



3/17/2020

Dear Okanogan County Businesses,

Currently, we are just beginning to assess the massive COVID-19 impacts in Okanogan County. Okanogan County is no stranger to disaster, our residents and businesses are resilient! We have faced state record breaking wildfires not once but twice, and major flooding and landslides in the years after. We can and will overcome this disaster too, by working together and coming up with a coordinated plan to help not only our small businesses but everyone in the County. On Social Media, we are already seeing community members step up to create COVID-19 community groups to offer delivery and other essential services to community members including our highest at-risk group our seniors.

Yesterday the Governor posted additional rules regarding social distancing that caused additional impacts to our local business community. Local leaders are working together to respond to issues for those who need it most right now, our local businesses. We are already working with local, state and federal partners to identify every program and opportunity available to the residents in the county as we deal with COVID-19. Getting ahead of and addressing the situation to mitigate the consequences of closures, social distancing, and the fear associated with this pandemic requires an aggressive, yet thoughtful and coordinated plan for our existing businesses. We are working on identifying all the local restaurants/stores who will be offering take-out and delivery services to encourage residents to continue to shop local to support these businesses who have no choice but to restrict the services they can offer while following the rules laid out before them. Local commerce can still happen, as long as we do it in a responsible way while practicing safe social distancing.

Current Plan

Coordinated Efforts:

We are working with local Business groups to plan an Okanogan County Business Round Table Call In so businesses can hear directly from local providers on the services available to them and ask questions. (ie. Employment Security, SBA, Economic Alliance, CW Homebuilders, Twisp Works, Unemployment Insurance, OCTC, Okanogan County EMS, OCCAC)

We are also recommending the following to support our local businesses in safe ways:

- Encourage local citizens to buy gift cards from their favorite independent local retailers.
- Encourage local restaurants to offer delivery and curb side pick-ups.
- Expand door dash restaurant pick-ups.

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- Encourage local retailers to expand their online sales through their own websites for delivery via USPS or a local delivery system.
- Encourage service providers (CPA's, Financial Advisors, Attorneys etc.) to offer virtual meetings for their clients that may be fearful of venturing out of their homes.

Federal SBA Loans:

Okanogan County **HAS** been approved and is eligible for SBA assistance including the Economic Injury Disaster Loan (EIDL). Contact our office at 509-826-5107 if you need assistance filling out these forms or have questions, we will also have hard copies available at our office at 320 Omak Avenue, Omak WA. We have an experienced SBDC advisor on staff who can answer any questions you may have on the application.

Applicants may apply online, receive additional disaster assistance information and download applications at <https://disasterloan.sba.gov/ela>. Applicants may also call SBA's Customer Service Center at (800) 659-2955 or email disastercustomerservice@sba.gov for more information on SBA disaster assistance. Individuals who are deaf or hard-of-hearing may call (800) 877-8339. Completed applications should be mailed to U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.

FOR ALL APPLICATIONS THE FOLLOWING ITEMS MUST BE SUBMITTED. (We can email you these forms, so you will have them prior to going to the portal, it will help you expedite the process.)

- Loan application (SBA Form 5), completed and signed (this is electronic/online in the portal)
- Tax Information Authorization (IRS Form 4506-T), completed and signed by each applicant, each principal owning 20 percent or more of the applicant business, each general partner or managing member; and, for any owner who has more than 50 percent ownership in an affiliate business. Affiliates include, but are not limited to, business parents, subsidiaries, and/or other businesses with common ownership or management.
- Complete copies, including all schedules, of the most recently filed Federal income tax returns for the applicant business; an explanation if not available
- Personal Financial Statement (SBA Form 413D) completed, signed, and dated by the applicant, each principal owning 20 percent or more of the applicant business, and each general partner or managing member
- Schedule of Liabilities listing all fixed debts (SBA Form 2202 may be used)



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Additional Information on SBA's regular loan programs:

- 1) [Lender Match](#) is an SBA site to introduce applicants with SBA lending partners utilizing our regular loan products.
- 2) If you have an existing SBA Guaranteed Loan, I recommend you contact your lender. Through SBA's regular policies, SBA participating lenders have some servicing flexibilities where they may be able to work with you on payment deferments, loan modifications, etc. It's also a good idea to reach out to any conventional financing lenders because they may be able to make similar concessions as SBA guaranteed loans, dependent upon bank policies.
- 3) In addition to traditional commercial lenders, we also have microlending partners where loans offered range from \$500 to \$50,000. SBA provides funding to these organizations who then re-lend this money to qualified small businesses. The microloan program may be a fit for relatively small financing needs or in instances where a loan applicant is having difficulty obtaining financing from a traditional lender. The active SBA microlenders in the area include: [Business Impact Northwest](#), [Ventures](#) and [MercyCorps Northwest](#).

