

IN THE MOMENT SPOTLIGHT ON PROPERTIES



WASHINGTON STATE
MAIN STREET
PROGRAM

New resources and ideas are springing up every day. Here are some “in the moment” best practices, as gathered from national leaders and fellow Main Street programs:

Small businesses are your commercial tenants, and they are struggling. Eventually, their hardships will affect you as their landlord. Research from the JP Morgan Chase Institute tells us that, on average, small businesses only have enough savings for 27 days without new income. From a survey conducted in April by the National Main Street Center, we know that small businesses primarily need financial assistance and penalty-free extensions on expenses. So, what can you do? If you haven't already been approached by your tenant with a request for accommodations, take stock, make a plan, and approach them!

TAKE STOCK & MAKE A PLAN

- First thing's first: gather all your contracts and documentation associated with your property, then grab a notepad.
- The core of any commercial landlord's plan is addressing your obligations, which requires knowing your obligations. Usually those are contained in lease agreements and loan agreements, perhaps various agreements relating to operation of the property such as a property management agreement, and financial obligations for property taxes, insurance premiums, and/or vendor and maintenance costs.
- List out both your monetary (like property taxes or planned improvements) and non-monetary (like debt-to-income ratios within a loan) obligations, and keep an open mind for where you may be able to make changes (like suspending planned improvements to provide flexibility for your tenant).
- Look to see if any and all contracts include a [force majeure provision](#) that you may need to honor for your tenants or utilize with your mortgage lender.

YOU HAVE OPTIONS

While we all work toward a safe reopening of commercial buildings and downtown businesses, you have options for helping your tenant survive until then! If you're unsure where to begin, here are a few ideas for short-term lease amendments or forbearance agreements.

- 💡 **RENT RELIEF** - if, after looking at your own obligations, you're able to accommodate rent abatement (full or partial forgiveness) this will be the biggest benefit to your tenant because it allows them to spread their money further, to other property or utility bills, staff, crucial suppliers, etc.
- 💡 **RENT DEFERRAL** - deferral of payment is also relief that could be a bridge for tenants who have other financial support coming or anticipate resuming or pivoting business to an extent that will create cash flow again; developing a repayment schedule needs to work for you and your tenant.
- 💡 **MODIFY OPERATING CLAUSES** - if your commercial lease includes operating covenants, co-tenancy, or other clauses that can't be met because your tenant's businesses is not an essential business in Phase I or able to reopen to a meaningful, income-generating level in Phase II or III consider what parts of the lease may need to be modified with or without rent abatement or deferral in order to avoid defaulting.
- 💡 **THIRD PARTY CONSENTS** - unless you already own your property free and clear, you will want to be sure to check whether you and your tenant need the consent of your lender or any other third party to modify the lease or provide rent relief or deferral. You appreciate transparency, so do they!

RESOURCES & REMINDERS

There are still many ways to appreciate and lift up our businesses and entrepreneurs even if you don't have funds to spare. Your relationships are valuable.

- The first and most important reminder is Washington's Safe Start phased approach to reopening is a path to economic recovery based on public health priorities. Please [click here](#) for Safe Start plan info, including Phase I & II guidelines and sector-specific information that may impact your tenant's work.
- 💡 **TAXES DUE JULY 15** - the IRS has extended the individual and corporate [federal income taxes deadline](#) until July 15, with individuals being able to defer up to \$1,000,000.00 and corporations able to defer up to \$10,000,000.00. However, if you or your tenant are likely to receive a return you can file right away and have that much more financial liquidity.
- The Certified Commercial Investment Member (CCIM) Institute has an even more detailed [breakdown of tenant/landlord considerations](#) for navigating commercial rent relief and real estate. The CCIM Institute also has a practical guide to loan relief as well as information on Treasury, SBA & PPP forms.

KEEP CALM AND MAIN STREET ON!

Published May 29, 2020. Washington Main Street is here to support your organization and your community through this unprecedented change. Main Street Communities can reach out to Breanne at bdurham@preservewa.org and Affiliates should contact Jonelle at jmccoy@preservewa.org.

Note: *this correspondence should not be construed as legal advice or legal opinion on any specific facts or circumstances. The contents are intended for general informational purposes only, and you are urged to consult a lawyer concerning your own situation and legal questions.*

IN THE MOMENT

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CAMPAIGNS TO SPUR RECOVERY

Promoting downtown through your own channels, partnering with media, or partnering with businesses can all create a positive buzz & spread cheer.

