-19 website. Visit [coronavirus.wa.gov](#).

## Imposter fraud

Do you suspect someone has filed for unemployment benefits using your information?

[Report it](#)

## Returning to work

As the economy reopens in phases during the COVID-19 crisis, we and our workforce partners offer continued unemployment and re-employment services.

Please visit the [Return to work](#) page for a range of resources for workers and employers.

[Return to work](#)

The [Refusal of work](#) page responds to questions about an employee not returning to their job, as well as potential employer responses.

[Refusal of work](#)

## How to get help

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.

[Learn more](#)

# Business-Friendly Programs

## SharedWork –

- The Federal CARES Act cover 100% of the benefits for employers with an approved SharedWork plan through Dec. 21, 2020.

**Call 1-800-752-2500**

## Business-Friendly PROGRAMS

Among these nationally recognized programs and services are...

### 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 last 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](http://esd.wa.gov/sharedwork/apply)

Visit us at [sharedwork.wa.com](http://sharedwork.wa.com)  
 800-752-2500

### 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 Families recipients.

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](http://esd.wa.gov/wotc)  
 800-669-9271

### 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 their employees.

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](http://www.paidleave.wa.gov)  
 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

Visit us at [esd.wa.gov/labormarketinfo](http://esd.wa.gov/labormarketinfo)  
 360-507.9621

### 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 guidelines 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.

Visit us at [esd.wa.gov/employer-taxes](http://esd.wa.gov/employer-taxes)  
 855-829-9243

### 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 [WorkSourceWA.com](http://WorkSourceWA.com)  
 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.



## **Division of Child Support - New Hire Reporting Program -**

**Report all 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 [www.NewHire.wa.gov](http://www.NewHire.wa.gov)**

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



# Washington **Paid Family & Medical Leave**

 **Employment Security Department**  
WASHINGTON STATE

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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					
\$7000	\$4500	\$6000	\$4700	\$6000	Current Quarter
Apr. May Jun.	Jul. Aug. Sep.	Oct. Nov. Dec.	Jan. Feb. Mar.	Apr. May Jun.	Jul. Aug. Sep.
393 hours	126 hours	291 hours	178 hours	291 hours	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  $\frac{1}{3}$  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  $\frac{2}{3}$  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 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



## 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: <https://www.dol.gov/agencies/whd/pandemic/ffcra-employer-paid-leave>
- **CARES - Pandemic Unemployment Assistance**  
[www.esd.wa.gov/unemployment/cares-act](http://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 [penalty waiver](#) in writing.
  - For more info: <https://esd.wa.gov/employer-taxes/tax-penalty-waiver>

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Q4: October, November, December



# 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 50% of all benefit charges.

## **\$25 million tax relief for small businesses passed by WA Legislation**

- If you applied and haven't heard back yet, we are still processing them
- We are no longer accepting applications.
  - Deadline was Sept 30<sup>th</sup>

# Restarting your claim

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

1. Check out [esd.wa.gov/unemployment/tips](https://esd.wa.gov/unemployment/tips) to avoid common issues.
2. Logon to eServices Thurs. – Sat. when it is less busy.
3. It is best to apply/[restart your claim](https://esd.wa.gov/unemployment/restart-your-claim) the same week you leave your job. If you can't though, you have through the following week.

<https://esd.wa.gov/unemployment/restart-your-claim>

# Emergency Laws and Rules



## Work search and other requirements

- Job search requirements and the wait week requirement have been extended through **Jan 19, 2021**.
- The wait week requirement have been extended through **Dec. 21, 2020**.
- Please go to [www.esd.wa.gov](http://www.esd.wa.gov) 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.





## 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.~~

# PPP and Unemployment



**PPP loan** - you must report the gross amount of money when used.

- 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: <https://esd.wa.gov>
2. Strategies that work: <https://esd.wa.gov/unemployment/help>
3. COVID-19 Page: <https://esd.wa.gov/newsroom/covid-19>
4. FAQ for businesses page: <https://esd.wa.gov/newsroom/covid-19-employer-information>
5. Operation 100%: <https://esd.wa.gov/unemployment/adjudication>
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](http://esd.wa.gov)  
[esd.wa.gov/wotc](http://esd.wa.gov/wotc)  
[esd.wa.gov/bonding](http://esd.wa.gov/bonding)  
[esd.wa.gov/sharedwork](http://esd.wa.gov/sharedwork)  
[paidleave.wa.gov](http://paidleave.wa.gov)



[paidleave@esd.wa.gov](mailto:paidleave@esd.wa.gov)  
[sharedworkplansect@esd.wa.gov](mailto:sharedworkplansect@esd.wa.gov)  
[status@esd.wa.gov](mailto:status@esd.wa.gov)



