

COVID-19 Workforce Resources

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Employer and Employee Assistance

Federal Provisions *As of 3/18/20 *Subject to change as new information emerges**

<p>Families First Coronavirus Response Act (FFCRA) <i>(Effective April 2nd until December 31st)</i></p>	<p>Emergency Family Medical Leave Expansion Act (EFMLA)</p>	<p>Emergency Paid Sick Leave (EPSLA)</p>
<p>Employers with fewer than 500 employees</p>		
<p>Qualifying Conditions</p>	<p>A “qualifying need related to” COVID-19. Example: An employee is unable to work (or telework) because the employee needs leave to care for a son or daughter under the age of 18 whose school or place of care has closed, or whose childcare provider is unavailable, because of COVID-19.</p>	<p>Employees unable to work (or telework) for any of the following reasons related to COVID-19:</p> <ol style="list-style-type: none"> 1. Government quarantine or isolation order; 2. A health care provider advised self-quarantine; 3. Experiencing symptoms of COVID-19 and seeking a medical diagnosis; 4. Caring for individual advised or ordered to quarantine;

		<p>5. Caring for a son or daughter whose school or place of care has closed, or whose childcare provider is unavailable, because of COVID-19 precautions; or</p> <p>6. Experiencing any other substantially similar condition specified by Health and Human Services.</p>
Employee Eligibility	30 days of employment	Available immediately, regardless of how long employed
Duration	12 Weeks	<p>Full-time employees:</p> <ul style="list-style-type: none"> - 80 hours of paid sick time. <p>Part-time employees:</p> <ul style="list-style-type: none"> - paid sick time equal to the number of hours that the employee works, on average, over a 2-week period. Example: An employee who works an average of 15 hrs/wk can take 30 hrs of sick time. - if the employee has variable hours of work each week, the employee's average hours of work over the preceding six (6) months
Interaction with other leave	First 10 days of the employee's leave is unpaid, but an employee may choose to substitute any accrued paid leave for such unpaid leave (i.e. EPSL if applicable; accrued vacation leave, personal leave, or other medical leave)	Employers cannot require employees to use other forms of paid leave before using EPSLA paid sick leave.

	<p>Following that 10-day period, employers must provide paid leave for each additional day of leave.</p> <p>*applies in addition to existing employer policies</p>	
Rate of pay	<p>Calculated based on rate of not less than:</p> <ul style="list-style-type: none"> - 2/3rds of the employee's regular rate of pay and the number of hours the employee is normally scheduled to work - Capped per employee at \$200/day or \$10,000/aggregate 	<p>Dependent on the reason why the leave is needed:</p> <ul style="list-style-type: none"> - <u>For reasons #1, #2, #3 above</u> the paid sick time is capped at \$511/day and \$5,110/aggregate. - <u>For any other reason</u> the paid sick time is capped at \$200/day and \$2,000/aggregate
Employer Assistance	<p>Refundable tax credit against payroll taxes for each calendar quarter for 100% of the qualified sick leave wages paid in that calendar quarter. The tax credit is applied against an employer's total portion of Social Security taxes for the period and is refundable.</p>	
Exceptions	<p>An employer of an employee who is a health care provider or an emergency responder may elect to exclude such an employee.</p> <p>Department of Labor or employers can exclude: Certain health care providers and emergency responders from the definition of eligible employee; Small businesses with fewer than 50 employees when the imposition of these provisions would jeopardize the ongoing viability of the business.</p> <p>Job protection exception for small (under 25) employers</p>	<p>An employer of an employee who is a health care provider or an emergency responder may elect to exclude such an employee.</p> <p>Department of Labor or employers can exclude: Certain health care providers and emergency responders from the definition of eligible employee; Small businesses with fewer than 50 employees when the imposition of these provisions would jeopardize the ongoing viability of the business.</p>

	experiencing COVID-19 downturn/operating conditions	
<p>NACHC has developed a health center specific comprehensive guide</p> <p>U.S. Department of Labor Families First Coronavirus Response FAQs *As of 3/25/2020*</p> <ul style="list-style-type: none"> • Fact Sheet for Employees and Fact Sheet for Employers • Contact here 		

Coronavirus Aid, Relief and Economic Security Act As of 3/26/2020 *Subject to change as new information emerges*

1. Pandemic Unemployment Assistance Sec. 2102

- a. Applies to individuals who are **not eligible** for regular compensation or extended benefits under State and Federal law or pandemic emergency unemployment compensation, including who have exhausted their unemployment or extended benefits

