

Resources & Policy Updates in support of the COVID-19 Emergency Response

Compiled by Spokane City Council's Policy Team

Last updated on April 23rd, 2020



Most Recent COVID-19 Emergency Response Resources

Resource	Description	Agency & Link	Link
City of Spokane's COVID-19 Business Resources	This website includes a list of local resources for economic recovery including local loans and 1 on 1 business consultations to help organizations navigate recovery resources.	City of Spokane	link
Small Business Guide & Checklist for Emergency Loans	This resources was developed by the US Chamber of Commerce to provide small businesses and qualifying nonprofits a step-by-step guide to applying for the SBA emergency loans. You can apply for SBA Loans through any existing SBA 7(a) lender or through any federally insured depository institution, federally insured credit union, and Farm Credit System institution that is participating. Contact your bank to see if they participate.	U.S. Chamber of Commerce	link
Help Kit for Nonprofits	KH Consulting has co-created the COVID-19 HR Helpkit for Nonprofits as a free resource with a three-part video series and toolkit of tools/templates to help nonprofits as they navigate this crisis. It covers HR FAQs, decision making, and relationships with funders, donors, and staff.	KH Consulting	link
Resources for Immigrants in English & En Español	One America compiled a list of resources in Washington State (some in multiple languages) to ensure everyone in our communities are able to receive the care and necessities they need. OneAmerica® is the largest immigrant and refugee advocacy organization in Washington State.	One America	link
Washington State Eviction Complaint Form	Washington Attorney General Bob Ferguson is enforcing the state moratorium on evictions. Tenants who are served notices to vacate or notices to terminate should go to this link to complete and submit the complaint form.	Governor's Office	link
Working Washington Small Business Recovery Grant	Small businesses that qualify for the grant program will submit applications through their local county/regional economic development organizations which is GSI for the Spokane region. To qualify, you must be a for-profit business with 10 or more employees operating for at least a year. Funds are limited so applications should be submitted as soon as possible.	WA State Department of Commerce	link
Mortgage Forbearance	Information on mortgage forbearance options for homeowners (including landlords).	Consumer Financial Protection Bureau	link

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Small Business Owner's Guide to the CARES Act	Guide to the Federal CARES Act (Economic Recovery) for small businesses, certain nonprofits, and other organizations seeking guidance on relief funds available from the Federal government.	U.S. Senate	link
City of Spokane's COVID-19 Page	This website contains resources AND ways in which people can help those in our community who are most in need, including help with utility bills and how to #OrderUpSpokane	City of Spokane	link
Coronavirus: You Cannot be Evicted if You Cannot Pay the Rent	Washington Law Help resources for COVID related housing issues, including information on eviction moratoriums and other issues facing tenants during the coronavirus emergency.	Washington Law Help	Link
Washington Connection	Apply for SNAP benefits (food stamps) online	Washington Connection	link
SBA Paycheck Protection Program (PPP)	An SBA loan that helps businesses keep their workforce employed during the Coronavirus (COVID-19) crisis. Designed to keep people off unemployment.	US Small Business Administration	Link
Fig Tree: Local COVID Related Resources	The Fig Tree has a link on the top of this directory that is continually updated and connects residents to resources such as food banks, school food pick-up sites, community centers, and other local resources	Fig Tree	link
Spokane County Food Pantry & Meal Sites	Regional map identifying food pantry and school food pick up sites. As a reminder, any child can receive food at one of the school distribution sites. They do not need to be enrolled in school, but they do need to be present	County/EWU	link
Volunteer Lawyers Program	This website informs Spokane residents on how to get free legal advice for low income households. Primarily for domestic law, this organization also assists with housing issues.	Volunteer Lawyers Program	link

