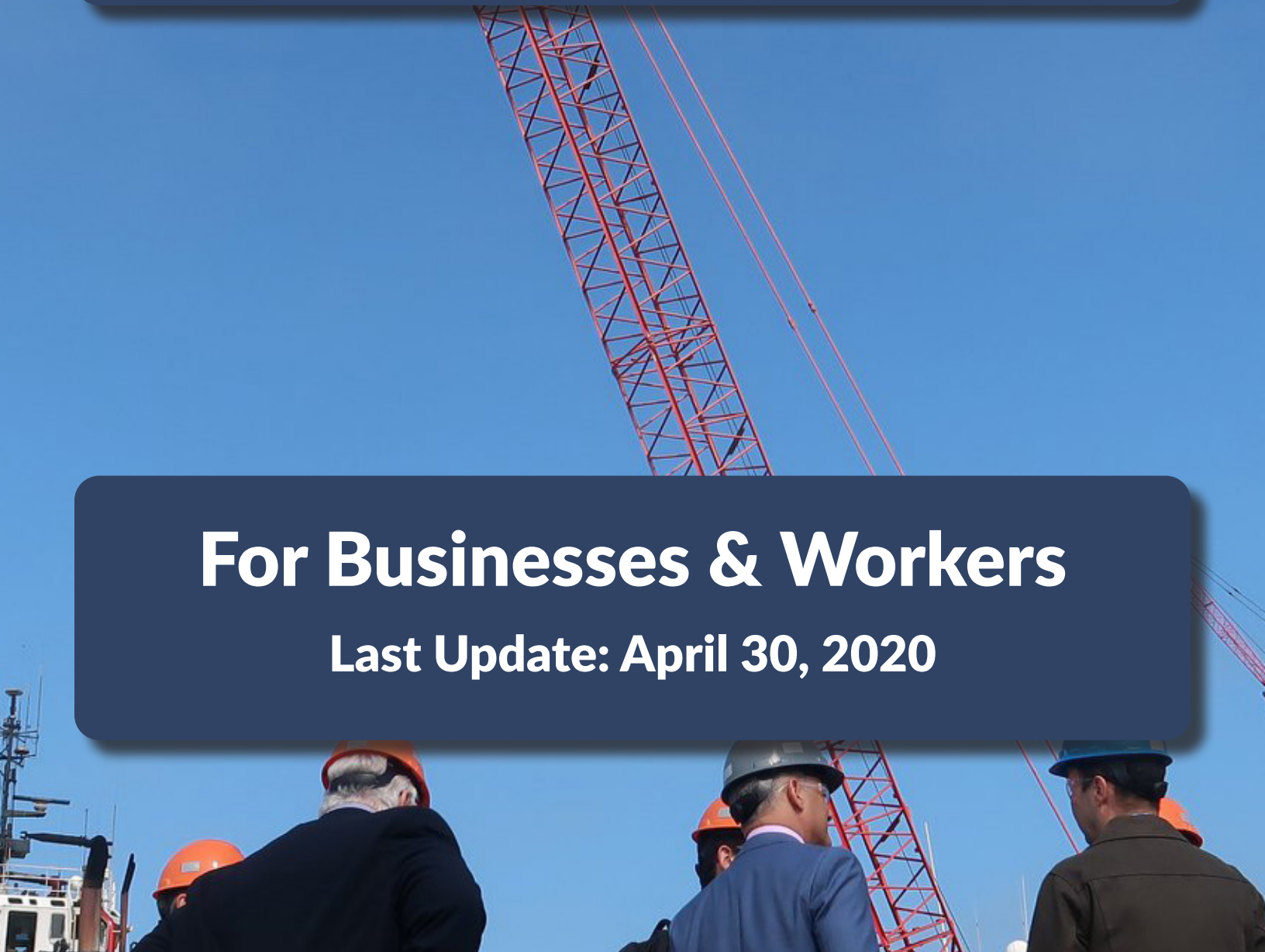


COVID-19 Resource Guide

For Businesses & Workers

Last Update: April 30, 2020



Message from the CEO

Skagit County is up to this Challenge

During this health and resulting economic crisis, Skagit County businesses — along with those in the rest of the state, country and world — have faced unprecedented adversity. There have been forced closures, layoffs, scaled-down operations, canceled events and contracts, illnesses, and everything in between.

But through these uncertain and difficult times, one thing is apparent: the Skagit County business community and residents are up to this challenge.

The examples of innovation, problem-solving, civic-mindedness, and collaboration have been apparent through our daily interactions, social media, news stories, and more.

EDASC's No. 1 priority for the foreseeable future will be helping the Skagit County business community navigate this public health and economic crisis. Therefore, EDASC will continue providing the latest COVID-19 resources and updates relevant to businesses and workers.

This COVID-19 Resource Guide For Business & Workers will be regularly updated and re-uploaded on our website as new resources become available. The latest version of this document can be found on our [COVID-19 Resources page](#) on our website.

This is an unprecedented time from a public and business health perspective, and it has been heartening to see how our wonderful community has banded together to support one another while maintaining social distancing policies.

