













# Small Business Requirements & Resources COVID-19 Impact Webinar August 11, 2020

## Webinar Agenda



- Welcome and overview
- Governor's Office of Regulatory Innovation and Assistance / Small Business Liaison Team
- Department of Health
- Department of Labor & Industries
- Department of Revenue
- Department of Enterprise Services
- US Small Business Administration (SBA) Seattle District / Washington Small Business Development Center (WSBDC)
- Employment Security Department
- Open-mic dedicated time for more questions



# SBRR Outreach Update

### Michael Ervick

Small Business Liaison, Governor's Office 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!





# We're in This Together

When the state of Washington licensed your business, it agreed to grant you certain rights to access the public – that included employees, customers, suppliers, and investors.

In return, you agreed to accept certain responsibilities in accessing the public – that included the health, safety, and welfare of those very same people.

# Thanks for Doing Your Part!









# 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





# Washington State Department of Health

## **Food Safety Program**

Help protect the public from foodborne disease

Provides technical assistance, training, and education to:

- Local health departments
- Industry
- Hunger relief organizations
- Other state agencies
- The public

Food safety rule development

Work with State Board of Health and stakeholders





# **COVID-19 and Food Safety**

- Coronavirus not spread through food
- LOTS of questions from food establishments on
  - Physical distancing
  - Face coverings
  - Cleaning and sanitizing
  - What is essential
  - Food rescue

Created guidance to help





- Screen employees for symptoms of COVID-19, to include presence of fever
- Train workers on symptoms of COVID-19 illness and on required hand hygiene
- Ensure handwashing sinks are stocked and hand sanitizer gel is available





- Try to have 6 feet of distance between employees
  - Stagger work schedules as possible to reduce employee contact with each other
- Make sure customers are 6 feet apart when
  - At tables
  - Waiting for a seat
  - Picking up food





- Have single-use or reusable menus that are cleaned and disinfected after each use
- Clean and disinfect touchpoints frequently
  - Including all surfaces at each table turning
  - Try using contactless payment systems, automated ordering, and mobile pay





(Continued)

- Make sure employees wear cloth facial coverings or masks
  - More from L&I later
- Require customers to wear face coverings





(Continued)

## Food establishments in any phase must not allow:

- Indoor service at bars
- Live entertainment
- Game areas such as pool tables, darts, and video games
- End alcohol service by 10:00 pm





#### Food establishments in Phase 2:

- May have onsite dining
- Limit the size of tables to 5 persons or less
- Only persons from the same household may dine indoors
- Customers no more than 50% capacity
  - For both indoor and outdoor seating
- Have buffets and salad bars if follow DOH guidance





#### Food establishments in Phase 3:

- Is the same as Phase 2:
  - Limit table size to no more than 5 members of the same family
  - Customers no more than 50% capacity
    - For both indoor and outdoor seating
  - Have buffets and salad bars if follow DOH guidance





# **COVID-19 Information and 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





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

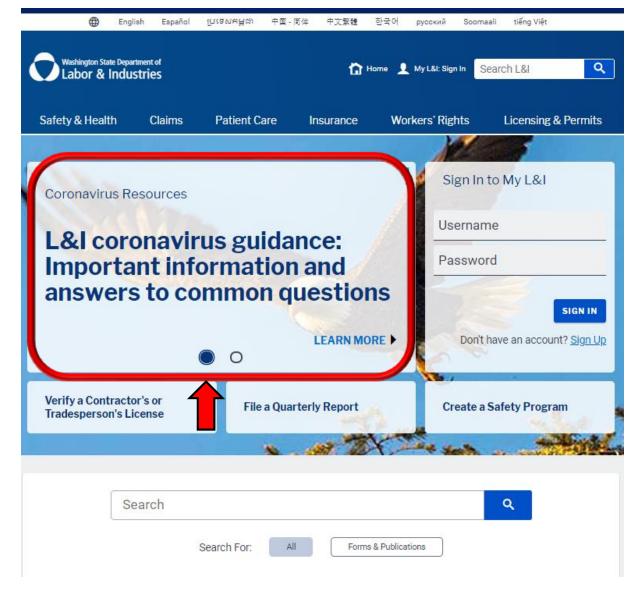


L&I Requirements, Guidance, and Resources Related to the COVID-19 Pandemic



## **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.
- · 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.









#### 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-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.

#### **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.

- 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

### **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]



To learn more about the study, call/text/email SHARP 360-819-7908 • 1-888-667-4277 • Janitor Study@I ni wa nov SHARP Publication Number: 102-16-2020