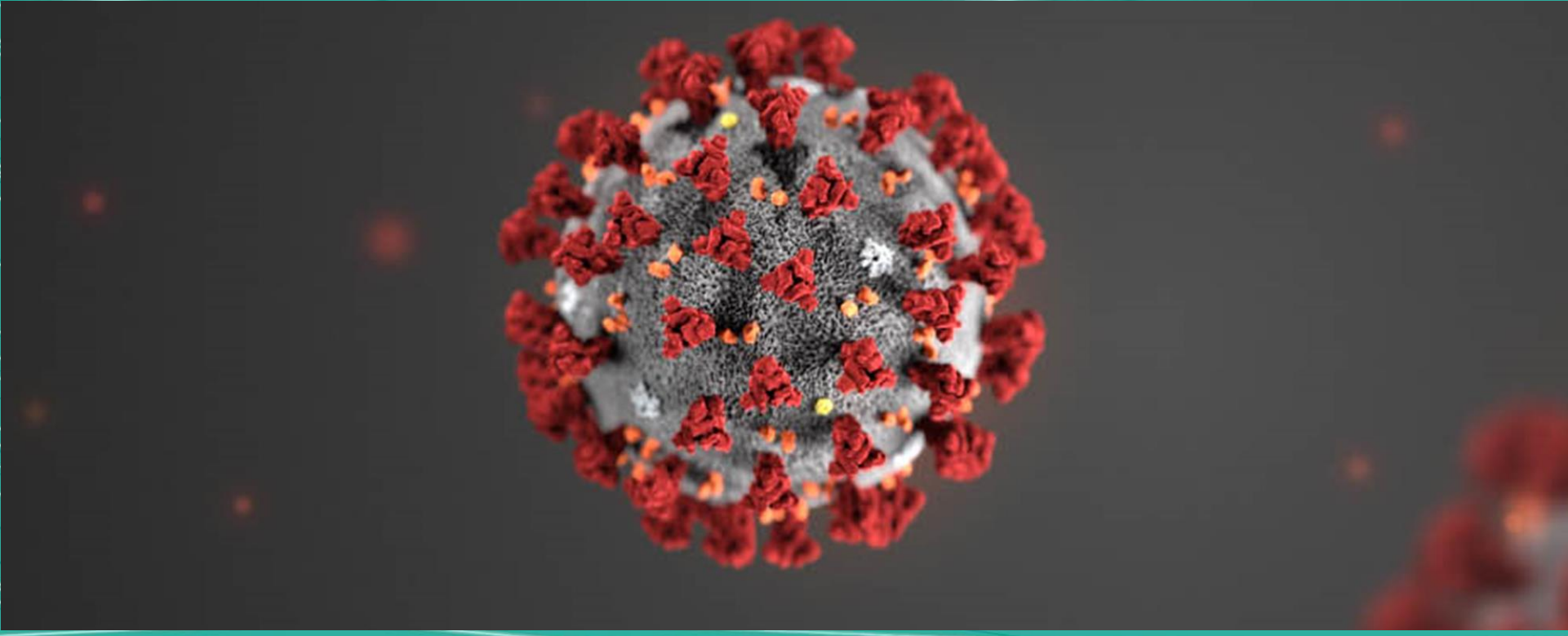
**800-318-6022** – UI hotline & weekly claims (8a.m. to 4 p.m. Mon. – Fri.)  
**855-829-9243** – Employers UI tax accounts  
**833-717-2273** – PF&ML  
**800-752-2500** – SharedWork  
**800-669-9271** – WOTC & Bonding