Qualifying conditions	
<p>Unemployed, partially unemployed or unable/unavailable to work, self employed (including gig-workers/independent contractors), seeking part-time, does not have sufficient work history or otherwise</p>	<ol style="list-style-type: none"> 1. Individual has been diagnosed with COVID-19 or is experiencing similar symptoms and seeking medical diagnoses 2. A member of the individual's household has been diagnosed with COVID-19 3. Individual providing care for a family member or a member of individual's household who has been diagnosed with COVID-19 4. A child or other person in the household for which the individual is the primary caregiver is unable to attend school or another facility that is closed as a direct result of COVID-19 5. Individual is unable to reach place of employment because of quarantined imposed as a direct result of COVID-19 public health emergency

	<ol style="list-style-type: none"> 6. Individual is unable to reach employment because they have been advised by a health care provider to self quarantine 7. Individual was scheduled to commence employment and does not have a job or is unable to reach the job as a direct result of COVID-19 public health emergency 8. The individual has become the breadwinner or major support for household because the head of household has died as a direct result of COVID-19 9. The individual has quit his or her job as a direct result of COVID-19 <ol style="list-style-type: none"> a. <i>Provision not intended to cover people who quit (or want to quit) because they fear that continuing to work puts them at risk of contracting COVID-19</i> 10. The individuals meets additional criteria established by the Secretary for unemployment assistance <p>*Does not apply to individuals who have the ability to telework with pay</p> <p>*Does not apply to individuals who are receiving paid sick leave or other paid leave benefits, regardless of qualifying reasons <u>#1-10 above</u></p>
Duration:	<p>Available beginning on or after January 27th, 2020 and ending on or before December 31st, 2020</p> <p>**Shall not exceed 39 weeks (includes any week for which covered individual received regular compensation or extended benefits under Federal or State law)</p>
Interaction with other benefits	<ol style="list-style-type: none"> 1. Additional benefit of \$600 per week to anyone receiving unemployment benefits for up to 4 months

	<ul style="list-style-type: none"> a. Amount is paid at the same time and in the same manner as any regular compensation or gives State the option to provide payment separately from but on the same weekly basis as any regular compensation b. *conditions above apply* <p>2. Pandemic Emergency Unemployment Compensation program</p> <ul style="list-style-type: none"> a. Provides an additional 13 weeks emergency unemployment insurance to help those who remain unemployed after state unemployment benefits no longer available (exhausted or not otherwise eligible)
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1. Emergency Unemployment Relief for Government entities and Non-profit Organizations Sec 2103

- a. Payments to states to reimburse nonprofits and government agencies and Indian tribes for half costs they incur through December 31st, 2020 to pay for unemployed benefits

2. Short-time Compensation Payments Sec. 2108- 'WA shared-work program'

- a. Employers reduce hours instead of laying off workers and employees with reduced hours receive prorated unemployment benefit
- b. Provision would pay 100 percent costs they incur providing short-time compensation through December 31st, 2020

3. Rebates and other Individual Provisions Sec 2201

- a. Provides qualifying individuals a \$1200 (\$2400 for filing jointly) and \$500 per child stimulus check
 - i. Based on taxpayers IRS adjusted gross income from 2019 tax filing or 2018 tax filing (if 2019 is not filed)
 - ii. Qualifications: income at or below
 - 1. \$75,000 individual
 - 2. \$112,500 head of household
 - 3. \$150,000 filing jointly
 - iii. Payment will be phased out above threshold until it is phased out completely for taxpayers with incomes exceeding \$99,000 (single) and \$198,000 (filing jointly)
 - iv. IRS economic payments [FAQ](#)

4. Retirement Funds

- a. Individuals can withdraw up to \$100,000 without the 10% penalty if reasons are due to COVID-19

5. Small Business Administration Loans - Paycheck Protection Program Sec. 1102

- a. Eligible: 501(c)(3) nonprofits with fewer than 500 employees
- b. Duration: Covered Loan Period is February 15th, 2020 - June 30th, 2020