Revised 04/09/2020



## Governor.WA.Gov



## **Reopening Guidance**





# Division of Occupational Safety & Health - DOSH

## General Workplace Requirements for COVID-19

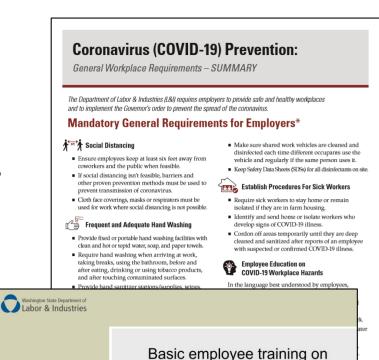
June. 2020

## 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
- 3. 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

#### **Small Business** Liaison Team BUSINESS WA GOV

## 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





#### Negligible Risk

Cloth face coverings may be required in some circumstances when the risk for transmission is

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## Low Risk

A reusable cloth face covering is required when risk for transmission is low

#### Risk for trans Example

- around or tra six feet apart up to several
- Risk is also o ■ Sm workers prov clients who al apa
- Examples of
- low-risk activ ■ Del Light m up to kee

  - One or t providing

  - Mechan

#### Medium Risk

Disposable masks are required when risk for transmission is medium. Examples of disposable masks include dust masks used for hobbies. but not approved by the National Institute for Occupational Safety and Health (NIOSH); surgical-style masks not approved by the FDA; and masks such as KN90s or KN95s approved in other countries.

Risk for transmission is considered medium when you stay at least six feet away from others except for several times throughout the day when the six-foot distance is broken for several minutes and prevention measures such as physical barriers aren't feasible.

to clients Risk is also considered medium when three to six ■ Waiters a people work in a room providing personal services curbside to healthy clients who wear a cloth face covering.

#### Examples of medium-risk jobs and medium-risk activities:

- Commercial fishing crews.
- Field workers being transported to a nearby
- Grocery-store-produce stockers who work during store hours around customers.
- Manicurists working with clients wearing cloth face coverings.
- Kitchen workers in restaurants.
- Ride-service drivers who only pick up masked passengers.
- Transit operators.



This is a non-NIOSH approved disposable mask for use in medium-risk situations. You wear this to protect yourself and others from saliva particles in the air and it offers some protection when a person coughs or sneezes near you. Your employer will inform you about proper use and care.

This unaltered photo provided by author byrev, https://commons.wikimedia.org/wiki/File:Cone-88240\_1920.jpg

#### High Risk

Respirators are required when risk for transmission is high.

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#### Extremely High Risk

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

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

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

Transmission risk is extremely high when you work in residential or non-hospital or clinic settings within six feet of people with COVID-19. You may come into close contact with their exhaled or expelled saliva, mucous, or tears that may contain the coronavirus.

Transmission risk is also extremely high when your work brings you into direct contact with peoples' mouth, nose, or eyes, even if they appear to be healthy or asymptomatic.

#### 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

#### Examples of extremely high-risk tasks:

- Conducting visual eye exams or tonometry.
- Taking mouth or nose swab samples at drive-up testing stations.



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

This unaltered photo provided by author Banej, https://commons.wikimedia.org/wiki/File:3M\_N95 Particulate Respirator JPG