COVID-19 Emergency Response Resources

Resource	Description	Government Type	Agency	Link
City of Spokane's COVID-19 Website	City of Spokane main COVID website with information for ALL residents	Local	City	link
Financial Resources for WA Residents Impacted by COVID-19	The Washington State Department of Financial Institutions has developed a list of financial resources for Washington consumers impacted by the Coronavirus. This website is updated as new resources become available.	State	DFI	link
List of Proclamations	Governor Inslee's list of proclamations including all the COVID related proclamations	State	Governor	link
State's Official Coronavirus Page	State of WA's Coronavirus Response main page	State	Governor	link
Coronavirus Printable Resources	Printable posters & infographics on how to slow the spread of coronavirus in multiple languages	Federal	CDC	link
IRS Tax Relief & Covid Related Info	This website has federal tax information. This is the website that will have information on the Stimulus Payment Checks when it becomes available.	Federal	IRS	link
Washington Law Help COVID-19	This website outlines legal issues surrounding evictions, paid leave, unemployment and other issues impacted by the COVID outbreak	State	Other	link
Coronavirus (COVID-19) Special Enrollment	Washington's Health Plan Finder's resources for people seeking health insurance information. This is related to special enrollment policies for the COVID response.	State	Other	link
Novel Coronavirus Outbreak Page	Information on the virus itself	State	Dept of Health	link



Specific for Businesses & Workers (1 of 3)

Resource	Description	Government Type	Agency	Link
Essential Businesses & Employees List	Washington State's definition of essential businesses and employees	State	Governor	link
WA's Central Business & Workers COVID Resonse Page	This website is a landing page for both Workers and Businesses seeking information related to the COVID response for WA state.	State	Governor	link
Emergency Paid Sick Leave	The Families First Coronavirus Response Act expands access to emergency paid sick leave to as many as 87 million U.S. workers.	Federal	Congress	Link
Resources for Businesses & Employers	CDC's guideless for preparing workplaces to stop/slow the spread of coronavirus.	Federal	CDC	link
Small Business Help Page	City of Spokane's collection of local, state, & federal resources for small businesses. Resources for workers and nonprofits may be found here as well.	Local	City	link
Crisis Planning Tools & Resources	State resources for businesses experiencing crisis	State	Commerce	link
Businesses Impacted by COVID Resource Page	ESD Web portal designed specifically for businesses seeking information on employment benefits including Q&A	State	Employment Security Department	link
Washington Small Business Guidance (Business.wa.gov): COVID Resources for Businesses	WA State Business resources portal for COVID Response information	State	Other	link
Department of Revenue: Tax Relief	Washington State Business Tax Relief information	State	Revenue	link



Specific for Businesses & Workers (2 of 3)

Resource	Description	Government Type	Agency	Link
Washington Small Business Development Center	We expect to see relief resources for small businesses coming through this organization as efforts progress.	State	WSBDC	link
Deferment on Existing SBA Loans	Media release explaining SBA's automatic defferment of existing SBA disaster relief loans through end of 2020	Federal	SBA	link
Disaster Relief Loan Program	The SBA offers disaster assistance in the form of low-interest loans to businesses, renters, and homeowners located in regions affected by declared disasters including assistance for economic damages due to COVID.	Federal	SBA	link
Small Business Guidance and Loan Resources	Guidance for small businesses on how to respond to the COVID emergency and resources for SBA Loan assistance.	Federal	SBA	link
Unemployment Benefits	General unemployment benefit information	State	Employment Security Department	link
Unemployment Emergency Rules for Covid	Explanation of new unemployment benefit rules put in place for COVID response.	State	Employment Security Department	link
Workers Impacted by COVID Resource Page	Worker specific resources for those seeking unemployment related to COVID-19	State	Employment Security Department	link



Specific for Businesses & Workers (3 of 3)

Resource	Description	Government Type	Agency	Link
Workers Benefit Explanation Page	Quick reference guide that shows who is eligible for certain benefits (sick leave, unemployment, paid family leave, L&I)	State	Governor	link
Labor & Industries COVID Resources	List of resources pertaining to sick leave, L&I, Workers Comp, Workplace Safety	State	L&I	link
Article: How to get help paying your mortgage, student loans, & credit card bills	Market Watch article on where to go for help if you are laid off due to coronavirus.	Federal	Other	link