- c. Maximum loan amount: \$10 million or 2.5 times the average monthly payroll based on the previous year payroll (not to exceed \$10 million). Intended to cover 8 weeks of payrolls expenses and any additional amounts for making payment towards debt obligations
- d. Maximum interest rate: 4% with no fees
- e. Use of the loan:
 - i. payroll costs (up to an annual rate pay of \$100,000)
 - ii. costs related to group health benefits during periods of paid sick, medical or family leave and insurance premiums
 - iii. employee salaries, commissions or similar compensations
 - iv. Mortgage, lease payments, rent, and utility payments
 - v. Interest on any other debt obligations that were incurred before covered period
- f. Loan payment/forgiveness
 - i. Employers that maintain payroll between February 15 and June 30 would be eligible to have their loans forgiven, essentially turning the loan into a grant
 - ii. Can defer all payments including principal, interest, fees for no less than 6 months and no more than a 1 year
- g. To apply visit SBA [here](#) and for more information [here](#)

Additional Support for Health Centers with **more than 500 employees**

- Employee retention credits: The CARES Act’s employee retention tax credit provides eligible employers with a refundable payroll tax credit for a portion of the wages paid by employers during the COVID-19 crisis – specifically between March 13, 2020 and the end of the year. This tax credit is available to employers whose operations were fully or partially suspended due to a COVID19 related “shut-down order,” or whose gross receipts declined by more than 50% when compared to the same quarter in the previous year.
 - tax credit is provided for the first \$10,000 of qualified wages paid to an eligible employee, which may include the employer’s contribution to the employees’ health insurance costs but will exclude any amounts that the employer already received a tax credit for under FFCRA’s Emergency Paid Sick Leave or Emergency Family Leave. For employers with more than 100 full-time employees, “qualified wages” will be further limited to wages paid to employees when they are not providing services due to the reasons specified above. For employers with 100 or fewer employees, employee wages may qualify for the credit, whether the employer is open for business or subject to a shut-down order
- Deferral of social security payroll taxes: Deferral of 2020 payroll taxes. 50% due by the end of 2021. Other 50% by the end of 2022.
- Grants: States and private entities are offering Coronavirus-related grants.
- Banks: Federally-backed loans for businesses between 500 and 10,000 employees will be available soon at rates below 2%. Federal authorities are also working with banks to help them lend favorably in response to the crisis.

Disaster Unemployment Assistance

- The Disaster Unemployment Assistance provides unemployment benefits to individuals who have become unemployed as a direct result of a Presidentially declared major disaster. Must have been determined ineligible for State Unemployment Insurance. Visit [here](#).

State Provisions **Subject to change as new information emerges**

Unemployment Benefits

- The Washington State Employment Security Department (ESD) can provide support in the form of unemployment benefits. For employers that want to keep from losing highly-trained employees, these unemployment benefits can be received through, or while covered by, Shared Work, Partial Employment and Standby Visit: <https://esd.wa.gov/newsroom/covid-19>
 - Emergency Rule Adopted
 - Work search requirements are now **optional** for all claimants until further notice
 - One week **waiting period is waived**
 - Employees provided more leniency for many unemployment insurance deadlines (i.e. training programs)
 - **Stand-by for up to 12 weeks** (no longer 4 weeks)
 - Part-time and less than full-time will be eligible for Stand-By (no longer just full-time)
 - An [easy-to-read comparison guide](#) listing some of the most common scenarios that may occur and benefits that may apply. **As of 3/26/20*
 - Unemployment benefits application [checklist](#)
- ESD provides lay off assistance for unemployment caused by COVID-19 disruption. Individuals are connected to unemployment benefits and re-employment services, including re-training, worker support services, and referrals to other social services. Visit: <https://www.esd.wa.gov/newsroom/layoffassistance>

- **Laid-off and Temporary Lay-off**

Laid-off	<p>If an employee is laid off as a result of the governor’s stay home order issued on March 23, they are eligible for unemployment benefits.</p> <ul style="list-style-type: none"> - Select “laid off” as the reason for separating from your employer. Choose "Company temporarily closed" from the secondary options. - This does not apply to employees who are considered <u>essential critical infrastructure workers</u>
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StandBy	<p>When the employer plans to rehire a laid off employee (or group of employees), ESD may approve a request to place the worker or group of workers on standby</p> <ul style="list-style-type: none"> - Full Time, less than full-time and part time eligible for stand-by for <u>up to 12 weeks</u>
Partial Employment	<p><u>Partial employment</u>: Employers who need to keep operating on a less than full time basis can request partial employment for their employees, work search on unemployment is waived. Under certain circumstances, partial employees may collect unemployment benefits.</p> <p><u>Shared Work</u>: A voluntary business sustainability program that provides an alternative to layoffs by allowing employers to reduce the work hours of their full time employees. Workers can collect partial unemployment benefits to replace lost wages. Employers and employees will work directly with ShareWork specialists on plan. For requirements visit here.</p> <p><u>Furloughs</u>: Since unemployment benefits are determined on a weekly basis, full-time workers whose hours of work are reduced by one work day each week usually will not be eligible for partial unemployment benefits because they earn too much in the week to be eligible. Still apply to be determined if eligible.</p>
<p>More information visit here and ESD FAQs</p>	