**Employment  
Security  
Department**  
WASHINGTON STATE

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# Open Mic – Q&A



# COVID-19 Update

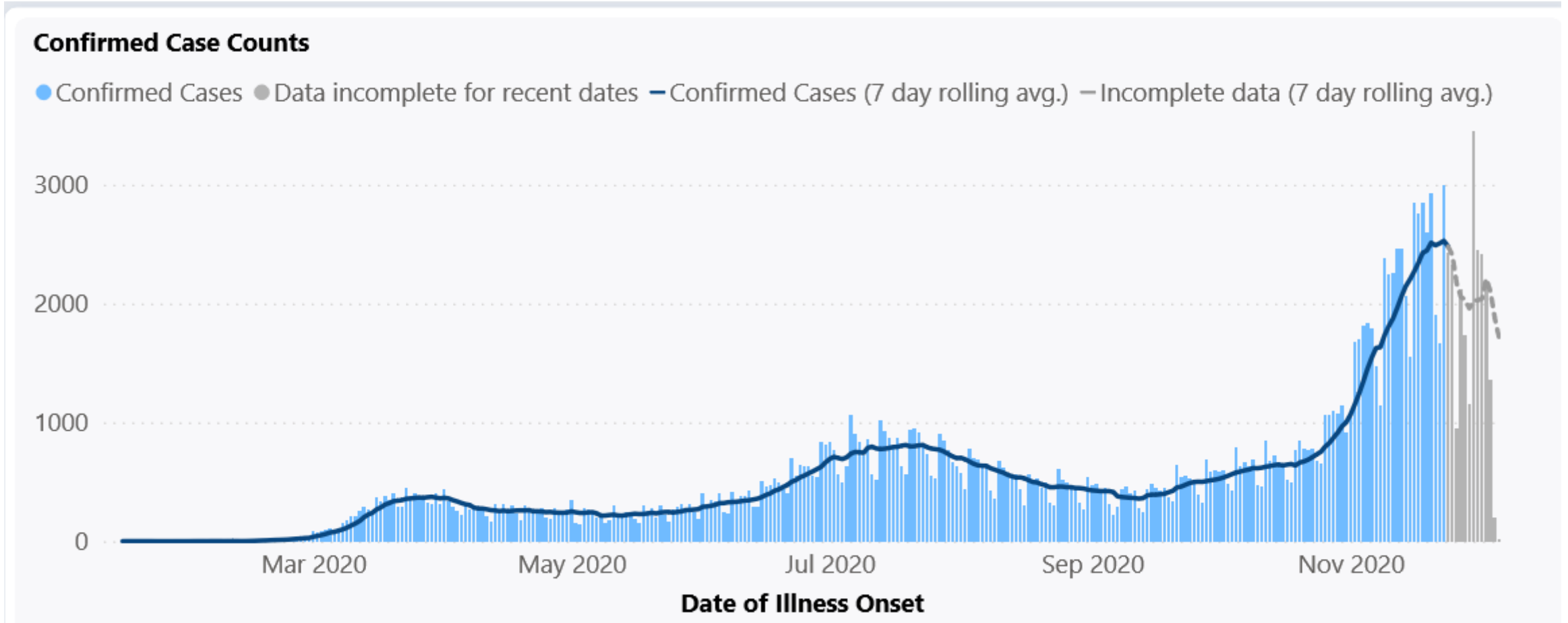
Jessica Baggett, MPH

COVID-19 External Affairs Manager



# COVID-19- Confirmed Cases

(Data as of Dec. 6, 2020)

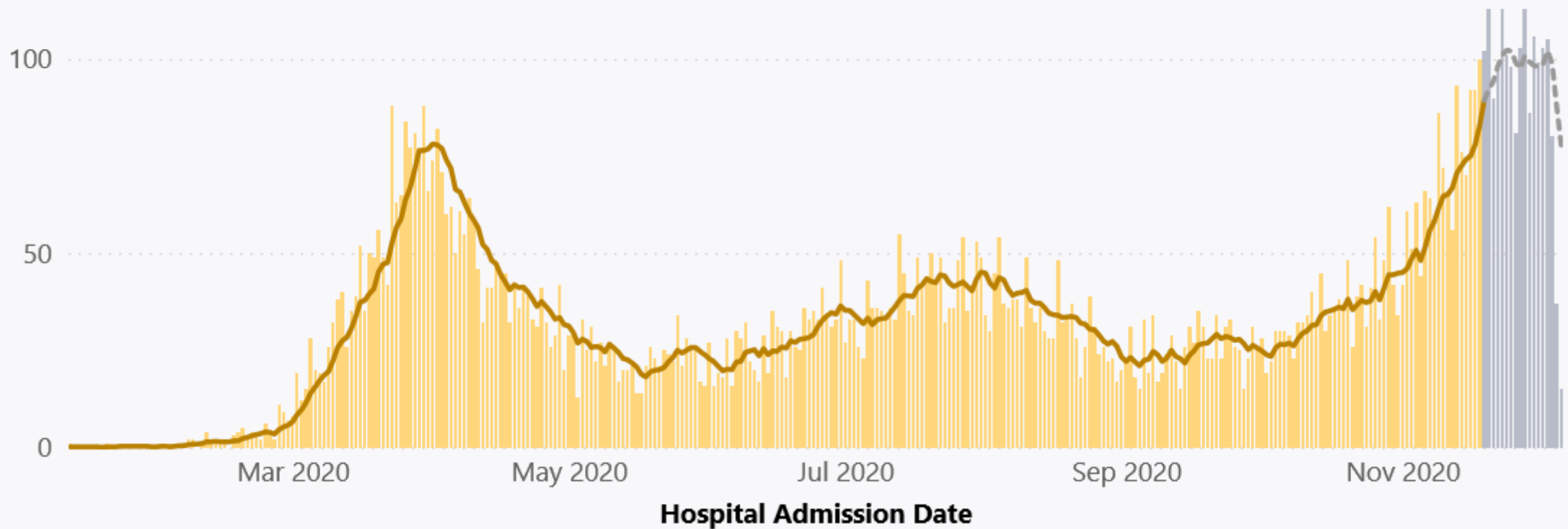


# COVID-19 Hospitalizations

(Data as of Dec. 6, 2020)

## Hospitalizations Counts

● Hospitalizations ● Data incomplete for recent dates — Hospitalizations (7 day rolling avg.) — Incomplete data (7 day rolling avg.)



