

- **Current COVID-19 Guidelines**
  - **Updated Open Air Guidelines**
- **Financial Assistance**
  - **SBA Loans**
  - **County Grants**
  - **SBA FAQs**
- **Moving Ahead**
  - **Moving from Phase 1 to 2**
  - **Vaccinations**



Monroe, Washington Economic Development Newsletter for January 2021

# Monroe **Business**

## CURRENT STATUS >>>

On January 11, Governor Inslee signed the "Healthy Washington - Roadmap to Recovery" [proclamation](#) placing all counties/regions in Washington under public health measures outlined in the Governor's regional-based [Healthy Washington plan](#). Although Snohomish County officials have requested the county be evaluated separately from King and Pierce Counties, the current status is all three counties will be collectively evaluated as a single region. Detailed guidance and information is available on the [governor's website](#). As of January 1, all counties/regions are in Phase 1 and will remain so until at least Monday, January 25, 2021.

- **Restaurants and Bars:** Closed for indoor dine-in service. Outdoor and open-air dining and to-go service are permitted, provided that all outdoor/open-air dining must comply with the requirements of the Outdoor and Open-air Seating Guidance [here](#).
- **Indoor Recreation and Fitness Establishments** Low risk and moderate risk sports permitted for practice and training only in stable groups of no more than 5 athletes. Appointment based Fitness/training; less than 1 hour sessions, no more than 1 customer/athlete per room or per 500/sq. ft. for large facilities. More Info here => [Fitness Guidelines](#)
- **Retail:** (includes farmers' markets, grocery and convenience stores, pharmacies) Maximum 25% of capacity, encourage curbside pick-up.
- **Worship Services:** Indoor maximum 25% capacity
- **Weddings/Funerals:** Ceremonies are limited to a total of no more than 30 people. Indoor receptions, wakes, or similar gatherings in conjunction with such ceremonies are prohibited.

Latest COVID-19 reopening guidance for businesses and workers [here](#).

## OPEN AIR DINING

Washington's Department of Labor and Industries (L & I) has relaxed dining regulations for certain restaurants after a Washington State restaurant owner argued that the restaurant's dining room, with garage-door sized roll-up windows, had just as much airflow as the outdoor sidewalk tents that have been allowed. His restaurant is now open for what the state has called "open-air dining," but the change doesn't apply to all restaurants.

You cannot just prop open a window and door and let people sit. A restaurant has to meet [certain criteria, operate at a limited capacity](#), and monitor carbon dioxide levels to ensure adequate airflow in an open-air dining room.

"We want to work with people," said Tim Church, spokesman for L & I. "Our people looked at the situation and decided it could be safe."

Anyone with questions is encouraged to [reach out to the department](#).

## Federal

The Federal Government has continued to provide support for businesses which are experiencing financial hardship due to the COVID-19 crisis. The latest effort by the Feds includes an additional \$284 Billion to be administered through the SBA's Paycheck Protection Program or PPP.

These funds are the main thrust of the federal government's efforts to help small businesses and is intended to be the primary option for businesses seeking financial assistance. In most cases they are forgivable. If you have questions, contact your local SBA approved lender. To find one near you, click here => [Locate my nearest SBA Lender](#)

- [Paycheck Protection Program \(PPP\)](#) This package sets aside a portion of its funding for both first- and second-time borrowers with 10 or fewer employees as well as loans of less than \$250,000 in low-income areas. Forgiveness of loans of less than \$150,000 has been simplified as well. More than [107,000 Washington state businesses](#) have already received PPP loans. [Click here => Guidance on how small businesses can prepare for the application process and get program details.](#)

The Washington Small Business Development Center (SBDC), a partnership between the SBA and Washington State University, is providing virtual webinars on the loans:

- PPP webinars will be provided every Friday at 10 a.m. through March. For more information, visit <https://wsbdc.ecenterdirect.com/events>.
- [SBA E-Bulletin](#) with information about the PPP program and other relief options
- Fact sheets: [Paycheck Protection Program First Draw Loans: Overview \(sba.gov\)](#) and [Paycheck Protection Program Second Draw Loans: Overview \(sba.gov\)](#)

[Economic Injury Disaster Loan Advance](#) These loans provide up to \$10,000 of economic relief to businesses that are currently experiencing temporary difficulties that does not have to be repaid. This complements the traditional SBA Economic Injury Disaster Loan (EIDL) program which has been in place for the entire nation, all territories and Washington, D.C. since mid-March. Approval notification is estimated at approximately three days.