Specific to The Arts, Nonprofits, and Organizations Serving Vulnerable Populations

Resource	Description	Government Type	Agency	Link
National Endowment for the Arts COVID-19 Resources	Resources for artists and arts organizations of all types across the country	Other	NEA	link
APAP Action Alert	Website on evolving action from the Association of Performing Arts Professionals.	Other	APAP	link
National Coalition for the Arts Preparedness & Emergency Response	NCAPER's where to look for help and how to help others page specific for the Arts Sector	Other	NCA	link
COVID Response & Homelessness Resource Guide	Coronavirus disease prevention and response resources specifically for those serving homeless populations	Federal	CDC	link
United Way COVID 19 Resources	For people looking to donate and for nonprofits in need of assistance.	Local	County	link
National Healthcare for the Homeless Council: Immediate Impact Grant	Grant available for 501c3 orgs serving people experiencing homelessness. Applications Due March 30th	Federal	Other	link



COVID Related Policy Updates

SBA Emergency Loans

- These SBA loans, which cover up to 8 weeks of qualified expenses (mostly payroll), will be forgiven if the business maintains their payroll. Nearly 609,000 Washington small businesses are eligible to benefit from this relief.
- Businesses don't have to pay the principal, interest, or fees of existing or future SBA loans for six months
- \$10,000 grants are also available to small businesses. They must apply for an SBA disaster loan to qualify for a grant, but a business would not be required to repay the grant even if they are denied the disaster loan
- These loans are available through your bank; contact your financial institution for more information on how to apply.



COVID Related Policy Updates

Unemployment Benefits

- UI is extended by four months, benefits increase by \$600 weekly, and eligibility is expanded to cover furloughed workers, self-employed workers (such as Uber drivers and others employed in the gig economy), and workers who quit their job or can't reach their place of work as a result of COVID-19. Expanded benefits would last through December 2020.
- Workers are eligible for up to 39 weeks – around 10 months – of total federal and state benefits.
- On March 24th, the Washington State Employment Security Department made the job search requirement to receive UI benefits optional, retroactive to March 8. Gov. Inslee also has waived the traditional waiting week for aid.
- [SharedWork](#): This program allows employers to reduce the hours of permanent and hourly-paid employees by as much as 50 percent, and the employees can collect partial unemployment benefits to replace a portion of their lost wages. While on the SharedWork program, employees are not required to make an active search for work
- Partial employment (for reduction in hours): If you are temporarily reducing hours of work for your full-time employees, they may be able to receive unemployment benefits without needing to look for work
- [Standby](#): Your employees may be eligible for standby. Standby means they do not have to look for other work but need to be available for any work you offer that they can do if quarantined or isolated. Generally, standby is only allowed for up to eight weeks during a claim year but you can apply for an extension of standby if you make your request in writing and can show extraordinary circumstances. Under the new emergency rules, temporary shutdowns related to COVID-19 infection at the place of business that cause you to close or severely reduce operations are considered extraordinary circumstances



COVID Related Policy Updates

Sick Leave

- Sick leave benefit is good for people who haven't been laid off or furloughed but are not working because they're ill. Under the same law, if someone is staying home to care for another who has COVID-19, is suspected of having it, or for a child whose school or day care is closed, the two weeks of sick pay is a rate of two-thirds of pay and capped at \$200 a day or an aggregate \$2,000 per worker.
- Under the previous relief package signed into law March 18, employees can get 80 hours of sick leave (with part-time workers getting a proportionate share) at full pay, capped at \$511 per day, or an aggregate \$5,110 per worker, if they are unable to work or telework because they are under medical quarantine or medical treatment for COVID-19, suspect they have COVID-19, or are ordered to quarantine at home by the government



COVID Related Policy Updates

Family Leave

- Those covered by the act can get up to 12 weeks of family leave (with the first two weeks unpaid) if they must stay home with children whose schools and day care centers have closed because of the pandemic. When the pay kicks in, it's at a rate of two thirds of pay, with a maximum payment of \$200 per day/\$1,000 per week, or an aggregate \$10,000 per worker.
- Businesses with fewer than 50 employees are covered, they also may get exemptions if the provision causes too much hardship. Most businesses with more than 500 employees, which successfully pushed for exemption from the new law, already offer paid sick leave. Paid family leave is less widespread.



