



Resources for Small Businesses Impacted by COVID-19

The City of Washougal supports businesses and their employees during this unprecedented health crisis. With the assistance of our partners in the City of Vancouver, Clark County, the Greater Portland region, Washington State, and at the federal level, the important information below has been assembled to assist businesses-small and large-and workers affected by COVID-19.

Washington Small Business Emergency Grants

Governor Inslee is offering a new **Working Washington Small Business Emergency Grant** program to assist small businesses (with up to 10 FTEs) impacted by COVID-19 to survive and retain jobs. The grant is administrated by the Washington Department of Commerce in collaboration locally with the Columbia River Economic Development Council (CREDC). Funds will be made available to awardees on a reimbursable basis in amounts of up to \$10,000.

CREDC will be accepting the first round of applications via email between 10 a.m. - 4 p.m. on April 8, 2020. For full details, including eligibility, application and more, visit

[CREDC.org/wwsbeg](https://credc.org/wwsbeg).

Paycheck Protection Program (PPP)

As of April 3, 2020, SBA-approved lenders are accepting **Paycheck Protection Program (PPP)** applications. A PPP loan is designed to provide quick relief for businesses to keep their workers employed during the crisis.

Learn more [here](#) or contact your local bank, credit union or financial institution. The response to this program has been unprecedented. Consider starting with your existing financial institution and confirm whether it is processing PPPs or not. If not, find local SBA-approved lenders via zip code [here](#).

CARES Act

The federal stimulus package, known as the CARES Act, provides several options for grant and loan assistance for businesses. Many of the programs will be administered by the U.S. Small Business Administration (SBA), which was already overseeing low-interest loans available under the [Economic Injury Disaster Loan Program](#). A complete breakdown of the new programs and directions on how to apply can be found at the SBA website ([SBA.gov](#)), as well as through the [US Chamber of Commerce](#). Some aid will be funneled through local SBA-approved lenders. Washougal businesses are advised to contact their bank, credit union or financial institution to confirm whether they are participating in the programs. You can find a summary of the program from the National League of Cities [here](#) or learn more from the Department of Treasury [here](#).

Small Business Resiliency Assistance

The Washington State Department of Commerce announced a new partnership with organizations that serve cultural and historically disadvantaged businesses and communities across the state. The Small Business Resiliency Assistance program will provide technical assistance to small business owners affected by the COVID pandemic. Find the list of participating organizations [here](#).

L&I is providing emergency relief to help employers struggling to pay their workers' compensation premiums

The Department of Labor & Industries is now offering a penalty- and interest-free grace period for premium payments, along with payment plans for employers facing financial difficulties during the coronavirus outbreak. Under this offer employers can request their payments be deferred for up to 90 days or ask for a 90-day payment plan. You can find out more about L&I's Employer Assistance Program [here](#).

Program Highlights:

- [Paycheck Protection Program \(PPP\)](#): SBA loan that helps businesses keep their workforce employed during the crisis.
- [Economic Injury Disaster Loan Emergency Advance](#): SBA loan that provides small businesses with working capital of up to \$2 million that can provide vital economic support to help overcome temporary loss of revenue. Loan advance of up to \$10,000 provides more immediate relief with funds available within 3 days of a successful application and will not have to be repaid.
- [SBA Express Bridge Loans](#): Enables small businesses who currently have a business relationship with an SBA Express Lender to access up to \$25,000 quickly.
- [SBA Debt Relief](#): Financial relief to small businesses (payment of principal, interest and fees) of current and new (issued prior to September 27, 2020) SBA 7(a), 504, and microloans for a period of six months.

For businesses considering employee lay-offs or terminations, Washington State's [Employment Security Department](#) (ESD) has enacted emergency rules to relieve the burden of temporary layoffs, isolation and quarantine for workers and businesses. Also, [WorkSource](#) & [Workforce Southwest Washington](#) have several programs that can help businesses affected by COVID-19, including layoff aversion programs.

In addition to providing COVID-19 Business Resources, which you can find [here](#), the Columbia River Economic Development Council (CREDC) is seeking feedback on the extent to which COVID-19 is

impacting companies and the broader economy in Clark County. Feedback received will be provided to public officials to inform them on additional policy remedies that could help affected companies. Please take a few minutes to [respond to the questions in this quick survey](#). Responses will be aggregated so as not to disclose any details unique to your company.

Please consult the links below for valuable information on business resources. Most are being updated frequently with the latest resources. Overall, you can follow the City's COVID-19 response updates at cityofwashougal.us/COVID19.

[US Department of the Treasury](#)

[Washington State Small Business Guidance](#)

[Washing Small Business Development Center](#)

[Camas/Washougal Chamber of Commerce](#)

[Washougal Business Association](#)

[Port of Camas/Washougal](#)

[Columbia River Economic Council \(CREDC\)](#)

[Washington State Governor Inslee's Office](#)

[StartUp Washington / WA State Department of Commerce](#)

[Washington State Employment Security Department: Info for Workers](#)

[Washington State Employment Security Department: Infor for Employers & Businesses](#)

[Washington State Employment Security Department: Scenarios & Benefits Infographic](#)

[Washington Retail Association: Resource Guide for Retailers & Employees](#)

[United States Small Business Administration \(SBA\)](#)

[CDC: Interim Guidance for Businesses & Employers](#)

[U.S. Senator Patty Murray](#)

[U.S. Senator Maria Cantwell](#)

[U.S Representative Jaime Herrera Beutler](#)

[Joint COVID-19 website for State Senator Ann Rivers & Representatives Brandon Vick & Larry Hoff](#)