<https://www.doh.wa.gov/Emergencies/COVID19/DataDashboard>



# Resources

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- Check the [DOH dashboard](#) for daily data updates.
- View 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 [Twitter](#) and [Facebook](#) and subscribe for updates to our Medium blog, [Public Health Connection](#).
- Visit the DOH website at [www.doh.wa.gov/coronavirus](http://www.doh.wa.gov/coronavirus) or the state response website at [www.coronavirus.wa.gov](http://www.coronavirus.wa.gov)

# WA Department of Health COVID-19 Resources



## Local Health Departments

[www.doh.wa.gov/foodsafetycontact](http://www.doh.wa.gov/foodsafetycontact)

## DOH Webpage

[www.doh.wa.gov/Emergencies/Coronavirus](http://www.doh.wa.gov/Emergencies/Coronavirus)

Resources and Recommendations

## DOH Information by Phone

1-800-525-0127



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



Washington State Department of  
**Labor & Industries**

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

# COVID-19 Related Resources



- [LNI.wa.gov](https://lni.wa.gov)
- Click the circled link

A screenshot of the Washington State Department of Labor &amp; Industries website. The page features a dark blue header with the department's logo and name, along with navigation links for Home, My L&amp;I Sign In, and a search bar. Below the header is a horizontal menu with categories: Safety &amp; Health, Claims, Patient Care, Insurance, Workers' Rights, and Licensing &amp; Permits. The main content area includes a "Coronavirus Resources" section with a prominent blue link titled "L&amp;I coronavirus guidance: Important information and answers to common questions" that is circled in red. Below this link are two radio buttons, with the first one selected. A red arrow points to the first radio button. To the right of the main content is a "Sign In to My L&amp;I" form with fields for Username and Password, a "SIGN IN" button, and a "Sign Up" link. At the bottom of the page, there are three buttons: "Verify a Contractor's or Tradesperson's License", "File a Quarterly Report", and "Create a Safety Program". A search bar is located at the bottom of the page, with a "Search For:" dropdown menu set to "All" and a "Forms &amp; Publications" button.

# 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
  - Janitorial
  - Healthcare
  - Construction
  - Grocery Stores
  - Retail
  - Transportation
  - Food processing
- Free DOSH consultation service



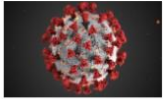
# Division of Occupational Safety & Health - DOSH



## Janitorial Safety Tip Sheet


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

April 2020 Issue 2, Volume 1




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


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



**COUGH**



**SHORTNESS OF BREATH**



**FEVER**

**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](#).

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**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.
- Stay home** when you are sick.
- 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!**
  - Scrub** your hands for at least 20 seconds. Need a timer? Hum the "Happy Birthday" song from beginning to end twice.
  - Rinse** your hands well under clean, running water.
  - Dry** your hands using a clean towel or air dry them.




To learn more about the study, call/text/email SHARP  
360-819-7908 • 1-888-667-4277 • [JanitorStudy@Lni.wa.gov](mailto:JanitorStudy@Lni.wa.gov)  
SHARP Publication Number: 102-16-2020

Revised 04/09/2020

## Coronavirus (COVID-19): 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-announces-stay-home-stay-healthy](http://www.governor.wa.gov/news-media/inslee-announces-stay-home-stay-healthy). 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.

### 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.

### Ideas for an Effective Handwashing

- Install hand-sanitizing dispensers at entrances and at key locations inside.
- Ensure all workers know why and effectively wash hands for at least 20 seconds.
- Require workers to wash hands with soap and water for at least twenty seconds such as when they arrive at work workstations for breaks, eat, use the restroom, or after handling money.
- Ensure gloves are used for cart restocking, handling money, common use of register or keypad by different cashiers.
- Set up a schedule to keep these stock areas stocked and trash emptied.

### Ensure Sick Workers Are Not at Work

- Monitor employees for signs of illness. Require sick workers to stay home.
- Ensure employees know the signs and symptoms of COVID-19 caused by coronavirus.

[www.Lni.wa.gov/safety-health](http://www.Lni.wa.gov/safety-health) | 1-800-423-7233

## 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.

### 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.

### 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](http://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.

### Resources

L&I's COVID-19 webpage:  
[www.Lni.wa.gov/agency/outreach/novel-coronavirus-outbreak-covid-19-resources](http://www.Lni.wa.gov/agency/outreach/novel-coronavirus-outbreak-covid-19-resources)

King County Public Health Grocery store guidance with downloadable posters here:  
[www.kingcounty.gov/depts/health/communicable-diseases/disease-control/novel-coronavirus/retail-grocery-stores.aspx](http://www.kingcounty.gov/depts/health/communicable-diseases/disease-control/novel-coronavirus/retail-grocery-stores.aspx)

WA Food Industry Association:  
[www.wa-food-ind.org/Covid-19](http://www.wa-food-ind.org/Covid-19)

### Get help

For a free safety and health consultation go to [www.Lni.wa.gov/SafetyConsultants](http://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]

## Reopening Guidance

**COVID-19**  
 For the latest COVID-19 health guidance, statistics and resources, visit [Coronavirus.wa.gov](https://coronavirus.wa.gov).