Know that EDASC will continue to be here to help you with your business needs and connect you with the existing and the ever-widening selection of new business support resources related to the COVID-19 outbreak.

Warm regards,



John Sternlicht
EDASC CEO



John Sternlicht
EDASC CEO

BUSINESSES

Financial Support



Loans

SBA Disaster Loans: The U.S. Small Business Administration is offering low-interest loans for working capital to small businesses suffering substantial economic injury as a result of COVID-19. These loans may be used to pay fixed debts, payroll, accounts payable and other bills that can't be paid because of the disaster's impact. The interest rate is 3.75% for businesses and 2.75% for nonprofits.

Skagit County Loan Fund: Are you a Skagit County small business experiencing severe disruptions from COVID-19? This emergency loan program through the National Development Council provides financial relief with accessible, low-interest, deferred loans up to \$25,000 for working capital. The interest rate is 2.44%. For more information, contact Melissa LaFayette at mlafayette@ndconline.org.

Lender Match: This no-cost program is an online referral tool connecting small businesses with SBA-approved lenders. This is a good alternative to an SBA Disaster Loan because it has a much quicker turnaround. SBA officials say they can approve loans under \$350,000 in a matter of days.

Paycheck Protection Program: This program, when implemented, will provide a direct incentive for small businesses to keep their workers on payroll by providing each small business a forgivable loan up to \$10 million for payroll and certain other expenses, according to the U.S. Small Business Administration. If all employees are kept on payroll for eight weeks, the SBA will forgive the portion of the loans used for payroll, rent, mortgage interest, or utilities. Up to 100 percent of the loan is forgivable.

SBA Micro Lender Program: The U.S. Small Business administration has micro lending partners where loans offered range from \$500 to \$50,000. The SBA provides funding to these micro lending partners who then re-lend this money to qualified small businesses. The active SBA micro lenders in the area include [Business Impact Northwest](#), [Ventures](#) and [MercyCorps Northwest](#).

Grants

Business for All: This grant, powered by Hello Alice in partnership with Verizon, provides \$10,000 emergency COVID-19 grants for small businesses in crisis.

Emergency Economic Injury Grants: These grants, provided through the U.S. Small Business Administration, provide an emergency advance of up to \$10,000 to small businesses and private nonprofits harmed by COVID-19 within three days of applying for an SBA Economic Injury Disaster Loan (Page 3). To access the grant, first apply for the SBA Economic Injury Disaster loan and then request the grant.

Save Small Business Grants: The U.S. Chamber of Commerce Foundation has launched the Save Small Business Fund, a grant program providing assistance to small businesses owners impacted by the coronavirus pandemic. The Foundation will distribute \$5,000 grants to small employers in economically vulnerable communities in the United States and its territories.

BUSINESSES

Financial Support



Grants Continued

Working Washington Small Business Emergency Grants: Update 4/9/20: EDASC is no longer accepting applications for this grant. Up to \$5 million from The Governor's Strategic Reserve Fund will be used to provide up to \$10,000 grants to small businesses to help prevent closure due to COVID-19. The State Department of Commerce will coordinate the application process with your local economic development organization.

Skagit Valley Disaster Relief Fund: This fund was created by the Skagit Community Foundation in collaboration with EDASC and United Way of Skagit County to support and help sustain charitable organizations and agencies as they work to directly address the COVID-19 pandemic and its impacts on the Skagit Valley. To apply for the fund, contact skagitrecoveryfund@skagitcf.org with answers to the application found on the fund's webpage.

Skagit Publishing Community Grant Program: Skagit Publishing has established a \$500,000 grant fund to assist locally owned businesses with matched advertising during this challenging situation. The grant is good through June and is restricted to Skagit County businesses.

Social Justice Fund Northwest's Rapid Response Grants: Per Social Just Fund Northwest's website, the Rapid Response Grants are small project specific grants of \$2,000 to help grassroots organizations respond quickly to the changing political climate.

Verizon Small Business Recovery Fund: These grants of up to \$10,000 offer help for small businesses to fill urgent financial gaps until they can resume normal operations or until other more permanent financing becomes available. The deadline for the first round of grants is April 4, 8:59 PST. The second deadline is April 17. A preference will be given to entrepreneurs of color, women-owned businesses and other enterprises in historically underserved communities.

A Note on lenders and landlords

Lenders and landlords may be in a position to provide relief. Many large mortgage lenders are offering programs to move current mortgage payments to the end of a loan without penalty. Banks may do the same for simple loans. Some landlords can help, especially as they themselves receive mortgage flexibility from lenders. Contact your lender or landlord to see what they can offer.

BUSINESSES

Financial Support



Insurance

State Office of the Insurance Commissioner: As an employer, if you have bought the correct endorsements, insurance policies may cover canceled events or business losses. Contact the State Office of the Insurance Commissioner at 1-800-562-6900 or go to their website for more information.

Business Interruption Insurance: Chmelik Sitkin & Davis is providing information for businesses that have business interruption insurance and what to do if your broker has told you that it will not cover your lost business income.

Tax

Federal: The IRS has created new ways to help taxpayers, businesses and other affected by COVID-19. This page will be continually updated. One important update: All taxpayers who file and pay their Federal income taxes on April 15, 2020, are automatically extended until July 15, 2020.

State: The state Department of Revenue is offering extensions on tax filings and certain late fees, as well as rescheduling audits and more time to file or renew a business license. Contact the department at 360-705-6705 for more info or visit their website.

Utilities

Cascade Natural Gas: CNG announced March 17 that it will not be disconnecting customers for non-payment during this time and will continue to work with customers on payment plan options. They have also implemented plans to protect employees from exposure to COVID-19.

Puget Sound Energy: PSE announced they will not be disconnecting customers for non-payment during this time. They also received approve to waive late fees. They will work with customers on options such as payment plans and choose a new bill due date. Its employees are required to maintain social distancing while working in the field.

Skagit Public Utility District: Skagit PUD has suspended all water shut-offs due to delinquent payment, according to its website. Customers concerned about their ability to pay their bill should contact the Skagit PUD Customer Service team at 360-424-7104.

Manufacturers: Find out how you can help fill shortages of needed equipment

The state and county are looking to fill shortages of personal protective equipment (PPE), infection-control products and other desperately-needed products. To learn more about state needs, [visit this page](#). To learn about county needs, contact EDASC at office@skagit.org, or Skagit County EMS's Hans Kahl at hkahl@co.skagit.wa.us.

BUSINESSES

Business Guidance

Federal

SBA Guidance and Resources: The U.S. Small Business Administration has a page providing guidance for small businesses impacted by the spread of COVID-19, as well as loan resources.

SBA Export Working Capital Program: For exporters, the U.S. Small Business Administration's Export Working Capital Program can help small businesses gain access to capital.

U.S. Chamber of Commerce Small Business Survival Resources: The U.S. Chamber of Commerce has compiled a resource list designed to help your business survive the economic crisis caused by the outbreak of COVID-19. Resources include a response toolkit, loan information, small business advising services, bank and credit information, federal assistance, tax relief and more.

State

Association of Washington Businesses: AWB is offering no-cost weekly webinars for employers featuring high-level speakers.

Impact Washington: Impact Washington is a nonprofit providing consulting and training services to Washington state manufacturers.

WSBDC Advising: The Washington Small Business Development Center provides no-cost confidential business advising. To get start, create an SBDC account [here](#). Then contact EDASC's in-house SBDC Advisor Cindy Brooks at cindy.brooks@wsbdc.org.

SCORE Advising: SCORE offers no-cost small business advising for business owners and entrepreneurs. Call 360-685-4259 to make an appointment.

Small Business Resiliency Assistance: This program provides technical assistance for small business owners from culturally and historically disadvantaged communities. If your business has been affected by the COVID-19 pandemic and you need help identifying next steps, you can contact one of the organizations partnered for this program.

WSBDC Small Business Resiliency Guide: The Washington Small Business Development Center is providing a small business resiliency guide to help you develop contingency plans and assess risks to enable your business to recover.

COVID-19 Business Resources for Washington State: The state Small Business Liaison Team has developed a list of COVID-19 resources.

BUSINESSES & WORKERS

Support for Workers



Federal

U.S. Chamber of Commerce Employee Assistance Funds: The U.S. Chamber Foundation is offering the Employee Assistance Fund program. According to its website, the program provides management services for employers looking to support their employees during times of hardship.

State

Unemployment Insurance Eligibility Checker: View this factsheet to learn if you are eligible for unemployment insurance.

ESD Emergency Rules: The State Employment Security Department has new emergency rules in place to support those impacted by the spread of COVID-19. For example, workers who are ill with COVID-19 can qualify for benefits. Also, workers exposed and quarantined while the business remains open can now qualify for unemployment insurance. Here are a list of ESD-related resources:

- [Unemployment benefits charts](#)
- [Workers affected by COVID-19 FAQ](#)
- [Paid sick and safe leave](#) and [COVID-19 FAQs](#)
- [Unemployment insurance](#)
- [Paid family medical leave](#) and [COVID-19 FAQs](#)
- [Workers Compensation FAQs](#) and [application](#)
- [Standby](#) is a program enabling employers to layoff workers with a plan to rehire them.

Financial Support for Workers: The State Department of Financial Institutions provides a list of financial resources for consumers impacted by COVID-19. It includes unemployment assistance, as well as resources for paying credit cards, mortgages, rent, and student loans.

SharedWork Program: SharedWork is a voluntary business sustainability program offered by the State Employment Security Department that enables businesses to retain employees at reduced hours.

Layoff assistance for workers and businesses: The state Employment Security Department has a web page dedicated to layoff assistance for both workers and businesses.

Job seeker help: Visit WorkSource for available jobs or to post a vacancy.



EDASC

Economic Development Alliance
of Skagit County

office@skagit.org 360-336-6114 www.skagit.org

204 W. Montgomery St. Mount Vernon WA 98273