

Unincorporated King County COVID-19 Small Business Assistance Program  
Small Business Assistance Grants and Technical Assistance

## Questions and Answers

On May 12, the King County Council approved a supplemental funding package with \$3.5 million in grants for small businesses, \$400,000 for technical support, and \$100,000 for translation and interpretation of languages other than English. These funds are dedicated to helping small businesses in unincorporated King County recover from impacts of closures related to COVID-19.

This program is being funded by the federal Coronavirus Aid, Relief, and Economic Security Act ("CARES Act"), section 5001, the Coronavirus Relief Fund. This fund is administered by the U.S. Department of Treasury.

Separate funding was also approved for grants to incorporated King County cities and small businesses in the arts, film production, science organizations, the zoo, live music venues, and other activities that promote tourism.

King County Local Services is responsible for helping small businesses in unincorporated areas because King County acts as the local government in those areas. Local Services will also partner with chambers of commerce and other community business organizations that serve businesses in unincorporated King County.

If your business is in unincorporated King County, and you meet basic eligibility criteria (see Question 3), you can apply for funds assistance from the unincorporated King County Small Business Assistance Grant Program.

## **Small Business Assistance Grants**

### **1. What is the Small Business Assistance Grant program?**

The program will provide grants of up to \$5,000 to eligible businesses in unincorporated King County that have been impacted by closures related to COVID-19.

One round of grant applications and awards has been completed. In this round, about \$1 million in grants was awarded to small businesses in unincorporated King County.

Round 2 features expanded eligibility criteria and will help dispense the remainder of funds to businesses in unincorporated King County that were not able to apply in Round 1.

These grants can be used for a wide variety of business expenses, including payroll costs, lease or rent payments, accounts payable, utility payments, and expenses related to shifts in operations in order to retain existing businesses, retain current employees, or retain business viability for future re-employment. Money awarded can also be used to provide reimbursement for costs incurred by small businesses to offset COVID-19-related costs for acquiring supplies, communications, repairs and maintenance, or travel.

Grants are one-time cash infusions and do not need to be repaid.

### **2. Who is eligible to apply for a Small Business Assistance Grant?**

Not all businesses are eligible to apply for this grant program. Applicants must comply with general provisions of the CARES Act. Also, they must:

- Have their physical business address in unincorporated King County.
- Have lost revenue due to a COVID-19 closure or interruption.
- Have eligible expenses that have not already been reimbursed by CARES Act funding or federal aid—including the Small Business Administration Paycheck Protection Program.
- Be active and licensed in the state of Washington.
- Have been in operation for at least one year as of Aug. 1, 2020.
- Have gross revenues of less than \$3 million per year.
- Have no more than 30 full-time employees.
- Not be currently in bankruptcy.

- Expect to continue operating after COVID-19-related local and state emergency guidelines are removed.
- Have no current unpaid code enforcement liens or violation of any state, federal, or local laws.
- Not be involved with the production, processing, promotion, distribution, or sale (wholesale or retail) of marijuana and cannabinoid products, concentrates, or extracts.
- Have no owner, officer, partner, or principal actor of the business involved with financial mismanagement, including any conviction(s) for financial crimes within the last three years.
- Have no owner, officer, partner, or principal actor of the business who is currently employed by King County or who is an immediate family member of a current King County employee. "Immediate family" means a county employee's spouse, domestic partner, child, the child of an employee's domestic partner, or other dependent relatives living in the employee's household.
- Commercial agricultural or forestry businesses must expect to deliver product in 2020.

### **3. How do I know if my business is in unincorporated King County?**

You can use a map on King County's website ([www.kingcounty.gov/LocalBusinessHelp](http://www.kingcounty.gov/LocalBusinessHelp)) to check whether your business address is in an unincorporated part of King County. Unincorporated areas show in bright green.

Unincorporated King County includes the following areas:

- Vashon Island
- White Center
- Skyway
- Areas between Federal Way and Auburn
- Areas of east of Auburn
- Most of eastern King County, outside of the cities

If you choose to apply for a grant using the online application form, you will be prompted to enter your business address at the start of the process. The system will check the address. If it is in unincorporated King County, you will be allowed to proceed with the application. If the address is not in unincorporated King County, you will not be able to proceed with the application process. If you have problems entering your address or need help, send email to [localbusinessgrants@kingcounty.gov](mailto:localbusinessgrants@kingcounty.gov)

or call 206-331-3275 and leave a message with your contact information and question.

#### **4. How much money is available for businesses in unincorporated King County?**

King County's Small Business Assistance Program for unincorporated areas has \$4 million for small business assistance. There are three elements to the program:

- Technical Assistance – \$400,000
- Grants - \$3.5 million
  - Round 1 – \$1 million – Now closed; grants have been awarded
  - **Round 2 - \$2.5 million – Program begins Aug. 21, 2020**
- Translation / Interpretation – \$100,000

#### **5. If I'm eligible, how do I apply for a Small Business Assistance Grant?**

Applications will be available beginning on Aug. 21, 2020. Completed applications **must be submitted on or before Sept. 11, 2020**. Applications submitted or postmarked after this deadline will not be considered eligible.