WASHINGTON GOVERNOR  
**JAY INSLEE**

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- COVID-19 resources
  - COVID-19 reopening guidance for businesses and workers
- Budget
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- Education
- Efficient Government
- Energy & Environment
- Health Care & Human Services
- Safe Communities
- Transportation

**Tags**

- COVID-19 (Coronavirus)
- Health Care

**Coronavirus Disease (COVID-19)**

**Statewide COVID-19 information**  
 We've moved all our COVID-19 information to the new state website. For the latest information visit [coronavirus.wa.gov](https://coronavirus.wa.gov)

**COVID-19 Reopening Guidance for Businesses and Workers**

**Latest news**

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**Issues**

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  - COVID-19 reopening guidance for businesses and workers
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**Tags**

- COVID-19 (Coronavirus)
- Workforce Development
- Public Safety

**COVID-19 Reopening Guidance for Businesses and Workers**

For the latest COVID-19 information and resources visit [coronavirus.wa.gov](https://coronavirus.wa.gov).

On May 4<sup>th</sup>, 2020 Governor Inslee signed [Proclamation 20-25.3](#) and outlined the plan, businesses and activities will re-open in phases with adequate social distancing and meet additional requirements developed specifically for their industry.

**Essential Business Guidance**

Many parts of the economy are already allowed to operate safely as essential businesses.

- [Agriculture](#) – issued May 28
- [Additional Agricultural Guidance](#) – issued June 2
- [Automotive, Energy, Food and Agriculture, Healthcare/Public Health, In-Hospital, and Retail](#) – issued March 31
- [Construction Guidance](#) – issued March 25
- [Commercial driver license guidelines](#) – issued May 7
- [Elective Surgeries Guidance](#) – issued April 29
- [Funeral Guidance](#) – issued March 28
- [Outdoor Guidance](#) – issued April 27
- [Real Estate and Mortgage Guidance](#) – issued March 27
- [List of approved essential workforce education programs](#) – issued May 7 (Updated May 15)
- [Essential workforce education program standards](#) – issued May 7

**Phase 1 Business Activity Guidelines**

### Phase 1 Business Activity Guidelines

- [Additional Guidance on Voluntary Contact Information](#) – issued May 15
- [Car Washes Requirements](#) – issued May 7
- [Construction](#) – issued April 24
- [Additional Construction Guidance](#) – issued April 29
- [Curbside Retail](#) – issued May 8
- [Higher Education](#) – issued June 1
- [Landscape Services and Outdoor Maintenance Industry](#) – issued May 8
- [Outdoor Recreation](#) – issued May 14
- [Outdoor Recreation Additional Guidance](#) – issued May 26
- [Outdoor Recreation- Golf](#) – issued May 15
- [Pet Walking Industry](#) – issued May 8
- [Religious and Faith Organizations](#) – issued May 27
- [Spiritual drive-in services](#) – issued May 6
- [Vehicle and Vessel Sales Guidance and Frequently Asked Questions](#) – issued May 6
- [Washington Talking Book and Braille Library](#) – issued June 2

### Phase 2 Business Activity Guidelines

- [Additional Guidance on Voluntary Contact Information](#) – issued May 15
- [Construction](#) – issued May 15
- [Curbside Library Services](#) – issued June 2
- [Dine-in restaurants and taverns](#) – issued May 11 (updated May 15)
- [Drive-in Theaters](#) – issued June 2
- [Fitness](#) – issued May 19 (Updated June 5)
- [Higher Education](#) – issued June 1



# Division of Occupational Safety & Health - DOSH

## General Workplace Requirements for COVID-19

### Mandatory general requirements for all employers

(more detail provided on L&I publication F-414-167-000)

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

### Coronavirus (COVID-19) Prevention:

*General Workplace Requirements – SUMMARY*

The Department of Labor & Industries (L&I) requires employers to provide safe and healthy workplaces and to implement the Governor's order to prevent the spread of the coronavirus.

#### Mandatory General Requirements for Employers\*

**Social Distancing**

- Ensure employees keep at least six feet away from coworkers and the public when feasible.
- If social distancing isn't feasible, barriers and other proven prevention methods must be used to prevent transmission of coronavirus.
- Cloth face coverings, masks or respirators must be used for work where social distancing is not possible.

**Frequent and Adequate Hand Washing**

- Provide fixed or portable hand washing facilities with clean and hot or tepid water, soap, and paper towels.
- Require hand washing when arriving at work, taking breaks, using the bathroom, before and after eating, drinking or using tobacco products, and after touching contaminated surfaces.
- Provide hand sanitizer stations/supplies, wipes.

