# **Small Business COVID-19 Resource List**

# **PPP Tracking**

The PPP loan program has been frustrating for many businesses, but as of early June, 2020 that frustration has been slightly alleviated through the following steps:

- There are now 24 weeks to spend funds, up from eight weeks.
- Only 60% of the loan must be spent on payroll, down from 75%.
- The deadline to rehire workers now ends on Dec. 31 instead of June 30.
- Employer payroll tax payments do not have to be made through the end of 2020.
- Rehire requirements have been eased, allowing businesses to still receive loan forgiveness on payroll amounts if any of the following applies:
  - They are unable to rehire an individual who was an employee of the eligible recipient on or before February 15, 2020.
  - They able to demonstrate an inability to hire similarly qualified employees on or before December 31, 2020.
  - They are able to demonstrate an inability to return to the same level of business activity as they were operating at prior to February 15, 2020.
- The payback period for new loan applicants has been extended from two years to a minimum of five for those who are ineligible for, or not seeking, forgiveness.

If you would still like to apply, contact your local bank ASAP.

For those of you that have received a PPP loan, you'll want to track your expenses for maximum forgiveness. Here are two important links:

Word document with the list of PPP forgivable expenses and the percentages that apply.

**Excel spreadsheet** that can be used for tracking PPP expenses.

Association of Washington Business Resources for Employers

Links to PPP and EIDL loan information and weekly webinars.

#### **STATE**

Columbia County is 1 of 10 small counties who are currently in phase 3 of business reopening.

**Washington's 4-Stage Business Reopening Plan** 

<u>Washington State Department of Commerce COVID-19 Resources</u> and <u>specific information they</u> <u>provide about for both businesses and workers.</u>

**Unemployment Information:** Not only can laid off employees apply, but so can self-employed business owners. You can apply online and as of now it should go through without an issue, however if it isn't working or it shows you as denied, call, call again! They are experience a HUGE number of calls so getting through can be tricky, but don't give up. They will also back pay, if you aren't able to get it handled the first week you try to apply. Persistence will be important as these programs sort themselves out. Apply here: <u>ESD link.</u>

The Governor's Office has a <u>resource list</u> for businesses and employers who are impacted, as well as guidelines organized by business sector.

Washington State Department of Revenue is offering tax collection relief.

WA State Department of Financial Institutions has a <u>page</u> dedicated to financial resources for Washington residents impacted by COVID-19.

**Washington Retail Association** has a <u>dedicated COVID-19 resource page</u> that includes information for employers and retailers.

**Washington State Department of Commerce** has a <u>page</u> dedicated to resources for small businesses impacted by COVID-19.

**Washington State Small Business Guidance**, has a <u>dedicated COVID-19 resource page</u> for small businesses that have been effected by it.

**Washington State Arts Commission** has provided an <u>entire page</u> of resources for those running small businesses all the way to self-employed artists and Washington State residents.

**Washington State Department of Agriculture** offers <u>guidance</u>, <u>information</u>, <u>and aid</u> to those in the agricultural field.

The website of the Secretary of State contains a <u>multitude of useful information and aid</u> in relation to COVID-19.

**U.S. Department of Veterans Affairs** offers <u>information for veterans</u> affected during this time due to COVID-19.

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 <a href="Washington State Emergency Management Division">Washington State Emergency Management Division</a> website for detailed information and to register.

### **LOCAL**

**Columbia County Public Health** is providing **free masks** to anyone who asks for them via either a phone call or a walk-in. Additionally, they have provided several links to some great information and resources on 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
- COVID-19 Information

# **Help for Individuals:**

**Project Timothy (call 509-382-2943)** provides assistance with rent, utilities, and food. Do not hesitate to call and ask for help and share with anyone you know who may need help right now. The number is

**Columbia County Food Bank:** Columbia County Fairgrounds Tuesdays from 2 – 4 pm.

**Housing & Utility Relief in the Walla Walla Valley** 

## **OTHER RESOURCES**

**IDEAS FOR MAIN STREET:** Dayton is part of the Main Street Program which shared <u>these resources for business owners.</u> The Institute for Sustainable Development shared <u>this document</u> with resources for businesses and for those of us trying to help our communities.

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