Applicants seeking help with translation of the application must contact a technical assistance coach on or before Sept. 4, 2020 and ask for assistance completing an application.

To reach a technical assistance coach, call 206-331-3275 and leave a message with your contact information and question. A technical assistance coach will call you back within two business days. If you request language assistance when you leave your message, the technical assistance coach will call back with an interpreter on the line.

You can also fill out a Technical Assistance/Coaching Request form on the program website ([www.kingcounty.gov/LocalBusinessHelp](http://www.kingcounty.gov/LocalBusinessHelp)).

To apply for a grant, find both online (available in English and Spanish) and printable (available in Amharic, Chinese, English, Khmer, Korean, Somali, Spanish, Tigrinya, and Vietnamese) application forms on the program website.

Paper copies of the application will be available at various locations around the county. A list of those locations will be posted on the program website by August 21, 2020.

#### **6. When will grant awards be announced?**

Grant awards for Round 1 were announced and awarded at the beginning of August, 2020. Round 2 grant awards will be announced in September, 2020.

**7. Why did King County split the Small Business Assistance grant process into two rounds?**

Round 1 eligibility criteria were developed with goal of helping very small businesses in unincorporated King County that had not received any financial assistance through the federal CARES Act.

We received 206 applications that met these criteria and awarded \$1 million in grants to businesses across unincorporated King County. After awarding these grants, the program has about \$2.5 million remaining to help small businesses in unincorporated King County.

During Round 1, Local Services received input from many small business owners regarding the eligibility criteria and the huge unmet need for small business financial assistance that remains across the county.

After a careful review of applications that failed to meet the eligibility criteria in Round 1, we revised those criteria and are preparing to open a second round of small business grant applications.

**8. How is Round 2 different from Round 1?**

There are four changes to the eligibility criteria:

Round 1	Round 2
Business must have been in operation for at least <b>three years</b> .	Business must have been in operation for at least <b>one year</b> .
Business must have gross revenues of <b>less than \$1.5 million per year</b> .	Business must have gross revenues of less than <b>\$3 million per year</b> .
Business must have no more than <b>15 full-time employees</b> .	Business must have no more than <b>30 full-time employees</b> .
Business must <b>not have received any federal aid</b> for any of the eligible expenses. This includes funding through the SBA Paycheck Protection Program.	<b>Applicants may have received federal aid.</b> However, they may not seek grant funding from this King County program for specific expenses for which they have already been reimbursed by CARES Act funding or federal aid.  This includes funding through the SBA Paycheck Protection Program.

**9. I applied in Round 1 and I think my application for Round 1 meets the new criteria for Round 2. Do I need to submit a new application?**

No. All applications we received that did not meet Round 1 eligibility criteria but do meet the new “relaxed” criteria in Round 2 will be automatically entered for consideration in Round 2.

If your Round 1 application qualifies for Round 2 funding, you should have received an email from Local Services notifying you that your application has been automatically entered for Round 2 consideration.

If you did not receive an email and believe your Round 1 application is eligible under the new rules, please contact us at [localbusinessgrants@kingcounty.gov](mailto:localbusinessgrants@kingcounty.gov) or call the Technical Assistance line, 206-331-3275 (Relay 711) and leave a voice mail with your contact information and a brief description of your concern.

**10. How will eligible applicants be ranked and selected? Will all eligible applicants receive a Small Business Assistance Grant?**

Funding is limited, so not every eligible applicant will receive a Small Business Assistance Grant.

The King County Council has directed Local Services to prioritize applications from business located in, or owned by, communities that have been disproportionately impacted by inequities and discrimination.

Working with the council, Local Services has developed criteria to guide grant selection and awards. All applicants must be able to demonstrate and document the financial impact on their business resulting from the COVID-19 closures.

The grant criteria have been developed with the goal of helping the small businesses most impacted by the pandemic, across all areas of unincorporated King County.

**11. Are there any restrictions on how I may use a Small Business Assistance Grant?**

Money from these grants may not be spent for activities that are inconsistent with federal laws and guidelines, or otherwise out of compliance with U.S. Treasury Health and Human Services Terms and Conditions. For a list of those Terms and Conditions, see the program website ([www.kingcounty.gov/LocalBusinessHelp](http://www.kingcounty.gov/LocalBusinessHelp)).

**12. If I am awarded a Small Business Assistance Grant, will I have to comply with any additional requirements related to the award?**

Grant recipients must commit to following the recommended guidance for opening and operating their business, which can be found on the Public Health – Seattle & King County website (<https://kingcounty.gov/depts/health/covid-19/workplaces.aspx>).