**Establish Procedures For Sick Workers**


- Make sure shared work vehicles are cleaned and disinfected each time different occupants use the vehicle and regularly if the same person uses it.
- Keep Safety Data Sheets (SDSs) for all disinfectants on site.
- Require sick workers to stay home or remain isolated if they are in farm housing.
- Identify and send home or isolate workers who develop signs of COVID-19 illness.
- Cord off areas temporarily until they are deep cleaned and sanitized after reports of an employee with suspected or confirmed COVID-19 illness.

**Employee Education on COVID-19 Workplace Hazards**

In the language best understood by employees,

Washington State Department of Labor & Industries

Basic employee training on Covid-19 infection prevention



June, 2020



# Division of Occupational Safety & Health - DOSH



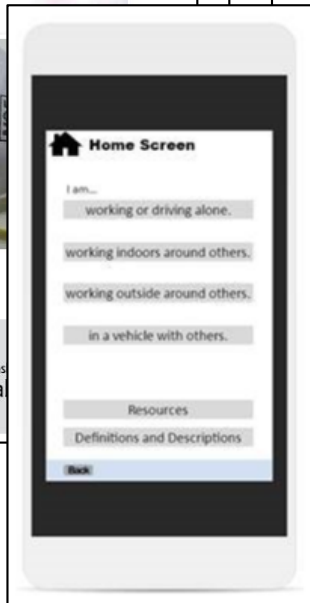
## Face Coverings Guidance

### Which Mask for Which Task?

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



Division of Occupational Safety and Health  
www.lni.wa.gov/safety-health 1-800-423-7233



### Negligible Risk

### Low Risk

### Medium Risk

### High Risk

### Extremely High Risk

**Negligible Risk**  
Transmission risk is negligible when you work in a setting where you are not in close contact with others.

**Low Risk**  
Transmission risk is low when you work in a setting where you are not in close contact with others.

**Medium Risk**  
Transmission risk is medium when you work in a setting where you are in close contact with others.

**High Risk**  
Transmission risk is high when you work in a setting where you are in close contact with others.

**Extremely High Risk**  
Transmission risk is extremely high when you work in a setting where you are in close contact with others.

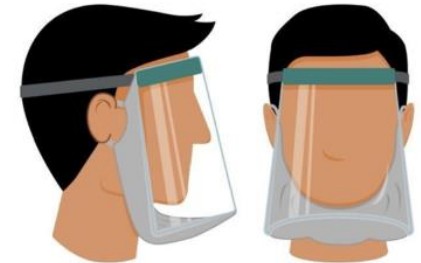
**Examples of extremely high-risk jobs:**

- Emergency Medical Technicians (EMTs).
- Long-term care facility workers who care for clients ill with COVID-19.
- Occupational or physical therapists providing therapy to quarantined clients.



What if a worker can't wear a mask?

What is an approved accommodation alternative?



Provide the worker with a face shield with a cloth barrier around the face and neck

[lni.wa.gov/Coronavirus](https://lni.wa.gov/Coronavirus)

**What are the requirements for workers with medical and disability issues that prevent the use of a cloth face covering or mask?**



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\\_Part particulate\\_Respirator.JPG](https://commons.wikimedia.org/wiki/File:3M_N95_Part particulate_Respirator.JPG)

“Humanity Shield” or “Badger Shield”



# Signage – Coronavirus.WA.Gov

Home What You Need to Know Information For News Resource Topics

**Business Signage Toolkit**

[You & Your Family](#)

[Workers](#)

Businesses

- [Workplace safety guidance](#)
- [Frequently asked questions for business](#)
- Business Signage Toolkit**
- [Proclamación de trabajadores de alto riesgo](#)

This page will host business communication resources to address common concerns about completely free to use, so please download and distribute as you wish.

We will continue to add to this page as new resources are developed. Please check back often.

**PRINTABLE POSTERS FOR ESSENTIAL BUSINESSES**

Files will open as a PDF that you can print.

- [Please wear a mask](#)
- [Retail stores: general](#)
- [Retail stores: fitting rooms](#)
- ["What does six feet look like?"](#)
- [Help keep Grocery store staff and customers safe](#)
- ["We offer delivery"](#)
- ["We offer pickup"](#)
- [Product Limit sign](#)
- [Customer Capacity Limit sign](#)
- [Hand-washing signs for the public and food workers](#) available in multiple languages.
- Coronavirus FAQ Infographics
  - [Color](#)
  - [Grayscale](#)
- Safe Start infographics
  - [Horizontal](#)
  - [Vertical](#)