-  **RADIO FOR RESTAURANTS** - tune in to KPTZ in Port Townsend and you'll hear [Local Eats - to Go!](#) announcements detailing all the curbside pick-up and delivery options for residents hungry to help restaurateurs and skip cooking. All these PSAs are underwritten by Port Townsend Main Street, Jefferson County Chamber of Commerce, and the Jefferson County Associate Development Organization so there's no cost to the businesses!
-  **BIG HEARTS FOR SMALL BUSINESS** - is the promotional [campaign launched](#) by the Dayton Chamber of Commerce, City of Dayton, and Port of Columbia to support small business. Kicking off with “Make It Monday” on 5/4 the Chamber posted a new theme each day to highlight different business sectors which can be repeated weekly. But wait, there's more! The Chamber is encouraging folks to spread the word by doing drawings for \$50 worth of Dayton Dollars if they post about their purchases as shown on [“Whatcha Got? Wednesday”](#).
-  **#OPEN4BIZ** - Downtown Association of Yakima has their own [social media campaign](#) to support downtown businesses and what this does so well is put a face to the downtown businesses by featuring photos of owners and employees! Folks learn they're supporting neighbors as they shop.
-  **DIY SILVER LININGS** - looking around downtown you may feel blue to see so many shops closed, but take a cue from Kent Downtown Partnership who are working with their local art studio Rusty Raven and design firm Pixel Parlour to [fill windows and storefronts with positive messages](#). Another “silver linings” campaign is rolling out in San Luis Obispo, CA where artists and businesses are filling storefronts with their [May Flowers Initiative](#).

SUPPORT FOR BUSINESSES

Whether it's pivoting to online sales or planning ahead for Phased Approach Reopening we can provide technical assistance and advocacy.

-  **WEBSITES 3 WAYS** - Downtown Moses Lake Association made [3 easy-to-follow videos](#) you can share with business owners who want to sell products online. The three options also represent 3 different levels of time/tech knowledge so owners can choose what fits them and their needs.
-  **BUILDING CUSTOMER TRUST KIT** - is a “how to” [guidebook](#) for reassuring your market that they can safely engage with businesses developed by Downtown Lansing in Michigan. It covers online sales generally, best practices for different sectors, and has a special section for creative ideas.
-  **PHYSICALLY DISTANT SEATING** - one of the best practices for restaurants in the [Building Customer Trust Kit](#) is tables 6 feet apart, and orders to waive local parking ordinances are paving the way for creative parking lot seating in Selah. Wenatchee has a similar proposed variance order to expand commercial uses on sidewalks. With summer weather around the corner, outdoor seating and sidewalk sales will not only increase safety but be in demand as Safe Start WA phases 2 & 3 allow more activity downtown!

DOLLARS DIRECT

Money talks! Right now business owners are shouting “we need cash flow!” so here are examples of direct support dollars from buyers, cities & Main Street.

-  **VIRTUAL CASH MOBS** - Historic Downtown Prosser supported local businesses with “cash mobs” (groups of people meeting to patronize a shop at the same time) last year, but now they're launching their first [Shelter-Sip-Shop on Facebook Live!](#) Inspired by [Livermore Downtown's Triple SIP](#) Facebook Live event they join a trend of virtual cash mobs that also includes [Raton Main Street's Cash Mob](#) which has its own [Facebook page](#).
-  **EVERETT CARES GRANT PROGRAM** - will award 50 grants of \$10,000 to small businesses. The [City of Everett is using CDBG funds](#) from the CARES Act to provide the grants and Downtown Everett Association [hosted a Q&A](#) for it. It will be followed by a nonprofit grant program in mid-May.
-  **HDCA EMERGENCY MICROLOAN** - Historic Downtown Chelan Association, in partnership with a local lending institution, will provide \$100,000 in loans to local businesses. The [2% interest loans](#) can cover the costs of rent/mortgage payments, utilities, payroll, and working capital.

KEEP CALM AND MAIN STREET ON!

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IN THE MOMENT SPOTLIGHT ON BUSINESSES



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BUSINESSES MAKING IT WORK

Businesses across the state are finding (or making!) silver linings; we highlight a few here to share with owners who come to you for ideas or inspiration.

