



CITY OF KENMORE

COVID-19

BUSINESS

RESOURCE GUIDE

A Note from the Mayor

Dear Friends,

We respect and treasure our local businesses and I know this is a particularly challenging time. I hope the information in this document will be a helpful reference as you continue to serve your customers, coworkers and community.

Whether you are a sole proprietor or a large company, you belong in Kenmore. We are focused on your future and your success.

My best regards,

David Baker, Mayor

SHARE YOUR INPUT!

Take the regional survey by March 31 and provide valuable feedback on the economic impacts of COVID-19.

If you represent a business or non-profit organization in King, Pierce and Snohomish counties, please help us understand what your business is going through. The Seattle Office of Economic Development, Greater Seattle Partners, and the Seattle Metropolitan Chamber of Commerce are coordinating a regional effort to assess the economic impacts related to COVID-19. The information will inform strategies to speed recovery and may lead to emergency relief programs and support.

Take the survey here before March 31:
seattle.surveymonkey.com/r/economic-impact-survey

Please visit
kenmorewa.gov/COVID19
for more information about:

Health Recommendations: As the situation continues to evolve, we want to make sure Kenmore businesses have access to the most up-to-date workplace recommendations from Public Health - Seattle & King County, the Washington State Department of Health, and the Centers for Disease Control.

Employer and Worker Assistance: The Washington State Employment Security Department (ESD) can provide support in the form of unemployment benefits, and new rules went into effect recently.

Insurance: Some economic impacts of the COVID-19 outbreak may be covered by insurance, depending on your business's plan. The Washington State Insurance Commissioner can help answer questions about insurance coverage for damages related to COVID-19.

Financial Assistance: There are local, state, and federal resources for businesses impacted by COVID-19. For example, the U.S. Small Business Administration has opened applications for Economic Injury Disaster Loans to small businesses heavily affected by COVID-19. These low-interest loans provide working capital to help businesses maintain operations and retain their workforces.

Worker Safety: Washington State Department of Labor & Industries (L&I) has issued a hazard alert to provide guidance to employers to help them keep workers safe during the coronavirus (COVID-19) outbreak.

The City of Kenmore is actively seeking additional resources for businesses impacted by COVID-19 and will continue to update information on the webpage as it becomes available.

Immediate Strategies for Businesses

This list is adapted from the Public Health – Seattle & King County webpage, “Planning for a Coronavirus Pandemic: A Guide for businesses and organizations, February 2020.” For more information, visit: www.kingcounty.gov/covid. This situation is constantly evolving. Please refer to the most current health department directives for workplace health and safety.



Apply Infection Control Measures

- Place posters that communicate best practices for hygiene and insist on frequent handwashing
- Provide soap, water, and alcohol-based hand rubs in multiple locations
- Supply tissues and no-touch waste bins
- Routinely clean commonly touched surfaces



Prepare for Social Distancing & Remote Working

- Allow telecommuting where possible
- Permit flexible work hours
- Ensure that you have the technology and infrastructure to support employees working from home: phone forwarding, webmail portal, shared online work platform



Plan to Separate Sick Employees

- Employees who report feeling unwell or who become sick during the work day should be separated from others and immediately sent home
- Ensure all managers and employees are aware of this policy
- Designate an area to temporarily isolate sick employees if possible



Communicate with Your Audiences

- Be proactive and transparent in communications and responsive to your different audiences
- Audiences include: Customers; Employees & Their Families; Immediate Community; Company Management, Directors & Investors; Government Officials, Regulators & Employees; Suppliers, News Media
- Utilize social media channels to communicate your efforts and engagement



Assess Your Essential Functions

- What jobs are needed to carry on day-to-day activities?
- Who are your key partners, suppliers and contractors?
- What materials does your business need to function?
- How will your business adjust if resources are constrained?



Check Your Business Insurance Coverage

- Call your insurance provider to ascertain whether you have Business Interruption Insurance
- If you have Business Interruption Insurance, follow the policies carefully for documenting economic impacts on your business



Document Economic Impacts On Your Business

- Keep records and documentation that could be required for insurance claims or potential relief programs in the future
- Track the duration, nature, and financial impact of the pandemic on your business (e.g., customer traffic, supplier disruption, employee leave, revenue numbers)
- The City, as well as State and Federal agencies, recommend economic impact tracking in times of emergency. Small Business Administration emergency loans, insurance claims, and possible grants all rely on business financial impact tracking. We encourage you to use the enclosed template to help you track the economic impacts of COVID-19 outbreak on your business. This tool is for your temporary use while programs, rules, and guidelines are being formed.

STAY IN THE KNOW

This information is accurate as of 3/23/2020. Check updates from public health agencies to follow evolving recommendations in Washington State and King County: www.doh.wa.gov/Coronavirus www.kingcounty.gov/covid

NEW UNEMPLOYMENT RULES

New unemployment benefits and relief of benefit charges went into effect on March 10, 2020:

www.esd.wa.gov



SAMPLE TEMPLATE

Business Impact Analysis Worksheet

Future financial assistance and insurance claims rely on business financial impact tracking. This worksheet is provided as a service to help you track the economic impacts of the COVID-19 outbreak on your business. This is for your temporary use. The City, as well as State and Federal agencies, recommend economic impact tracking in times of emergency.

Operational & Financial Impacts

Disrupting Event	Business activity affected	Operational impact	Financial loss	Duration of Impact
Example: Key supplier closed	Unable to make product	Product shortage	\$_____hours/days/weeks	3 days

Graph Source: TechTarget

Event: Identify the event causing economic impact

Business Activity Affected: Operations center(s) impacted

Operational Impact:

- Lost sales & income,
- Negative cashflow due to delayed sales,
- Increased Expenses (overtime, outsourcing, expediting etc.)
- Regulatory fines
- Contractual penalties
- Customer dissatisfaction/defection
- Delays in growth plans

Financial loss: Dollar amount lost, specified in increments (hours, days, weeks, etc.)

Duration of Impact: How long did the event impact the business

Key Local, State and Federal Contacts

Call if you are in King County and believe you were exposed to a confirmed case of COVID-19, or if you're a healthcare provider with questions about COVID-19.

COVID-19 HOTLINE: 800-525-0127

KENMORE BUSINESS RESOURCES

Bothell Kenmore Chamber

www.bothellkenmorechamber.org

425-485-4353

Kenmore Business Alliance

Meets monthly - all Kenmore businesses welcome - no membership required

www.kenmorebusinessalliance.com

CURRENT HEALTH RECOMMENDATIONS

Public Health - Seattle & King County

www.kingcounty.gov/depts/health

206-296-0100

Washington State Department of Health

www.doh.wa.gov/Emergencies/Coronavirus

360-236-4501

UNEMPLOYMENT ASSISTANCE

Washington State Employment Security Department

www.esd.wa.gov | 360-902-9500

INSURANCE & HEALTHCARE ACCESS

Washington State Insurance Commissioner

www.insurance.wa.gov | 800-562-6900

KENMORE QUESTIONS

City of Kenmore

www.kenmorewa.gov | 425-398-8900

WORKER SAFETY

Department of Labor & Industries

www.lni.wa.gov | 360-902-5800

EMERGENCY LOANS

Small Business Administration

SBA.gov/disaster | 800-659-2955

disastercustomerservice@sba.com

TAX ASSISTANCE

Department of Revenue

www.dor.wa.gov | 360-705-6705

OTHER IMPORTANT CONTACT INFORMATION FOR MY BUSINESS:

