

Small Business COVID-19 Resource List

FEDERAL

NEW STIMULUS PROGRAM: Because this has only passed the Senate and is not quite complete, details are still emerging on what assistance this will provide, but we know it includes a direct payment to individuals, unemployment benefits for the self-employed, and a new SBA loan program. This New York Times [F.A.Q on Stimulus Checks, Unemployment and the Coronavirus Bill](#) article is the best explanation we've found so far for most parts of the bill. Stay tuned for updates.

SBA LOANS – ECONOMIC INJURY DISASTER LOAN: The initial SBA loan information put out was for Economic Injury Disaster Loans. The federal government has declared the State of Washington a disaster area due to the Coronavirus outbreak. Businesses in Columbia County qualify for low interest loans. Apply online [here](#).

SBA 7(a) LOANS – Word out of the stimulus package is that there is \$350 million in partially forgivable following the traditional SBA 7(a) loan program that runs through local lenders. This loan program is for companies with 500 or fewer employees, gives the SBA the ability to guarantee and certain requirements must be met for partial forgiveness. Stay tuned for information on how to apply.

Here is a good article with [What the Cares Act will Bring to Small Businesses](#).

If you need assistance applying for a loan, please contact the Port (509-382-2577) or the Chamber (509-382-4825). You can also find information about SBA disaster loans at the [at the WA Department of Commerce](#).

FAMILIES FIRST CORONAVIRUS RESPONSE ACT: Because of the pandemic, employers are now required to provide additional family paid leave and sick leave to employees under certain conditions. **This act is also designed to immediately and fully reimburse them, dollar for dollar, for the cost of providing Coronavirus-related leave to their employees.**

[Read a decent IRS article about this program here.](#)

The US Department of Labor has issued the Families First Coronavirus Response Act Notice poster which must be hung by employers in a conspicuous place where all employees can see it. This requirement may also be met by emailing or direct mailing this notice to employees, or posting on an employee information internal or external website. The Employee Rights poster explains the requirements of the Act.

[FAMILIES FIRST CORONAVIRUS RESPONSE ACT NOTICE \(FREQUENTLY ASKED QUESTIONS\)](#)

[EMPLOYEE RIGHTS POSTER](#)

[FEDERAL EMPLOYEE RIGHTS POSTER](#)

STATE

UNEMPLOYMENT INFORMATION: The state program is awaiting final approval on the stimulus package but anticipates unemployment insurance relief and social security payment relief for employers as well as addition funds to support unemployment benefits for self-employed and sole proprietors and additional unemployment insurance payments. Even though the stimulus bill is not finalized, self-employed people can go ahead and apply through the state program with the understanding that they will likely be denied on the first try. Persistence will be important as these programs sort themselves out. Apply here: [ESD link](#).

SMALL BUSINESS EMERGENCY GRANT PROGRAM: Governor Inslee has created a Working Washington Small Business Grant program using a portion of the state's Strategic Reserve Fund (SRF). The Department of Commerce is putting the finishing touches to the program's guidelines and application. We'll share the link once they are ready to accept applications.

Governor's Office has a [resource list](#) for businesses and employers who are impacted.

Washington State Department of Revenue is offering [tax collection relief](#).

WA State Department of Financial Institutions has a [page](#) dedicated to financial resources for Washington residents impacted by COVID-19.

Washington Retail Association has a [dedicated COVID-19 resource page](#) that includes information for employers and retailers.

The Emergency Management Division of the State of Washington has a Business Re-entry Program for businesses that need to access an area that has been declared a disaster. This is a voluntary program that allows a business to sign up or register to be listed on a state database that can then be accessed by local emergency management organizations making decision on granting access to impacted areas. Visit [Washington State Emergency Management Division](#) website for detailed information and to register.

LOCAL

Columbia County Public Health has provided several links to some great information and resources on the COVID-19 in our community and beyond:

- [Situation Report](#)
- [Resource list](#)
- [Resources for Home from the CDC](#)
- [WA Department of Health numbers by county](#) and [Novel Coronavirus fact sheet](#)

OTHER RESOURCES

IDEAS FOR MAIN STREET: Dayton is part of the Main Street Program which shared

business owners. The Institute for Sustainable Development shared this document with resources for businesses and for those of us trying to help our communities.

JOURNALIST RHONDA ABRAMS offers 10 a.m. daily (M-F) live small business updates on her Facebook page.

FACEBOOK is offering \$1 million in cash grants and ad credits to 30,000 small businesses.

KIVA is an alternative source for (zero interest) loans up to \$15,000. www.kiva.org