## Snohomish County

### Third Round of Small Business Relief Grants

Snohomish County has re-opened the Small Business Relief, Recovery, and Resiliency (R3) Grant Program. Businesses that previously applied to the R3 program in 2020 but have not yet received an award will automatically be considered in this round and ***do not need to reapply.***

Small business owners who have not previously applied for the R3 grant program may visit [www.workforcesnohomish.org](http://www.workforcesnohomish.org) for details and application materials. Applicants can also request a direct link to the application and instructions by sending an email to [requestgrant@workforcesnohomish.org](mailto:requestgrant@workforcesnohomish.org). It is anticipated that it will take most businesses less than 30 minutes to apply. It is also anticipated awards will be made within two weeks of application close. Grants in amounts up to \$25,000 will be awarded to qualifying businesses. The funds received must be used to cover expenses that have not been previously accounted for and are incurred between March 1, 2020 and June 30, 2021.

Priority will be given to dining, retail, hospitality, arts and entertainment, and service sector establishments. Minority, women and veteran owned businesses are encouraged to apply.

For more general information, please go to <https://www.snohomishcountywa.gov/5600/COVID-19-Business-Recovery>, the County's comprehensive page for residents and small businesses impacted by COVID-19.

## SBA PPP LOAN QUESTIONS >>>

### How much will I get?

First-time borrowers are eligible for 2.5 times their average monthly payroll cost, up to \$10 million. (For sole proprietors, the [calculation is different](#). They can borrow 2.5 times the monthly profit they reported on their 2019 Schedule C tax form.)

Loans for second-time borrowers are capped at \$2 million. Food services and lodging businesses, such as restaurants and hotels, can get loans of 3.5 times their average monthly payroll, but the \$2 million cap still applies.

### Do I have to pay the loan back?

Borrowers can have their loan forgiven if they follow the program's rules.

At least 60 percent of the loan must be used to pay workers, and the rest must be spent on qualifying expenses. Borrowers can choose how much time they want to spend the money, as long as it's between eight and 24 weeks.

Notably, borrowers don't have to keep their employees' head count and wages at pre-pandemic levels to have their loan forgiven, if they [certify that they had to cut staff](#) to comply with federal guidance on "sanitation, social distancing, or any other work or customer safety requirement related to Covid-19."

### What else can I use the money for?

The other 40 percent can go toward rent, utilities, mortgage interest payments and other expenses.

The new stimulus bill added some items to the list: payments to suppliers, certain property damage not covered by insurance, Covid-related safety gear for workers, and the cost of erecting barriers and otherwise altering spaces to comply with social distancing guidelines and other health mandates.

### What paperwork do I need to prepare?

Exact requirements vary by lender, but applicants will generally need copies of their payroll records. Many lenders will also request the business's 2019 tax return and documents like articles of incorporation or a state business registration certificate.

Those seeking second loans will need records showing that their sales dropped at least 25 percent in one quarter last year. Lenders are not required to collect that proof before making a loan under \$150,000, but they must get it before the loan is eligible to be forgiven. Most lenders plan to ask for it during the application process.



Click here for  
[More Frequently Asked Questions](#)  
[about PPP Loans](#)

中文?

ngôn ngữ tiếng Việt?

lengua española?

English not your first language?

Need help in your own language?

Click here for help => [Culturally and linguistically relevant assistance for business owners affected by COVID](#)

## Moving Ahead >>>

As outlined in the governor's COVID-19 plan, regions must meet four metrics in order to move into Phase 2. These metrics provide an overview of current COVID-19 trends and healthcare system readiness in each region. The four metrics are:

- Decreasing trend of 10% or more in two-week rate of COVID-19 cases per 100k population.
- Decreasing trend of 10% or more in two-week rate of new COVID-19 hospitalizations.
- Less than 90% Intensive Care Unit (ICU) occupancy.
- COVID-19 test positivity of less than 10%.

DOH will reassess all the metrics each week and announce any changes to current phase status every Friday. For more detailed information on where each of the eight regions falls with regards to the four metrics visit the [DOH website](#).

For the most recent tally of cases by county, demographics, and more, visit the [Department of Health's dashboard](#) and the state's [COVID-19 risk assessment dashboard](#).

## COVID-19 vaccine distribution update from the Washington State Department of Health.

As of January 12, Washington state has received 624,975 doses of vaccine, which includes allocations from both Moderna and Pfizer. This week we will receive 123,275 doses. This supply will go to 142 county sites and 11 tribal or Urban Indian Health Program sites.

As of January 12, 2021, there are 627 facilities fully enrolled as COVID-19 vaccine providers.

Read the full news release [here](#). Find your spot in line with Phase Finder. Go to [www.FindYourPhaseWA.org](http://www.FindYourPhaseWA.org) and fill out the questionnaire.

### Contact Us >>>

City of Monroe  
Economic Development Office  
806 West Main Street  
Monroe, WA 98272  
360-631-0050  
JPalmer@MonroeWA.gov  
[www.monroewa.gov](http://www.monroewa.gov)



If you would like to be removed from the distribution of the Monroe Economic Development Newsletter, please reply and