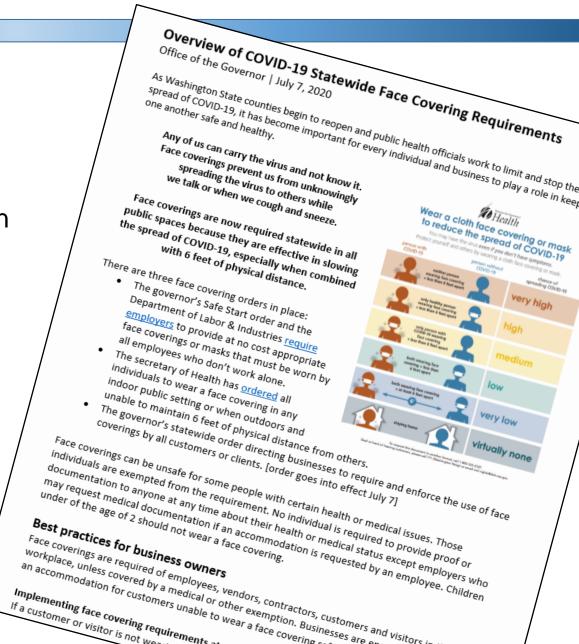






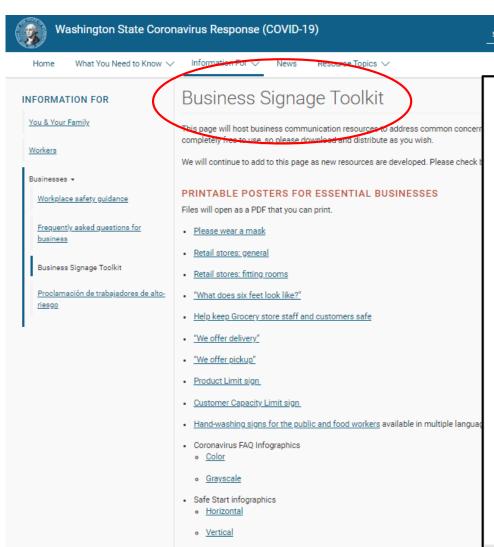
- Use highly visible signage (signage is required)
- Politely educate about requirement
- Provide a supply of disposable masks
- Inquire as to whether they have a medical condition
  - Can't ask for details or proof
- Offer accommodation
  - Curbside pickup
  - Delivery
  - Scheduled appointment
- Don't try to physically block or remove them from the premises
- If they refuse to leave, follow your standard procedures for removing someone from your establishment, including calling law enforcement







# 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

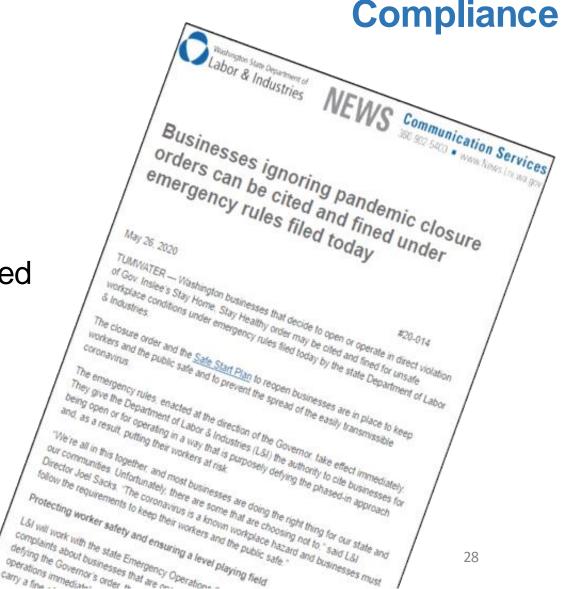




# Division of Occupational Safety & Health - DOSH

## **DOSH Compliance**

- Workplace inspections
- 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 will waive late penalties and interest for second quarter 2020 premiums when qualifying businesses file on time and pay within 90 days
- Payment periods longer than 90 days can be requested, but penalties and interest may apply
- To participate, file quarterly reports timely, paying what you can at that time
  - Then email <u>DialerCollections@Lni.wa.gov</u>, requesting delay
  - Include L&I account number





## **Workers' Compensation Insurance Premiums**

## Reported Employee Hours

## If paying employees who aren't working:

- You don't need to report non-working hours
- 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 instead
- Keep good records of both work and non-work hours





## **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



# Washington State Small Business Liaison Team BUSINESS WA.GOV

## **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

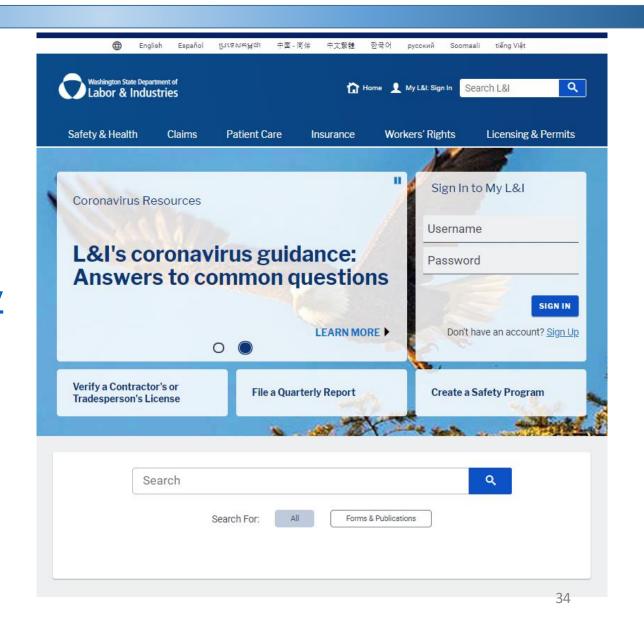
#### **Small Business Liaison office**

- Celia Nightingale & Andrew Bryan
- Email: <u>smallbusiness@LNI.wa.gov</u>
- Phone: 800-987-0145

