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Monroe, Washington Economic Development Newsletter for June, 2020

Monroe **Business**

SPECIAL COVID-19 UPDATE

Safe Start Washington

Re-opening Our Economy

On Friday May 29th Gov. Jay Inslee announced he would not extend the state's stay-at-home order beyond Sunday and would allow counties more flexibility to advance through the current four-phase Safe Start plan using updated benchmarks that some larger counties had been seeking.

The order allows each county to apply to move to the next phase once it has successfully completed a phase for 3 weeks and maintained stable or falling COVID-19 statistics, but it now provides some new flexibility that will provide counties a quicker path to re-opening through a modified phased approach. The order created a Phase 1.5. The modified Phase 1.5 includes Phase 2 activities with the specific modifications to these previously issued health and safety requirements. See article, *Modified Phases of Safe Start Washington* on the following page for details of the Phase 1.5 guidelines.

On the same evening, Friday May 29th, the Snohomish County Board of Health and Snohomish County Council voted on and approved resolutions that support a Phase 2 variance application for the county. That application was delivered to the Washington State Sec'y of Health on Monday, June 1st. The State is expected to respond to the county's application by the end of the week.

For a list of all phases go here => [Washington Safe Start Phases](#)

New Face Mask Rules, Guidelines Take Effect Monday, June 8

Beginning June 8, all employees will be required to wear a cloth facial covering, except when working alone in an office, vehicle, or at a job site, or when the job has no in-person interaction. Employers must provide cloth facial coverings to employees, unless their exposure dictates a higher level of protection under the Department of Labor and Industries' safety and health rules and guidance. Refer to [Coronavirus Facial Covering and Mask Requirements](#) for additional details. Employees may choose to wear their own facial coverings at work, provided it meets the minimum requirements.

Employers must also post signage at their place of business strongly encouraging customers to wear cloth facial coverings. Businesses are encouraged to require customers to wear cloth facial coverings, in order to protect employees from exposure to COVID-19 in the workplace, but business owners are not responsible for enforcing mask requirements. It is being left to the discretion of the business owner to allow or prohibit customers from entering without a mask. A sign requesting entrants wear a mask can be found here => [Store Signage to Please Wear a Mask](#)

In general, we wear cloth face masks because they protect other people from getting COVID-19 from us, in case we have it and don't know. Cloth face masks work best if they have several layers of woven fabric, we have clean hands, and we stay at least six feet away from other people. For instructions on how to make a mask and tips for cleaning and maintaining the efficacy of your mask go to the [CDC's page on face coverings](#).

IS MONROE MOVING TO PHASE 2?

On Monday, June 1st, the Snohomish County Council and the Snohomish County Board of Health submitted an application to the Washington State Sec'y of Health to move to Phase 2. An adjudication on the application could come any day.

The Sec'y of Health can respond in two ways;

- 1) Approve the application and move the county to Phase 2.
- 2) Reply with specific areas of concern and offer a modified Phase 1, or as some are calling Phase 1.5. See related article on this page for Phase 1.5 guidelines.

Regardless of which phase we are allowed to move to, a couple of factors remain during ALL phases. Social distancing, wearing a mask, and washing hands will be with us for the foreseeable future.

Guidelines for Phase 2:

- HIGH RISK POPULATIONS
 - Continue to Stay Home, Stay Healthy
- RECREATION
 - Outdoor recreation involving 5 or fewer people outside your household (camping, beaches, etc.)
- GATHERINGS
 - Gather with no more than 5 people outside your household per week
- TRAVEL
 - Essential travel and limited non-essential travel for Phase I & II permissible activities
- BUSINESSES/EMPLOYERS
 - Remaining manufacturing
 - Additional construction phases
 - In-home/domestic services (nannies, housecleaning, etc.)
 - Retail (in-store purchases allowed with restrictions)
 - Real estate
 - Professional services/office -based businesses (telework remains strongly encouraged)
 - Hair and nail salons/barbers
 - Pet grooming
 - Restaurants/taverns <50% capacity table size no larger than 5 (no bar-area seating)

Businesses are required to educate themselves of the safety and health precautions for their specific industry and ensure those precautions are in place before opening up. You can find the list of memorandums on specific industry guidelines here =>

[Industry Specific Guidelines for Re-opening](#). More information about Safe Start Washington here => [Safe Start WA](#)

If you have a specific questions about how to comply with these safety practices you can submit your question to the state's Business Response Center at [General Business and Return to Work Inquiries](#).

MODIFIED PHASES of SAFE START WASHINGTON

Governor Inslee has created a more flexible process for counties to open more of their economies. Counties that are currently in Phase 1 but do not meet the metric standards for Phase 2 can apply to move to a modified Phase 1 version, which could allow more businesses and activities to reopen than the current Phase 1, creating a Phase 1.5 said the Gov. on Friday's news conference.

High-risk populations

- Strongly encouraged, but not required, to stay home unless engaging in modified Phase I permissible activities.