- 💡 With most shops now closed in Washington, many retailers are using the lack of foot traffic to complete physical projects in their storefronts. Whether it's window displays, changing up stock in anticipation of summer shoppers, painting dingy baseboards, or getting to that deep clean, now is the time!
- 💡 From Washington distilleries shifting to [produce hand sanitizer](#) to entrepreneurial animal sanctuaries renting out llamas for Zoom meetings (yes, a real nonprofit is doing this and [here's proof](#)) there incredible examples of recognizing market opportunities in response to COVID-19 and social distancing.
- 💡 Businesses are creating value through curated delivery services, like [Walla Walla Clothing style boxes](#) which makes remote shopping fun and personal.
- 💡 In Kent, businesses are supporting one another by offering advice and expertise for those who are pivoting to online sales and customer engagement.
- 💡 As businesses adapt to connecting with their customers online instead of in person, some are making the leap to mobile business through point of sale providers like [Square](#) or through webhosts like WordPress which pairs with [WooCommerce](#). Some are finding simple ways to promote their goods by posting photos with prices on their existing social media and taking orders by phone.

GETTING MONEY TO MERCHANTS

While we wait for the Main Street Bailout we all need, locals are finding all kinds of ways to financially support small businesses now!

- 💡 **DIGITAL MARKETING GRANT** - The Chehalis Community Renaissance Team created a [new grant program](#) to support businesses working on the creation or improvement of a business website, digital marketing advertising, ecommerce development costs, and social media management. The grants provide a 75% match of project costs up to \$2,500 per business, for approved improvement costs. Centralia Downtown Association has likewise launched the [Marketing Expansion Fund](#), which provides up to \$1,000 per business for development or expansion of websites and ecommerce.
- 💡 **MAIN STREET MOOLA** - Ridgefield Main Street has had their [Main Street Moola](#) program has been encouraging locals to shop downtown long before COVID-19 ever hit the scene. Similar to a gift card, Moola is available for purchase in value increments of \$5.00 and is accepted at participating businesses that can then redeem them for cash with RMS staff.
- 💡 **MICRO LOANS** - when Coupeville Historic Waterfront Association realized businesses downtown needed financial relief fast, they turned to their own budget and [carved out \\$20,000](#) to be given at 0% with four-year repayment schedules. CHWA is now calling on community to donate to the fund.
- 💡 Advocating for municipal or regional financial relief for small businesses can pay off! Downtown Oregon City Association's executive director continued to ask her city council for funds even with little hope, only to have them vote to set aside a \$200,000 fund for small business relief this week!

LOVIN' ON OUR LOCAL BUSINESSES

There are still many ways to appreciate and lift up our businesses and entrepreneurs even if you don't have funds to spare. Your relationships are valuable.

- 💡 Create a showcase of your downtown businesses on your website and social media, Downtown Camas Association just held their first [“Downtown Camas Merchant Spotlight”](#) and Historic Downtown Kennewick Partnerships has their own [“Small Business Spotlight”](#).
- 💡 If you already had regular merchant meetings, consider taking them online with a video conference platform or creating a Facebook group.
- 💡 **“I WANT TO PARTY WITH _____”** - is a [social media engagement challenge](#) put on by Ellensburg Downtown Association that calls on locals to submit 30-second videos about which downtown business they'd want to party with through Facebook or email. They'll post videos (one per business) on Facebook and whichever gets the most engagement will win a \$1,000 party once social distancing is over supported by EDA volunteers.
- 💡 **#PLEDGE1200** - is a [campaign created through a collaboration of Cougs & Huskies](#) encouraging those who are financially stable to use their \$1,200 stimulus check to safely support local small businesses. Individuals can take the pledge [here](#) and small businesses and organizations interested in partnering with Pledge 1200 are encouraged to contact the organization at info@pledge1200.org or through social media.
- 💡 The City of Camas is rolling out a program to encourage citizens to buy local in return for up to \$75 in utility credits called [“Support Local & Save”](#) which allows receipts from local businesses with business name, date, and details of purchase amount to be emailed, mailed, or dropped off at City Hall.

KEEP CALM AND MAIN STREET ON!

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IN THE MOMENT

ORGANIZATIONAL HEALTH



Your Main Street program is your downtown's best chance for resiliency and recovery. As you focus your efforts on supporting your small business community, we urge you to keep your organization's sustainability top of mind. By focusing on communication, programming, finances, and leadership, Main Street staff and boards can ensure that your vital work can continue to lead your community through this crisis. **Main Street was made for this - your work is more important than ever!**

LEADING THROUGH CRISIS

The Main Street Approach is designed to revitalize distressed downtowns.