State Programs available to businesses:

Washington State Department of Commerce – Resources for Businesses:

<http://startup.choosewashingtonstate.com/links/crisis/covid-19-resources/>

Commerce - Business crisis Planner: <http://startup.choosewashingtonstate.com/links/crisis/crisis-planner-home/>

Washington State Dept of Health - Workplace: <https://www.doh.wa.gov/Coronavirus/Workplace>

Washington State Employment Security Department has a great website for employers and workers with a Q&A section with different scenarios that you might be facing. They have made emergency rules specific to COVID-19.

https://esd.wa.gov/newsroom/covid-19?fbclid=IwAR1R1eFk9pSjhKVGv4jropWl_Gzly-XKHQIQ8NCTkjLiBR06Rct2J7Y62ns

Excise Tax Filing Assistance: The Washington State Department of Revenue will work with businesses that cannot file or pay their excise taxes on time due to the COVID-19 outbreak. Affected businesses may qualify for filing extensions or penalty waivers.

[Learn more »](#)



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B&O Tax: The Washington State Department of Revenue is allowing businesses to request a one-time, 24-month penalty waiver if you have not owed a late penalty in the last 24 months. Also, businesses can request a 30-day extension of B&O taxes without payment or 30+ days with deposit. For more information, call (360) 705-6705.

WA Small Business Development Center is offering no-charge online webinars including multiple scheduled “Keeping the Lights On; a Business Resiliency Webinar”. Here is the link to list of these webinars with dates:

<https://wsbdc.ecenterdirect.com/events>

Washington State Unemployment: If you or an employee is affected by COVID-19, Employment Security has programs that may be able to help. The agency has adopted a series of emergency rules to relieve the burden of temporary layoffs, isolation, and quarantine for workers and businesses. [Learn more »](#)

Department of Financial Resources Institutions: Here is a list of financial resources for Washington Residents impacted by COVID-19.

<https://dfi.wa.gov/coronavirus-financial-resources>

Building Industry Association of Washington: <https://biaw.com/COVID19>

Also Funding at the state level was appropriated through the legislature during the session that ended March 12, 2020. More information about that support will be forthcoming as it becomes available through the Economic Alliance.

Upcoming Webinars/Call in's for Businesses

The SBA Region X HQ is hosting a call for businesses to ask questions about their programs on Wednesday March 19th at 1pm. The call in information is Dial (509) 495-1015 Access Code 266777340#.

Dealing with the Coronavirus: What to do immediately to help save your tourism industry and downtown businesses.

Wednesday March 18

8:30am - 9:30am



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Registration link:

<https://register.gotowebinar.com/regist.../5145728017733360397>

In this workshop, Destination Development Association is offering ideas that can still encourage travel while implementing “social distancing” and “self-quarantine” procedures, ways to shift your tourism marketing to help you weather the storm, what downtowns (and downtown businesses) can do to survive, and programs coming online to help small businesses that make up the bulk of our tourism-industry providers and downtown businesses.

Washington Retail Association: Running your business in response to COVID-19.

Thursday March 19

10am - 11am

Registration link:

<https://waretailservices.com/.../running-your-business-in-re.../>

This webinar offers you the opportunity to interact with government representatives to facilitate navigation of resources, share best practices with your peers, and express your specific needs to inform resource development.

We will also cover resources for employees from Employment Security:

- Options for temporary hour reduction vs. standby
- Impact on employers and navigation advice
- Audience sharing of current challenges and promising practices

The Washington SBDC is launching a series of Business Resiliency webinars targeted at small businesses starting this Thursday at 11am in Response to COVID-19. View the upcoming events to support your business at

<https://wsbdc.ecenterdirect.com/events>

Data Collection

We are collecting economic information about the impacts of COVID-19 on our local business community. These Economic Impact forms will be available on the Economic Alliance website at www.economic-alliance.com. Please consider filling this form out and returning it to us as it helps us tell our story regarding how this disaster has impacted our local businesses and economy to the State and Federal Government.

Please know that the Economic Alliance and our local partners are working hard to do what we can to help curb this economic crisis by sharing local, state and regional programs available to the business community AND by promoting our

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residents to continue to support our local businesses in a safe manner! If you have any suggestions on what we can do more to help local businesses, please contact us or your local Chamber of Commerce.

Respectfully-

Roni Holder-Diefenbach, Executive Director

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