

Due to the rapidly evolving nature of state and federal programs, this information may change unexpectedly.

Resources for Small Businesses

IRS Coronavirus Tax Relief

The IRS has created a [page](#) with information about measures to help with COVID-19, including details about economic impact payments from the CARES Act.

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](#).

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](#).

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](#).

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](#).

Philanthropy Northwest

Philanthropy Northwest has an excellent resource list of emergency response funds set up by community foundations across the state. More information and the list of Funds can be found [here](#). They are also hosting a “virtual conversation” on the Northwest’s Funding Response to COVID-19 every Friday from 10-11 a.m. PT. Anyone interested in participating in the conversation can register [here](#).

Seattle Small Business Stabilization Fund

\$2.5 million is now available for small businesses in Seattle impacted by COVID-19. Eligible small businesses will receive a grant of up to \$10,000 to mitigate revenue lost by COVID-19. More information can be found [here](#). Application can be found [here](#).

Greater Seattle Economic Impact Survey

The City of Seattle, Greater Seattle Partners, and the Seattle Metropolitan Chamber of Commerce are distributing a survey to further capture the effects of COVID-19 on businesses and nonprofits in King, Pierce, and Snohomish Counties. The survey will identify early local and regional effects of COVID-19, inform strategies for regional economic recovery and development, and help to maximize badly needed federal and state recovery aid. Business owners can take the survey [here](#).

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](#).

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 utility payments. More information 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 COVID-19, 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](#).

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](#).