- There are 3 phases leaders should expect when dealing with dramatic change. First the **Immediate Response** phase which needs *Urgent Action*, then the **Managing Impact** phase which creates *Stabilization*, and **Leading Recovery** which supports *Revitalization*.
- These phases can occur at the same time, and Main Street America estimates we are transitioning from Immediate Response to Managing Impact. Summer 2020 will predominantly be Managing Impact, but we can begin planning for Leading Recovery in Fall 2020 and Spring 2021.
- Economic Vitality, Promotion, Design & Organization committees will have a **common purpose** in managing the impact on our downtowns - supporting business retention (including working with partners to assemble economic resources), promoting a positive image of downtown, seeking creative solutions to physical improvements (like repurposing facade grant programs, if applicable), and communicating the importance and value of revitalization to reinforce the necessity and urgency for investing in our local economies.
- Sharpen your revitalization planning by reading [this short article](#) from the Harvard Business Review on leading recovery vs managing response.

COMMUNICATION - TELLING YOUR STORY

Make sure your stakeholders know what your organization is doing - and planning to do - to support your downtown community!

- 💡 **STRENGTHEN PARTNERSHIPS FOR CLARITY** - Walla Walla Downtown Foundation found an opportunity within this crisis to partner with peer agencies and communicate to the public a united front for small business support with a Facebook [post](#). They followed this up with several videos like [this fireside chat](#) that uses a human face (and not just a little humor!) to create a positive connection with the general public.
- 💡 **CHEERS TO GOOD COMMUNICATION** - Historic Downtown Chelan Assoc. has launched an exciting method for communicating with their small businesses - a [Zoom](#) virtual happy hour! You could adapt this relaxed communication model to build relationship with your own stakeholders. Works best for small groups.
- 💡 **GET BOARD LEADERS INVOLVED** - Downtown Menomonee (WI) provided the public with [this message](#) from their Board President.

BUDGET - YOUR MIND ON YOUR MONEY

This is a time for thanking supporters and donors while making sure to provide them with details about what you're doing to support businesses.

- Make sure to explore the loans available to nonprofits through the CARES Act with [this handy chart](#) from the National Council of Nonprofits.
- The board and executive director should be working together now to create budgets for various scenarios. If you have reserves (and we hope you do!), the situation may well warrant using some of those funds.
- We encourage you to keep track of your losses, like from canceled events, which will serve you in applying for any federal or state assistance.
- This can be an opportunity to evaluate what programs or initiatives have been lackluster and officially cut them from the budget. Some programs may be successful under normal circumstances and can simply be put on hiatus while social distancing must be practiced.
- Any decisions about staffing should be done with (not for) staff. If the situation is dire enough to require cutting into the organization's payroll budget, a limited furlough for a finite amount of time (for example, work at a rate of .75FTE for three months) is suggested over salary cuts.

PROGRAMS - TAKING A LOOK AT WORK PLANS & WORK LOAD

The challenges of COVID-19 mean Main Street leaders can't gather downtown, but it doesn't mean our work meetings have to cease.

- Consider your options for continuing board and committee meetings remotely, in accordance with your bylaws.
- Your board and executive leadership will need to create new workplan scenarios, both informed by and to inform changes in your budget.
- This public health crisis had a start and will have an end. Although we can't know when that end will come, we must continue to look ahead to Managing Impact and Leading Recovery efforts. For now, 90 day plans are recommended when discussing programs and staff work load.
- Boards need an accurate picture of any increases to staff workload necessitated by the pivot to supporting small businesses.

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IN THE MOMENT BEST PRACTICES: THE SEQUEL



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KEEP YOURSELF HEALTHY AND INFORMED

For health and safety updates nationally visit the federal coronavirus website by [clicking here](#) and for WA state [click here](#).

Main Street America is updating their [COVID-19 resource page](#) online frequently, which includes info for you and your businesses.

STAY IN TOUCH WITH YOUR COMMUNITY

 **MAKE A MISSION-DRIVEN STRATEGY** for dealing with COVID-19! Remind yourself what makes the most sense for your organization. We can't do everything to solve this crisis but we can continue to be downtown experts and advocates. Olympia Downtown Alliance is focusing on:

1. economic vitality development - for example, hosting online “fireside chats” with business owners or business district agencies
2. promotion campaigns - leverage existing media channels and slogans while incorporating new ones like #shoplocallysafely
3. be an advocate - by communicating the needs of your downtown to decision-makers and keep business in mind in your own decisions

 **TURN FEEDBACK INTO ACTION** like Downtown Bellingham Partnership who heard business owners saying they didn't have the sales revenue to pay rent to landlords. Knowing that rent should reflect sales (Main Street America suggests a rent to sales ratio of 10%) and that our businesses are seeing a sharp dip, Downtown Bellingham Partnership drafted a letter to all landlords asking for relief.