#### **DOSH Consultation**

- Erica Minton
- Email: <u>Erica.Minton@LNI.wa.gov</u>





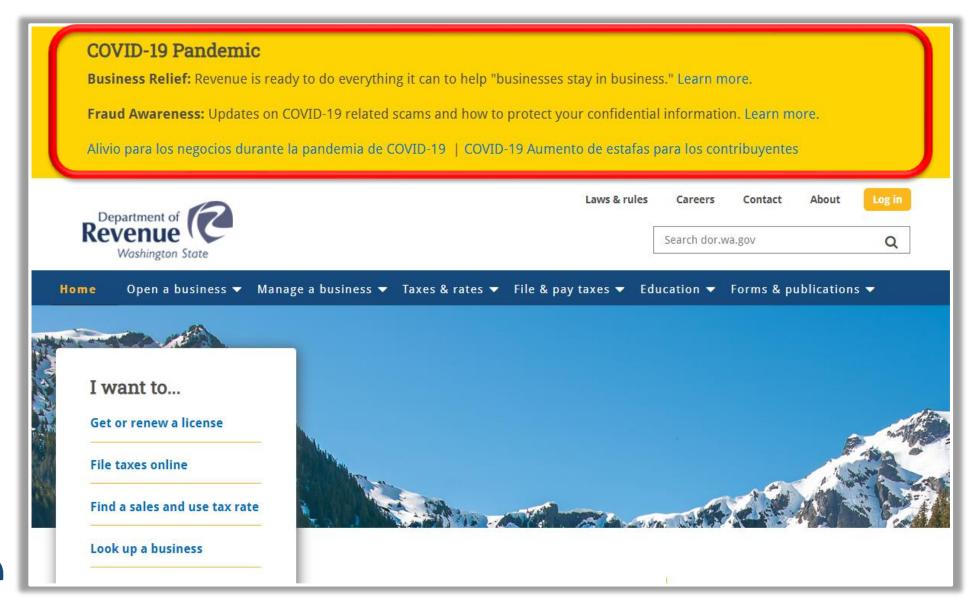


# Small Business Requirements and Resources: Business Relief

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, 8am-5pm, 360-705-6705
- dor.wa.gov/ContactUs
- Always available: Website and My DOR

## Processing backlogs 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.
- Extensions
  - Case by case basis requested <u>before</u> due date.
  - They only <u>postpone</u> payment due date; tax is not waived.
- If filed and paid by due date/extension NO interest or penalties.
  - Penalties applied the day after your due date.
  - Interest accrued daily on unpaid balances.

## Outstanding balances interest waiver

Feb 29 – Sept 1 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, however,
- We do not 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**

### **COVID-19 Pandemic**

Business Relief: Revenue is ready to do everything it can to help "businesses stay in business." Learn more.

Fraud Awareness: Updates on COVID-19 related scams and how to protect your confidential information. Learn more.

Alivio para los negocios durante la pandemia de COVID-19 | COVID-19 Aumento de estafas para los contribuyentes





## **Additional Online Resources**

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

Alivio para los negocios durante la pandemia de COVID-19

### Our offices are temporarily closed

While our offices are temporarily closed to adhere to social distancing requirements, our team is working remotely and ready to serve you. Most in-person services provided at DOR offices are available online and we encourage businesses to take advantage of these services for faster processing. 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, posting payments to accounts that are made by check or money order, petitions or request for administrative review, and acknowledgment of any legal documents.

Legal process is accepted at our Tumwater office between 8AM and noon, Monday – Friday.

Updated July 6, 2020

Revenue is taking the following measures to provide relief to COVID-19 impacted businesses during the state of emergency (February 29, 2020, through the end of the state of emergency, yet to be determined). These actions address a broad range of taxes and programs: business and occupation tax, real estate excise tax assessments, leasehold excise tax, forest tax, and tax deferrals for biotechnology and medical device manufacturing. Check back for updates.