## 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.

### 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.

**Spread the Facts**

**coronavirus.wa.gov**

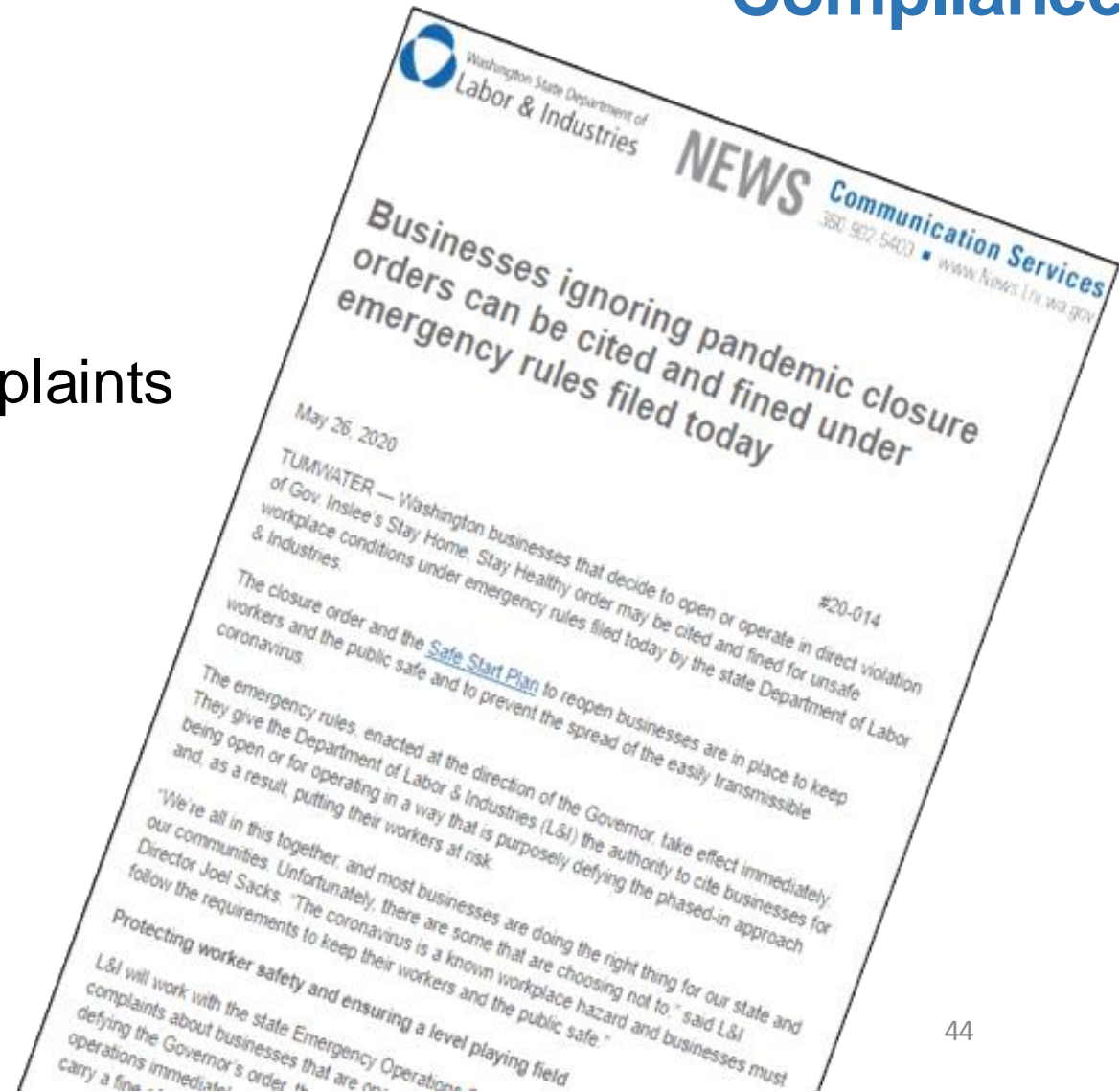
# Division of Occupational Safety & Health - DOSH



## Compliance

### 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



# 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 [smallbusiness@lni.wa.gov](mailto:smallbusiness@lni.wa.gov) before Jan. 31
- If program continued,
  - To participate, file quarterly report timely, paying what you can at the time you file
  - Then email [DialerCollections@Lni.wa.gov](mailto:DialerCollections@Lni.wa.gov), 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



## **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](http://www.dol.gov) for more information

# COVID-19 Related Resources



- [LNI.wa.gov](https://lni.wa.gov) – Coronavirus page
- [LNI.wa.gov/smallbusiness](https://lni.wa.gov/smallbusiness)
  
- **Small Business Liaison Office**
  - Celia Nightingale & Andrew Bryan
  - Email: [smallbusiness@lni.wa.gov](mailto:smallbusiness@lni.wa.gov)
  - Phone: 800-987-0145
  
- **DOSH Consultation**
  - Website: [LNI.wa.gov/safety](https://lni.wa.gov/safety)
  - Phone: 800-423-7233



A screenshot of the Washington State Department of Labor &amp; Industries website. The page features a dark blue header with the department's logo and name, along with navigation links for Home, My L&amp;I, and Sign In. A search bar is also present. Below the header, there are several menu items: Safety &amp; Health, Claims, Patient Care, Insurance, Workers' Rights, and Licensing &amp; Permits. The main content area is dominated by a large banner for "Coronavirus Resources" with the headline "L&amp;I's coronavirus guidance: Answers to common questions" and a "LEARN MORE" button. To the right of the banner is a "Sign In to My L&amp;I" form with fields for Username and Password, a "SIGN IN" button, and a link for "Don't have an account? Sign Up". Below the banner are three buttons: "Verify a Contractor's or Tradesperson's License", "File a Quarterly Report", and "Create a Safety Program". At the bottom of the page, there is a search bar and a "Search For:" dropdown menu with options for "All" and "Forms &amp; Publications".