Recreation and fitness

- Only allowed outdoor with five (not including the instructor) or fewer people outside of household.

Gatherings

- Only allowed outdoor of five or fewer people outside the household.

Additional construction

- As outlined in Phase 2 guidance

Manufacturing operations

- As outlined in Phase 2 guidance.

Real estate

- 25% of building occupancy.
- Indoor services limited to 30 minutes.

In-store retail

- 15% of building occupancy. (This does not apply to currently operating essential retail such as grocery stores. Currently operating essential retail should continue to follow the Phase 2 requirements.)
- Indoor services limited to 30 minutes.

Personal services

- 25% of building occupancy.

Professional services

- 25% of building occupancy.
- Indoor services limited to 30 minutes for customers.

Photography

- As outlined in Phase 2 guidance.

In-home/domestic services

- As outlined in Phase 2 guidance.

Pet grooming

- 25% of building occupancy.

Restaurants

- No indoor dining allowed.
- Outdoor dining is permitted but seating at 50% of existing outdoor capacity.

FINANCIAL ASSISTANCE UPDATE

SMALL BUSINESS ADMINISTRATION UPDATE



Are new businesses eligible for SBA loans?

Timing is everything and many small business owners may have been questioning their timing of opening a new business in the last 12 months when they were abruptly shut down by the pandemic. Many of the grants that have been offered by the state and county have set a requirement for the business to have been open for at least one year in order to apply for their grants. That has left some new businesses feeling left out of the recovery programs and led some to believe they were just out of luck when it came to financial assistance.

But according to Katy Woods, VP and Branch Manager at Coastal Community Bank in Monroe, that isn't the case. New businesses are eligible for PPP loan if the business was in operation prior to 2/15/2020. According to SBA here is how the income would be calculated:

If this is a partnership, the owners are not eligible for PPP loan as self-employed individuals but rather their self-employment income may be reported as payroll costs on behalf of the partnership. Since the business was opened prior to 2-15-10, yes it is eligible. To calculate the loan amount, take the average net earnings for the month(s) in operation multiplied by 0.9235 up to a maximum of \$100k.

Are sole proprietors with no employees eligible for PPP loans and are those loans forgivable?

If you are a sole proprietor and can show income then you qualify. SBA goes off of the 2019 schedule C even if it is a draft. If you showed positive income on the schedule C then you would qualify for the loan and in most cases forgiveness as well. The only sole proprietors that would not be able to get loan forgiveness would be one that writes everything off and shows no income.

PPP Loans are still available. If you would like to learn more, you can email Katie Woods at Coastal Community Bank at <kwoods@coastalbank.com> .

WASHINGTON STATE DEPARTMENT OF COMMERCE APPROVES GRANT FUNDS FOR SNOHMOISH COUNTY BUSINESSES

The Economic Alliance of Snohomish County has confirmed that 130 grants from Snohomish County businesses have been approved by the Washington State Dept. of Commerce. These grants, totaling \$707,156.00, are part of the Working Washington Small Business Emergency Grants to help small businesses in Washington impacted by the COVID-19 crisis.

Matt Smith, Director, Industry & Resource Development at the Economic Alliance, said that they are sorting through the awards and will be drawing up contracts over the next couple of days. Grant recipients will be notified within the next week or so.

The grants are funded with \$10 million from the Governor's Economic Development Strategic Reserve Fund – \$5 million from the Working Washington strategic reserve fund and an additional \$5 million from the state's \$200 million COVID-19 emergency response package approved by the Legislature in March.

Snohomish County Small Business Relief, Recovery and Resiliency Grants and First in Flight Fund

The two grant programs include: a Small Business Relief, Recovery, and Resiliency (R3) Grant Program; and the First in Flight Fund for Paine Field Airport tenants impacted by COVID-19 and other aerospace businesses in Snohomish County. These grant programs are key parts of the relief and recovery actions Snohomish County is taking to help businesses impacted by the pandemic.

For more information and to begin the application process, go to => [Snohomish County Small Business Relief, Recovery, and Resiliency \(R3\) Grant Program](#)

The application process is open but it has been reported the website above has had some issues with accessibility so if you are not able to access the application, try during non-peak hours. For additional information about Business Resources from Snohomish County, go to => [Snohomish County Office of Economic Recovery and Resiliency](#)

Contact Us >>>

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**** ANNOUNCEMENT ****

The City of Monroe has been notified of a Justice March for George Floyd that will occur on Thursday, June 4 at 10:00 a.m. Participants will gather in the Grocery Outlet parking lot, then head west on Main Street, turn right on 179th Avenue SE then left on 154th Street SE, concluding at Lake Tye Park.

City personnel have met with the event organizers and are planning for a peaceful march through the downtown and residential areas. Officers will be in the area to ensure the safety of residents and businesses, and to conduct any traffic control that may be needed. It is our hope that we work together to give voice to the concerns of those gathered and remain peaceful with our interactions. If you have questions, contact Monroe Police Department at [\(360\) 794-6300](tel:3607946300)



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