### What if I am unable to pay my monthly, quarterly or annual return?

For businesses negatively impacted by the COVID-19 Pandemic, if an extension has not already been granted, a one-time extension may be available upon request. We request that all businesses still *file* their returns by their original due date, even if they are unable to pay.

Businesses may request a one-time extension for paying tax returns prior to the due date one of the

### Additional resources

Coronavirus.wa.gov

WA State relief

WA: COVID-19 Business Resources

WA Department of Commerce Crisis Planning Tools & Resources

Federal relief

**New!** 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 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





## **Contact Information**

### Contact

All offices are temporarily closed. All of the 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.
- Close my account.

### 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

360-704-5900 Remote sales and consumer use tax

### Local offices (map)

Bellingham Spokane

Bothell Tacoma

Kent Tumwater

Port Angeles Vancouver

Richland Wenatchee

Seattle Yakima

### Revenue alphabetical directory

### **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

- 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.





# Coronavirus Funding Options

Economic Injury Disaster Loan (EIDL) & Loan Advance

Paycheck Protection Program (PPP)

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 a small business or non-profit. These loans can provide vital economic support to help alleviate temporary loss of revenue.
- EIDL assistance may be used for working capital purposes, i.e. all operating expenses, accounts payable, and eligible business loan payments.
- EIDLs may not be used for debt consolidation, capital expenditures, nor any other fixed asset expenditures.
- Reconsideration Requests email to: <u>PDCrecons@sba.gov</u>
- Collateral Change Requests email to: <u>PDCAccountsCollateralReview@sba.gov</u>
- No funds remaining for the EIDL Advance, but EIDL Applications are still be accepted.



## 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 \$128 Billion Remained Unused
- SBA Portal is open for accepting Lender Forgiveness Applications as of August 10.
- At least 60% of the funds are used for payroll related expenses and not more than 40% is used for eligible interest expense, rent/lease payments, and utilities expenses; FTE needs to be the same for full forgiveness.
- Transportation expense as part of allowed Utilities Expense is defined as fuel expense used for business vehicles.
- 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
- Your PPP Forgiveness Application and documents supporting the use of the proceeds is submitted to your Lender
- Applications available at: <a href="https://www.sba.gov/paycheckprotection"><u>www.sba.gov/paycheckprotection</u></a>
- <u>Click here to download the Paycheck Protection Program Loan Forgiveness Application (06-16-2020)</u> (<u>Spanish</u> version)
  - Click here to download instructions for the Paycheck Protection Program Loan Forgiveness Application (06-16-2020)
- Click here to download the Paycheck Protection Program EZ Loan Forgiveness Application (06-16-2020)
  - Click here to download instructions for the Paycheck Protection Program EZ Loan Forgiveness Application