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# Open Mic – Q&A



# Small Business Requirements and Resources: Business Relief

Washington State Department of Revenue  
Customer Experience Team

# COVID-19 Online Resources



**Important!**  
Due to the pandemic, our offices are closed to the public. Please visit our [Contact](#) page for support options.  
COVID-19 business relief is available. El alivio comercial de COVID-19 está disponible.

Department of Revenue Washington State

Laws & rules Careers Contact About [Log in](#)

Search dor.wa.gov

Home Open a business Manage a business Taxes & rates File & pay taxes Education Forms & publications

**I want to...**

- [Get or renew a license](#)
- [File taxes online](#)
- [Find a sales and use tax rate](#)
- [Look up a business](#)
- [Learn about reseller permits](#)

**Voluntary disclosure program temporarily expanded**  
The eligibility criteria has temporarily changed from July 15, 2020 through Nov. 30, 2020. [Read More](#)

**Small Business Requirements & Resources COVID-19 impact webinar**  
Join us for a two hour webinar where you'll hear from state and federal partners about responses, resources, and other impacts affecting small businesses. Also available in Spanish. [Register now](#)

**Businesses**

**Tax professionals**

**General public**



# 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](https://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

- Feb. 29 – Jan. 19 or end of State of Emergency, whichever occurs first.

# 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](http://dor.wa.gov/StateEndorsement)
  - [dor.wa.gov/CityEndorsement](http://dor.wa.gov/CityEndorsement)





## Property Tax

- Contact local county Treasurer’s office
- [dor.wa.gov/CountyContacts](http://dor.wa.gov/CountyContacts)

## Estate Taxes

- Estate Tax team **360-704-5906**
- [dor.wa.gov/EstateTax](http://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	<a href="#">Assessor</a>	<a href="#">Treasurer</a>
ASOTIN	<a href="#">Assessor</a>	<a href="#">Treasurer</a>
BENTON	<a href="#">Assessor</a>	<a href="#">Treasurer</a>
CHELAN	<a href="#">Assessor</a>	<a href="#">Treasurer</a>
CLALLAM	<a href="#">Assessor</a>	<a href="#">Treasurer</a>
CLARK	<a href="#">Assessor</a>	<a href="#">Treasurer</a>
COLUMBIA	<a href="#">Assessor</a>	<a href="#">Treasurer</a>
COWLITZ	<a href="#">Assessor</a>	<a href="#">Treasurer</a>

# Alerts Banner and New Tax Guidance



## Important!

Due to the pandemic, our offices are closed to the public. Please visit our [Contact page](#) for support options.

[COVID-19 business relief](#) is available. [El alivio comercial de COVID-19](#) está disponible.

# 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 COVID-related temporary business activities

[Additional information for restaurants – COVID 19](#)

[Sales of alcohol for sanitizing purposes](#)

[Curbside and delivery sales of spirits](#)



# 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

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



### 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

### 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.

### Local offices ([map](#))

Bellingham      Spokane

Bothell      Tacoma

Kent      Tumwater

Port Angeles      Vancouver

Richland      Wenatchee

## Additional Options

- [DORCommunications@dor.wa.gov](mailto:DORCommunications@dor.wa.gov)
- Secure messaging through My DOR



# Department of Enterprise Services

**Shana Barehand:** [shana.barehand@des.wa.gov](mailto:shana.barehand@des.wa.gov)

**Erin Lopez:** [erin.lopez@des.wa.gov](mailto: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: [WEBSCustomerService@des.wa.gov](mailto:WEBSCustomerService@des.wa.gov) or (360) 902-7400, 8:00 a.m. to 5:00 p.m., Monday – Friday.



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# Open Mic – Q&A



U.S. Small Business  
Administration

# 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](mailto: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: [PDCrecons@sba.gov](mailto:PDCrecons@sba.gov). You may use this for declined loans and for loan increases.
- Collateral Change Requests email to: [PDC.PDCAccountsCollateralReview@sba.gov](mailto:PDC.PDCAccountsCollateralReview@sba.gov)
- 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: [www.sba.gov/paycheckprotection](https://www.sba.gov/paycheckprotection)

# 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](http://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:**



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To find the Nearest Advisor:  
<https://wsbdc.org/contact-an-advisor/>  
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# Open Mic – Q&A

# Contact Summary



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# Thank you