**13. How will King County be sure that the small businesses chosen to receive grants are eligible to receive funding?**

All businesses chosen to receive awards through this program must agree to requirements imposed by the CARES Act and any subsequent applicable guidance that accompanies the funding, and they must provide documentation verifying their use of the grant funds they receive. See Question 11 for how to find the Terms and Conditions that govern the use of these grant funds.

**14. What is King County doing to make sure the process for awarding grants will be transparent and equitable?**

King County and this grant program will not discriminate or disqualify business applicants based on gender, race, religion, ethnicity, sexual orientation, gender identity, family status, country of origin, disability, or other demographic categories. The selection process has been designed with numeric scoring and ranking to minimize subjective decision-making.

We are also providing an application intake period of two weeks and making paper applications available, as we know not all businesses have equal access to technological resources. We have translated the applications and other materials related to this program into Amharic, Chinese, Khmer, Korean, Somali, Spanish, Tigrinya, and Vietnamese.

If demand greatly exceeds available funding, Local Services reserves the right to use a lottery or random selection system to help make final award decisions for eligible applicants.

**15. Will there be another funding opportunity once all the funds are awarded?**

We don't know at this time whether more funds will become available in the future.

**16. What is King County doing to make sure non-English speaking business owners have a fair chance of receiving a small business assistance grant?**

Information about the Small Business Assistance Grant program and application is available in eight non-English languages (Amharic, Chinese, Khmer, Korean,

Somali, Spanish, Tigrinya, and Vietnamese). Our outreach and promotional efforts include collaboration with local community-based organizations that have strong connections with non-English speaking business owners in unincorporated areas. Translation and interpretation services are available on request through the program's technical assistance providers.

**17. What financial information will be required of grant applicants?**

Businesses will be asked to provide the following with their completed grant applications:

- Annual gross revenues and net income for 2019
- Business owner's personal household income and size

Businesses that receive a grant award will be required to provide one or more of the following to King County:

- Payroll records
- Rent/lease agreements or receipts
- Utility bills or other documents to verify expenditures are eligible for reimbursement

**18. Are grant applications, financial records, and the list of award recipients subject to public disclosure?**

All information submitted by Small Business Assistance Grant applicants will be considered a public record and therefore subject to public disclosure.

**19. Is the Small Business Assistance Grant program being administered by King County or a third party?**

Local Services would usually work with other King County agencies that have expertise in community grant programs to help manage a program like this. However, these agencies are fully engaged with COVID-19 response and recovery work and cannot dedicate additional resources to this new grant program.

After a review of other possible grant management/administration models, Local Services chose to partner with Craft3, a 501(c)(3) nonprofit that is certified by the U.S. Department of the Treasury as a Community Development Financial Institution (CDFI). Founded in 1994, Craft3 has a successful track record in the northwest of managing the administration of public and private funding designated for small businesses. Under the agreement with Local Services, Craft3 will manage application intake and grant application processing. King County will make all



selection and investment decisions, and will handle disbursement to grant award recipients.

## **Technical Assistance**

### **20. How will the technical assistance program work? Will coaches be able to help with Small Business Assistance Grant Program applications?**

King County's unincorporated area technical assistance program offers free one-on-one technical business assistance and coaching to small businesses, Chambers of Commerce and community business organizations in unincorporated King County through a partnership with two local nonprofit, U.S. Treasury certified Community Development Financial Institutions: Business Impact NW and Ventures.

Technical assistance coaches can help businesses apply to the Small Business Assistance Grant program, as well as navigate other city, state, federal, and private economic relief programs related to COVID-19. They can also offer help with utility relief information and any other help businesses need to survive the impacts of closures and develop recovery strategies.

### **21. Do I have to work through a chamber of commerce to get technical assistance?**

No. You may contact technical assistance coaches directly by calling 206-331-3275 (Relay 711) and leaving a voice mail with your contact information. A technical assistance coach will call you back within two business days. You can also visit the program website ([www.kingcounty.gov/LocalBusinessHelp](http://www.kingcounty.gov/LocalBusinessHelp)).

Local Services is collaborating with local business chambers and community development organizations so they can direct their members to access the county-funded technical assistance coaches.

### **22. I don't speak English. Who do I contact for translation help?**

The program website ([www.kingcounty.gov/LocalBusinessHelp](http://www.kingcounty.gov/LocalBusinessHelp)) has information in Amharic, Chinese, Khmer, Korean, Somali, Spanish, Tigrinya, and Vietnamese. You can also call 206-331-3275 (Relay 711) and leave a message with your contact information, the assistance you are requesting, and the language you speak. A technical assistance coach will call you back within two business days with an interpreter on the line to provide you with one-on-one technical assistance coaching.

**23. Why can't I speak directly to a technical assistance coach today?**

We expect to receive a high volume of calls requesting technical assistance coaching, which we are offering in multiple languages with the assistance of interpreters. In order to meet this need, we are asking everyone to leave a message with their contact information, their preferred language (if not English), and a description of what kind of assistance they are requesting. After leaving this message, callers will receive a call back from a technical assistance coach and interpreter (if requested) within two business days.