



COVID-19 Resources for Small Business Owners, Workers, and Nonprofits

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Business Owners and Employers

Spokane

Greater Spokane Inc.

Greater Spokane Inc. has a great deal of resources for businesses dealing with COVID-19, including information on applying for [SBA disaster loans](#) and a [free webinar](#) on key employment law issues related to COVID-19. Additionally, GSI has taken the lead on putting together a Regional Business Impact Survey that aims to quantify the regional impact on Spokane-area businesses. This survey is very important to local business leaders and elected officials. All Spokane-area business owners are strongly encouraged to take the survey, which can be found [here](#).

City of Spokane

The City of Spokane has a resource page on its website that details available resources for Spokane-area small business owners. An Economic Development Specialist is also available to answer questions by phone or email. More information can be found [here](#).

Washington State

Small Business Administration

The federal Small Business Administration (SBA) may be able to provide assistance to Washington businesses through the Economic Injury Disaster Loans program. 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. More information can be found [here](#). Application can be found [here](#).

Association of Washington Business (AWB)

AWB is hosting a webinar on the business impact of COVID-19 every other Monday at 10 a.m., beginning March 23. Register for the webinar [here](#). AWB also has a regularly updated list of resources for employers impacted by the virus that is broken down into several categories. The resource list can be found [here](#).

Washington State Department of Commerce

The Washington State Department of Commerce has created a website for crisis planning tools and resources. The Department has also created a \$5 million grant program for small businesses statewide using the Strategic Reserve Fund. The Department is finishing the program's guidelines and application process. Applications are not being accepted at this time. This section will be updated when applications are open. More information can be found [here](#).



Washington State Office of the Insurance Commissioner

For business owners to be covered against any losses due to a communicable disease, such as coronavirus, they would need to have already purchased an insurance policy with communicable disease loss coverage included. At this time it might not be possible to buy such a policy. The Office of the Commissioner recommends contacting your insurance agent for further assistance. More information can be found [here](#).

Washington State Department of Revenue

The Washington State Department of Revenue has authorized extensions for state B & O tax, real estate excise tax, and other taxes administered by Revenue. Business owners will now have an extra 30 days for quarterly and annual filers and 60 days for monthly filers. Penalties for late renewals will be waived and Revenue will be flexible in scheduling audits, including delaying audits for small businesses for 60 days. These actions are in effect during the state of emergency declared by the Governor. Additional information can be found [here](#).

Facebook Small Business Grants Program

Facebook has established a Small Business Grants Program to assist businesses in addressing the impacts of COVID-19. These grants will include both cash grants and ad credits. Applications are not available yet, but more information can be found [here](#).

Washington Procurement Technical Assistance Center (PTAC)

Washington PTAC provides assistance for contractors dealing with the impacts of COVID-19 who have government contracts. Four steps PTAC recommend contractors take to protect their business include: 1. Reading the contract; 2. Reviewing recordkeeping processes and track impacts from COVID-19; 3. Notifying the owner as soon as possible; and 4. Being prepared by developing a plan to secure the site and communicating with subcontractors and vendors. More information can be found [here](#).

Business Impact Northwest

Business Impact Northwest provides low-interest loans to community-based nonprofits and small businesses, with more flexible criteria than traditional financial institutions. The website does not specify if these loans can apply to COVID-19-related expenses. Application can be found [here](#). Additionally, an excellent list of COVID-19 resources for business owners can be found [here](#).

Washington Department of Commerce Office of Economic Development and Competitiveness

The Commerce Department has an export assistance team that helps businesses statewide increase their exports and sales overseas. The team can help companies identify alternative markets and provide firms with STEP vouchers to defray the costs of certain business expenses. More information can be found [here](#).

Washington Small Business Development Center (SBDC)

The Washington SBDC is offering business resiliency webinars and also provides information on disaster preparedness and recovery. More information can be found [here](#).

WaFd Bank Special Offer – WaFd Bank is offering a 5-year business line of credit with 90 days interest-free to businesses affected by COVID-19. Businesses who have seen a 10% or greater drop in revenue can apply to receive up to \$200,000 on business lines of credit with 90 days interest-free. Additionally, WaFd will be expediting the process for lines of credit up to \$30,000. More information can be found [here](#). Application can be found [here](#).



Small Business Administration Export Working Capital Program

The SBA Export Working Capital program can help small businesses obtain working capital advances from lenders on export orders, receivables, or letters of credit. Senior International Credit Officers can work directly with an impacted company to explain the program and application process. More information can be found [here](#).

Resources for Workers

Spokane

Spokane Regional Health District

The Spokane Regional Health District is coordinating COVID-19-related public health outreach efforts in the Spokane area. Its website has a great deal of information on prevention recommendations, fact sheets, government information, and news updates on the virus' impact on the Spokane area. More information can be found [here](#).

Washington State

Washington State Economic Security Department (ESD)

The Washington State ESD has adopted a series of emergency rules to relieve the burden of temporary layoffs, isolation, and quarantine for workers and businesses. These rules include extending deadlines, eliminating the one-week waiting period for benefits, and relaxing requirements for part-time employees to receive unemployment benefits. More information, including a scenarios and benefits comparison guide and a Q and A, can be found [here](#).

ESD Application Portals

SharedWork Program application for benefits can be found [here](#)

Application for Unemployment Benefits can be found [here](#)

Washington State Department of Financial Institutions (DFI)

The Washington State DFI has developed a list of financial resources for Washington consumers impacted by COVID-19. Information on the status of our financial institutions along with hardship programs for credit card, rent, mortgage, student loan, and utilities, payments. More information can be found [here](#).

Washington Health Plan Finder

A special enrollment period is now available through April 8, 2020 to qualified individuals who lose their employer-provided health insurance. Those who are currently uninsured should contact a Navigator for help filling out an application and selecting a plan. More information on enrollment can be found [here](#). Contact information for Navigators across the state can be found [here](#).

Washington State Department of Labor & Industries

The Department of Labor & Industries is in charge of administering the state paid sick leave program. They have put together a Q and A page about employee and employer rights related to sick leave for COVID-19. More information can be found [here](#).



Washington Paid Family and Medical Leave Program

As of now, quarantine as well as school closures and childcare closures are not qualifying events under the program. If someone is sick with the virus they can get a medical certification and apply for the Program. More information can be found [here](#). The application can be found [here](#).

Resources for Nonprofits/Arts/Cultural Organizations

Spokane

United Way COVID-19 Community Response

United Way of Spokane County has created a portal that matches potential volunteers with organizations seeking donations and volunteer opportunities in the Spokane area. More information can be found [here](#).

Washington State

Washington Nonprofits

Washington Nonprofits, a statewide advocacy and education organization, has organized a series of webinars and curated resources on topics related to COVID-19, including outreach strategies, volunteer recruitment, a calendar of online learning opportunities, and advocating for nonprofits to be included in state and federal recovery planning. More information can be found [here](#).

Craft3

Craft3 provides low-interest loans to community-based nonprofits and small businesses, offering more flexible criteria than traditional financial institutions. Additionally, it is allowing existing Craft3 clients to revise their loan agreements (due date extensions, temporary payment reductions, etc.). More information can be found [here](#). Application can be found [here](#).

Resources for Freelance Artists

Website for freelance artists and those interested in supporting the independent artist community. Includes free resources, opportunities, and financial relief options available to artists of all disciplines in Washington State and nationwide. More information can be found [here](#).