## 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

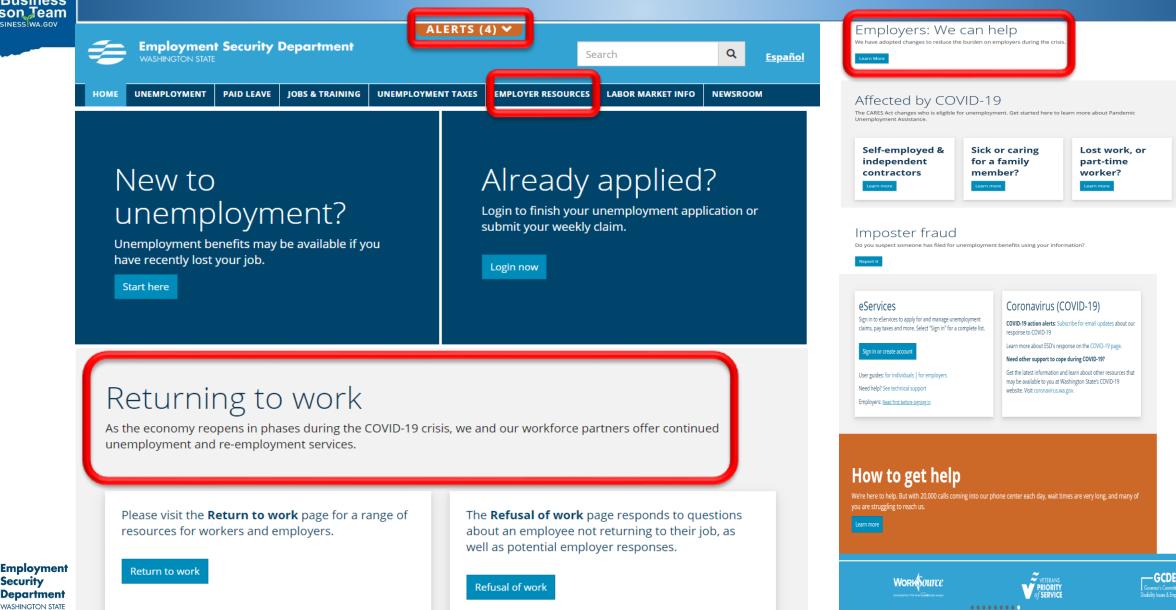








## **ESD Website Resources**



# Washington State Small Business Liaison Team BUSINESS WA.GOV

## **Key Reminders**

- 1. If you receive a questionnaire from ESD about your claim, complete it! Don't ignore it!
- 2. ESD will maintain a practice of slowing our payments by 1-2 days to give us time to root out fraudulent claims and, in some cases, to collect verifying information from legitimate claimants.
- 3. ESD has not experienced a data breach. No data has been stolen from ESD. Data breaches elsewhere have exposed many Americans' personal information to criminals, who are using that information to file false unemployment claims across the country.
- 4. Read all the information on the <u>Unemployment benefits fraud page</u>.



# Washington Paid Family & Medical Leave



Paid Family and 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.





## Your role and how you benefit



### **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.



### **EMPLOYER PREMIUM**

### (optional for businesses with fewer than 50 employees)

- 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.





# 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



## **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.





# **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

	Qualifyir	ng 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



# 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 waiver</u> in writing.
     For more info: <a href="https://esd.wa.gov/employer-taxes/tax-penalty-waiver">https://esd.wa.gov/employer-taxes/tax-penalty-waiver</a>





## Important reporting dates

### 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 & Payme Due: October 31

Q3: July, August, September

Report & Payment Due: January 31

Q4: October, November, December

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# 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 and work 4 weeks with at least 90% pay, unless employee is fired for misconduct or quits for reasons not attributable to the employer
  - Submit application on our form
  - Submit application by Sept. 30, 2020
  - Must have paid all taxes, penalties and interest by Sept. 30, 2020, or be on a payment plan
  - Must have submitted all reports by Sept. 30, 2020
- We're offering some leniency for requests received after the 30-day period. Employers must establish good cause for not sending their request on time.





## Relief of Benefit Charging

- SharedWork On June 19, 2020, the Governor issued an emergency proclamation that waived and suspended RCW 50.60.110(1), which requires us to charge taxable and reimbursable employers for SharedWork benefits. The proclamation is effective June 19, 2020 and was extended until September 1, 2020, or until the state of emergency ends, whichever comes first.
- CARES Act covers 100% of the benefits
- Both taxable and reimbursable employers not charged





## Relief of Benefit Charging

 Reimbursable - The federal government will pay 50% of all benefit charges.

 Under the Cares Act, reimbursable employers pay state for 100% of benefits paid and the state gives 50% back to the employer.





## **Emergency Laws and Rules**

## **ALERT: Regarding Unemployment Benefits**

Washington state is currently assessing the Presidential Memorandum issued on August 8 regarding a "Lost Wages Assistance Program."

When we have additional information, we will update you and claimants on our website, social media platforms, and directly via claimant communications.

To allow your fellow Washingtonians to reach a representative regarding existing claims, please do not call the ESD to inquire about this program at this time.





## **Emergency Laws and Rules**

### Work search requirements

- Job search requirements and the wait week requirement have been extended through the week ending September 5. Answer "no" to the job search question on your weekly claim. Please go to <a href="www.esd.wa.gov">www.esd.wa.gov</a> 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.





## **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** and Paid Family & Medical Leave



esd.wa.gov paidleave.wa.gov



paidleave@esd.wa.gov



833-572-8400 – UI hotline (7a.m. to 4 p.m. Mon. – Sat.)

833-318-6022 - Online weekly claims (7a.m. to 4 p.m. Mon. - Sat.)

855-829-9243 - Employers

833-717-2273 - PF&ML



## **Contact Summary**















### Rafael Colón

rcolon@esd.wa.gov / 360-878-4088

Celia Nightingale & Andrew Bryan

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

**Carlin Wright** 

carlinw@dor.wa.gov

**Shana Barehand** 

shana.barehand@des.wa.gov

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

Michael Ervick (ORIA)

michael.ervick@gov.wa.gov / 360-725-2663

# Thank you