COVID Related Policy Updates

Cares Act – Federal Recovery Funding (1 of 4)

- **Businesses and nonprofits** will be able to apply for federally guaranteed loans of up to \$10 million to cover expenses such as salaries; paid sick, medical, or family leave; insurance premiums; and payment for mortgages, rent, and/or utilities. Once the bill becomes law, small business owners can apply for these loans at banks that are existing SBA lenders.
- The bill provides \$562 million to ensure that SBA has the resources to provide **Economic Injury Disaster Loans (EIDL)** to businesses that need financial support during this difficult time. These loans will help businesses keep their doors open and pay their employees. SBA has signed emergency declarations for all 50 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands, so the EIDL program will be available to assist small businesses across the country that have been adversely impacted by COVID-19.
- This funding is in addition to the significant assistance provided in the **Keeping American Workers Employed and Paid Act**, which authorizes \$350 billion worth of 100 percent guaranteed SBA loans, a portion of which SBA will forgive based on allowable expenses for the borrower. This small business package also includes \$10 billion in direct grants for businesses that do not qualify for the EIDL program, and \$17 billion to have SBA step in and make six months of principle and interest payments for all SBA backed business loans. All these measures combined will relieve financial stress from struggling businesses and inject much needed capital into the economy.
- **Economic Development Administration (EDA)** – The bill provides \$1.5 billion for economic adjustment assistance to help revitalize local communities after the pandemic. EDA assistance can be used to help rebuild impacted industries such as tourism or manufacturing supply chains, capitalize local funds to provide low-interest loans to businesses of all sizes, and support other locally-identified priorities for economic recovery. Based on the impact of prior funding packages, EDA disaster assistance will leverage an additional \$20 billion in local and private investment and support more than 100,000 American jobs.
- **Emergency Solutions Grants** – \$4 billion is included to address the impact of COVID-19 among individuals and families who are homeless or at risk of homelessness, and to support additional homeless assistance, prevention, and eviction prevention assistance. Eviction prevention activities including rapid rehousing, housing counseling, and rental deposit assistance will mitigate the adverse impacts of the pandemic on working families



COVID Related Policy Updates

Cares Act – Federal Recovery Funding (2 of 4)

- **Rental Assistance Protections for Low-Income Americans** – \$3 billion is included for housing providers to help more than 4.5 million low-income households made up of more than 9.6 million individuals currently assisted by HUD to safely remain in their homes or access temporary housing assistance in response to economic and housing disruptions caused by COVID-19.

This funding will help low-income and working class Americans avoid evictions and minimize any impacts caused by loss of employment, and child care, or other unforeseen circumstances related to COVID-19. This includes:

- ✓ \$1.935 billion to allow public housing agencies (PHAs) to keep over 3.2 million Section 8 voucher and public housing households stably housed;
 - ✓ \$1 billion to allow the continuation of housing assistance contracts with private landlords for over 1.2 million Project-Based Section 8 households;
 - ✓ \$65 million for housing for the elderly and persons with disabilities for rental assistance, service coordinators, and support services for the more than 114,000 affordable households for the elderly and over 30,000 affordable households for low-income persons with disabilities; and
 - ✓ \$65 million for Housing Opportunities for Persons with AIDS in order to maintain rental assistance and expand operational and administrative flexibilities for housing and supportive service providers to assist nearly 61,000 households. Given that this population is particularly vulnerable, the bill includes temporary relocation services to contain and prevent the spread of COVID-19 for these at-risk households.
- **Community Development Block Grant** – \$5 billion is provided for the Community Development Block Grant (CDBG) program to enable nearly 1,240 states, counties, and cities to rapidly respond to COVID-19 and the economic and housing impacts caused by it, including the expansion of community health facilities, child care centers, food banks, and senior services. Of the amounts provided, \$2 billion will be allocated to states and units of local governments that received an allocation under the fiscal year 2020 CDBG formula, \$1 billion will go directly to states to support a coordinated response across entitlement and non-entitlement communities, and \$2 billion will be allocated to states and units of local government, cities and counties based on the prevalence and risk of COVID-19 and related economic and housing disruption.