Paid Sick Leave (Labor & Industries)

- Guidance on the use of state’s paid sick leave ([RCW 49.46 and WAC 296-128](#))
 - Employees are entitled to use accrued paid sick leave if place of business is shut down by a public official ([RCW 49.46.210\(1\)\(b\)\(iii\)](#)). See [WAC 296-128-600\(8\)](#)
 - Employers may provide more generous paid sick leave than that required by the paid sick leave laws

- Employers may allow employees to use paid sick leave for additional purposes beyond the minimum authorized purposes in statute. See [RCW 49.46.210\(1\)\(e\)](#)
- Employers may temporarily choose to waive verification requirements or relax their existing policy for employees using paid sick leave in connection with COVID-19
- Employers may develop and implement new policies to frontload paid sick leave to ensure that employees will have enough to cover absences related to COVID-19. L&I has model frontloading policies available online
- Employers may provide workers with advances on wages, provided that the terms of repayment comply with applicable deduction regulations
- Employers may establish shared leave policies if they do not have them. They can also relax existing policies to allow workers with leave balances to donate leave to co-workers who do not have sufficient amounts to cover absences due to illness. See [WAC 296-128-710](#)
- [FAQs in relation to COVID-19](#)

Industrial Insurance Act (Worker Compensation)

- Quarantined health care workers/first responders can file a worker's compensation claim with Labor & Industries). Visit [here and here](#)

Small Business Assistance

- The Washington State Department of Revenue (DOR) created a page dedicated to business relief during the COVID-10 pandemic. Visit [here](#)
- The federal Small Business Administration (SBA) may be able to provide assistance through the [Economic Injury Disaster Loans](#) program to businesses that have suffered substantial economic injury in an eligible disaster area. Congress approved up to \$7 billion in low-interest disaster loans specifically to assist small businesses impacted by COVID-19. These loans can help small businesses meet financial obligations and cover operating expenses. Apply through SBA [here](#)
 - Low interest loans and emergency grants available immediately and directly through SBA for health centers experiencing economic distress due to COVID-19.
 - Eligible: private non-profits regardless of size
 - Emergency grant period: available between January 31st, 2020 and December 31st, 2020.
 - Terms:
 - Up to \$2 million in loan principle assistance.
 - When you apply you can request an emergency grant advance of \$10,000. The advance does not need to be repaid under any circumstance.
 - Grant may be used to keep employees on payroll, to pay for sick leave, meet increased production costs due to supply chain disruptions, or pay business obligations, including debts, rent, and mortgage payments. Money will be available within 3 days of applying.
 - 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 for non-profits is 2.75% and repayment terms are flexible up to 30 years.
 - Loans are eligible for 12 months of deferment of principle and interest.

- The state is working to compile a larger list of local bankers, financial associations, telecoms, utilities and major employers that may be able to provide relief, such as:
 - Deferred bills, waived fees, discounts, no-interest loans and other support.
 - Debt and late-penalty forgiveness for companies and workers in order to help keep people employed.
 - Favorable credit terms for firms that encounter cash flow problems

Export Assistance

- The Washington State Department of Commerce's Export Assistance Team division can help companies identify alternative markets and provide firms with STEP Vouchers to defray the costs of trade show or trade mission fees, airfare, interpreter and translation services, business matchmaking, export training programs and more. Visit [here](#) or contact the Export Assistance team at 206.256.6100
- The SBA's Export Working Capital Program can help small businesses obtain working capital advances from lenders on export orders, export receivables or letters of credit. SBA's Senior International Credit Officers can work directly with an impacted company to explain the program and application process. Visit [here](#)

Benefits

- Use [Washington Connection](#) and [foodhelp.wa.gov](#) to apply or check your eligibility for a variety of services such as food, cash, child care, long-term care, and Medicare Savings Programs. For example, [Temporary Assistance for Needy Families \(TANF\)](#) is a federally funded, state-run benefits program helping families who experience temporary difficulties. Recipients may qualify for help with food, housing, home energy bills, child care, job training, and more. Also check [benefitscheckup.org](#)

Cash Assistance:

- [Family Emergency Assistance Program](#): expands to include families without children

Food Assistance:

- The City of Seattle will start distributing a series of \$20 vouchers to approximately 6,250 families who may be experiencing financial hardship during the coronavirus outbreak. Families will receive two mailers of 20 vouchers (a total of \$400 a month) over the next two months. Vouchers may be used to purchase items from any Washington Safeway store, except for alcohol, tobacco, fuel, or lottery tickets. Customers must spend at least \$20 to apply the \$20 coupon. Visit: [Emergency Food Vouchers Frequently Asked Questions page.](#)
- Food support for Seattle Public Schools for Students: SPS will be distributing lunches from 11 a.m. to 1 p.m. every weekday at 26 school sites throughout the city. All SPS students can participate. [School sites for student lunch support here.](#)

- Food support for Olympia School District elementary schools, Jefferson Middle School and several designated community sites will distribute meals to students and youth during the six weeks OSD schools are closed (beginning on Monday, March 16 and continuing until Friday, April 24, until further notice) Visit [here](#).
- Northwest Harvest SODO Community Market offers pre-bagged produce, prepared foods and shelf groceries right at the door. There is no need to enter the facility. This is open to anyone of any age. [More location and transportation information can be found here](#).
- Tri-Cities Area [free-of-charge student breakfast/lunch](#)
- Yakima [restaurant offers free lunches to elderly/vulnerable population](#)
- Within Reach's Family Food Hotline at 1-888-436-6392 provides information about food access, health care access, child development, breastfeeding, immunizations, and other resources including WIC state hotline/locations & screening. Visit [here](#).

Utility Assistance

- **Rental assistance:** Governor Jay Inslee enacted a statewide moratorium on evictions of residential tenants for 30 days. Visit [here](#) to read.
 - Contact the landlord immediately and try to work out an agreement. The Department of Housing and Urban Development offers counseling from organizations that can help you make the right decisions and point you towards the right resources
- **Public utilities:** Governor Inslee has called on all public utilities in Washington by suspending disconnection tariffs for nonpayment during emergence, waiving late fees for customers out of work, or offering payment plans and expanding bill assistance programs for customers economically impacted by emergency. Visit [here](#) to read. Contact your utility company.
- **Mortgage:**
 - State is taking steps to assist distressed homeowners who are unable to make their mortgage payments due to COVID-19. The Department of Financial Institutions has issued a [guide](#).

Health Assistance

- [WA Health Benefit Exchange](#) announced a limited-time special enrollment period for qualified individuals who are currently without insurance. Enrollment period will be available through April 8th, 2020. Free language accessibility and disability accommodations are provided.
- [Apple Health](#) enrollment year round
- [El Comite](#), [Northwest Immigrant Rights Project](#) and [Office of Immigrant Refugee Affairs](#), gathered some helpful immigrant specific COVID-19 assistance and FAQ *for general purposes only. Visit here: <https://welcoming.seattle.gov/covid19publiccharge/>

Insurance Assistance

- [Washington State Office of the Insurance Commissioner](#) has resources and information available for consumers with insurance related questions

Other Support:

- [Childcare resources](#)
- [WA Connections](#) provides individuals the opportunity to see what programs or services you may be eligible for. Utilize as a prescreening tool.
- [IRS](#) offering tax relief – advice for deducting COVID-19 costs from taxes
- [Legal resources](#) related to COVID-19
- The Unemployment Law Project is offering their free legal help: you can go [here](#) for more information or call them at 206-441-9178. Free interpretation is available in all languages.
- Equal Employment Opportunity Commission - [Pandemic preparedness in the workplace and Americans with Disabilities Act](#)
 - [FAQs](#)
- Other Work Opportunities
 - Worksource has a list of [critical job opportunities](#)
 - There's a huge list of remote jobs hiring right now [here](#). John Searcy posted a roundup of Teamster 117 job opportunities (grocery stores and more) [here](#).
 - All grocery stores are experiencing high demand under the recent circumstances of COVID-19. They're working hard to keep stores open, staffed, and well-sanitized in order to continue serving our communities. They're now hiring at all levels and roles and have expedited hiring processes. For Safeway and Albertsons [apply here](#), for PCC Community Markets [apply here](#), apply to work at QFC [here](#), West Seattle Thriftway [here](#), and Fred Meyer's [here](#).
 - Providence Mount St. Vincent is hiring immediately, for positions including dining services, housekeeping, childcare, hair salon and more [here](#).
 - The U.S. Census is hiring for temporary, part-time positions, largely phone banking positions in light of COVID-19. Apply [here](#).