COVID Related Policy Updates

Cares Act – Federal Recovery Funding (3 of 4)

- **Community Development Block Grant (Cont'd)** -- In order to ensure resources are quickly deployed and meet the unique response needs to COVID-19, the bill eliminates the cap on the amount of funds a grantee can spend on public services, removes the requirement to hold in-person public hearings in order to comply with national and local social gathering requirements, and allows grantees to be reimbursed for COVID-19 response activities regardless of the date the costs were incurred. This funding builds on \$6.7 billion provided in fiscal years 2019 and 2020 by allowing grantees to combine prior year funds with new funding in order to prevent, prepare for, and respond to COVID-19.
- **Governors** in each state will receive a share of \$3 billion to allocate at their discretion for emergency support grants to local educational agencies that the State educational agency deems have been most significantly impacted by coronavirus. These funds will support the ability of such local educational agencies to continue to provide educational services to their students and to support the on-going operations of the local educational agency; and provide emergency support through grants to institutions of higher education serving students within the State.
- **Supplemental Nutrition Assistance Program** – The bill includes \$15.5 billion in additional funding for SNAP to ensure all Americans, including seniors and children receive the food they need.
- **Child Nutrition Programs** – The bill includes \$8.8 billion in additional funding for Child Nutrition Programs in order to ensure children receive meals while school is not in session
- **Child Care Development Block Grant** – The bill supports child care and early education programs by including \$3.5 billion for the Child Care Development Block Grant. This funding will allow child care programs to maintain critical operations, including meeting emergency staffing needs and ensuring first responders and health care workers can access child care while they respond to the pandemic.
- **Head Start** – The bill includes \$750 million for Head Start to meet emergency staffing needs.



COVID Related Policy Updates

Cares Act – Federal Recovery Funding (4 of 4)

- **Community Services Block Grant (CSBG)** – The bill includes \$1 billion for CSBG to help communities address the consequences of increasing unemployment and economic disruption.
- **Low Income Home Energy Assistance Program (LIHEAP)** – The bill includes \$900 million to help lower income households heat and cool their homes.
- **Family Violence Prevention Services** – The bill provides \$45 million to support families during this uncertain time, and to prevent and respond to family and domestic violence, including offering shelter and supportive services to those who need it.
- **Substance Abuse and Mental Health Services Administration** – The bill provides \$425 million for SAMHSA to increase access to mental health services in our communities through Community Behavioral Health Clinics, suicide prevention programs, and emergency response spending that can target support where it is most needed, such as outreach to those experiencing homelessness.
- **Veterans**
 - ✓ **Direct Medical Care** – The bill provides \$15.85 billion in order to support an increase in demand for VA services specific to coronavirus. This covers treatment of veterans nationwide for coronavirus within VA hospitals as well as in community urgent care clinics and emergency rooms. These funds allow VA to cover overtime for their clinical staff, the purchase of personal protective equipment, test kits, and other necessary equipment to manage the impacts of this pandemic among the veteran population.
 - ✓ **Vulnerable Veterans** – The bill provides \$590 million for VA to devote to supporting veterans at an increased risk of contracting coronavirus. It includes funding for the Health Care for Homeless Veterans program, the Supportive Services for Veterans Families program, and the Grant and Per Diem program. This funding will help veterans get treatment, and provide support for those who are homeless or at risk of eviction. Funding is also included for keeping veterans within VA-run nursing homes and community living centers safe from coronavirus.



COVID Related Policy Updates

Eviction Moratorium per Executive Declaration, City of Spokane

- Effective immediately, a moratorium on residential and commercial evictions is hereby ordered to help mitigate the economic and public health disruption caused to workers, businesses and residents in Spokane by the COVID-19 pandemic and to protect the public health, safety and welfare.
- While this moratorium is in effect, a lessor of residential or commercial real property in the city of Spokane shall not initiate an unlawful detainer action, issue a notice of termination, or otherwise act on any termination notice, including any action or notice related to a residential or commercial rental agreement that has expired or will expire during the effective date of this moratorium, unless the unlawful detainer action or action on a termination notice is due to actions by the tenant constituting an imminent threat of damage to the property or to the health or safety of neighbors, the landlord, commercial lessor, or the tenant's or landlord's household members. Further, no late fees or other charges due to late payment of rent shall accrue during the moratorium.
- Nothing in this ordinance prohibits a commercial lessor or landlord from seeking a no contact and/or exclusion order against any person who presents a significant threat to the health and safety of others or is likely to damage the property.
- During this moratorium, no late fees, interest or other charges due to late payment of rent shall be charged to tenants of residential housing units located within the city of Spokane
- It shall be a defense in any pending eviction or commercial lease termination action that the eviction or termination would occur during the moratorium and is not justified by proven threats to the safety of others or the protection of the property unless the eviction or termination action is due to actions by the tenant constituting an imminent threat to the health or safety of neighbors, the landlord, the commercial lessor, or the tenant's or landlord's household members. Given the public health emergency and public safety issues presented by this civil emergency, a court may grant a continuance of a hearing date to allow the eviction or lease termination action to be heard after the moratorium.
- The moratorium imposed by this Amended Declaration shall be in effect until the end of the Civil Emergency or until April 30, 2020, whichever occurs first.



COVID Related Policy Updates

Moratorium on Foreclosure Actions per Executive Declaration, City of Spokane

- From the effective date of this amended declaration until April 30, 2020 or such date as the City Council, by resolution, has extended it, whichever occurs first, a moratorium on is all foreclosure actions, including notices of default, for properties located in the City of Spokane is imposed, except for those foreclosures based on a financial instrument entered into after the signing of this Amended Declaration of Emergency, to help mitigate the economic impact of the COVID-19 pandemic and the resulting widespread business closures and job losses.
- Nothing in this declaration prevents any mortgage holder from enforcing any contractual obligations, including without limitation late fees, after the conclusion of this moratorium.
- It shall be a defense in any pending foreclosure action that the foreclosure would occur during the moratorium and is not justified by proven threats to the safety of others or the protection of the property. Given the public health emergency and public safety issues presented by this civil emergency, a court may grant a continuance of a hearing date to allow a foreclosure action to be heard after the moratorium.



COVID Related Policy Updates

Vulnerable Populations

- **Homelessness service providers** are currently changing operations in order to serve the vulnerable population safely. Operational changes include grab and go meals, limiting hours inside the building for increased staff cleaning/sanitization and looking for additional space so individuals can social distance.
- The vacant downtown Library is expected to open 3/30/2020 to provide capacity to accommodate social distancing in our existing shelters. Like other system shelters, it will operate on a 24/7 basis as long as the Governor's Stay Home, Stay Healthy order is in effect.
- **Local stores** are encouraged to create and enforce, to the best of their ability and within the constraints of existing law, designated shopping hours for elderly and immunocompromised individuals in an attempt to mitigate these community members' risk of exposure to COVID-19.



COVID Related Policy Updates

Jails

- Municipal Court Emergency order suspended many Municipal Court operations and resulted in the release of some individuals who were awaiting trial and are presumed innocent and some who were serving sentences for misdemeanor crimes.
- Officials prioritized “nuisance” cases that are not considered dangerous for release, citing trespassing charges as an example. Cases involving domestic violence and driving under the influence are not considered for release under this program.
- Those who were near the end of their sentences were essentially furloughed and will be expected to complete their jail stays when concerns about COVID-19 transmission subside.
- Friends and relatives are barred from visiting. Educational and therapeutic programs also are suspended, as is the inmate work crew.
- [More info re: the Municipal Court Emergency Order can be found in this Spokesman article.](#)