 **TRY A PODCAST** like Rhode Island Ave Main Street who provides perspective on COVID-19 online [here](#). Or be a guest on a business's pod!

 **SURVEY CUSTOMERS** in the community by using Google Forms to provide info to businesses like Harrisonburg Downtown Renaissance.

PROVIDE ISOLATION-SAFE OPTIONS FOR CONNECTING WITH BUSINESSES

We've seen excellent ideas right here in Washington from you, our Main Street leadership!

 **TOGETHER WENATCHEE** is a virtual marketplace and communication hub making the case for shopping local. This initiative is a volunteer team effort led by Empower Dataworks (development and operations), Digital Media Northwest (social media), and Awdience (logo design). It's a reminder that local businesses want to band together, and may just need this example to spark their own hub! [togetherwenatchee.com](#)

 **DEVOTED TO DAYTON** takes the information hub from online out into community. A clear, concise two-sheet printable available from their website it details business hours, what restaurants provide pick-up or delivery, and how to buy giftcards. What's handy about this low-tech method of connecting is it can be printed & mailed or hung in a business's windows. Visit the [Dayton Downtown Task Force](#) website to view.

 **TEMPORARY 15MIN PARKING SIGNS** may seem unnecessary now that parking options are plentiful, but it's a strategic beacon that says “Come here to pick-up food or supplies”! Downtown Walla Walla Foundation partnered with the City to put up their own temporary signs - see them going up by [clicking here](#) - which gave their local design and print shop some much appreciated business as well.

CONDITIONS WILL CHANGE BUT WE CAN ADAPT

We've already moved from social distancing to “**stay home, stay healthy**” which means more of our shops are closing and our communities are asked to refrain from going outside except for essential activities. What are those? Essential activities permitted under Governor Inslee's proclamation ([click here for full proclamation](#)) are limited to the following:

1. Obtaining necessary supplies and services for family or household members and pets, such as groceries, food and supplies for household consumption and use, supplies and equipment needed to work from home, and products necessary to maintain safety, sanitation and essential maintenance of the home or residence.
2. Engaging in activities essential for the health and safety of family, household members and pets, including things such as seeking medical or behavioral health or emergency services and obtaining medical supplies or medication.
3. Caring for a family member, friend, or pet in another household or residence, and to transport a family member, friend or their pet for essential health and safety activities, and to obtain necessary supplies and services.
4. Engaging in outdoor exercise activities, such as walking, hiking, running or biking, but only if appropriate social distancing practices are used.

KEEP CALM AND MAIN STREET ON!

IN THE MOMENT BEST PRACTICES



New resources and ideas are springing up every day. Here are some “in the moment” best practices, as gathered from national leaders and fellow Main Street programs:

KEEP YOURSELF HEALTHY AND INFORMED

- Follow the CDC’s 15-day Slow the Spread coronavirus guidelines
- Work from home (if there are barriers, such as lack of technology, please ask your supervisor or board of directors to help accommodate)
- For reliable information on coronavirus itself visit: [coronavirus.gov](https://www.cdc.gov/coronavirus)

STAY IN TOUCH WITH YOUR COMMUNITY

- Connect with partners like your local government, county Emergency Management Office, small business support agencies, local SBA office, banks and chambers – make sure you are all consistent with your messaging and have identified a primary communication lead when it comes to community and business resources
- Utilize all your tools for connecting. Proactively share important info using email, your website, Facebook, Instagram, or however you typically connect.
- Remember that you can pin important posts (like Coronavirus FAQs) to the top of your Facebook Page for quick viewing!

PROVIDE ISOLATION-SAFE OPTIONS FOR CONNECTING WITH BUSINESSES

- Having so many people isolated or working from home means the market is being driven almost entirely online, but it also means customers are checking online often
- Encourage businesses to engage their market on social media (Facebook tends to be local markets, Instagram more regional/global) with online events or special updates
 - » Bookstores can hold a FB Live children’s reading hour to help parents with out-of-school kids and remind them online orders are available
 - » Restaurants can share behind-the-scenes photos of the kitchen highlighting their heightened hygiene and remind folks about pick-up/delivery options
 - » Local food markets can post & pin temporarily reduced hours and any info about special times for vulnerable populations to shop
- Your downtown can promote campaigns to #ShopLocalSafely, including:
 - » gift cards
 - » pick-up/delivery
 - » online ordering
- Host a “Virtual (your town)” website that lists all adapted business offerings and provides easy links or contact information for customers to order
- For information on support for businesses, USA Today’s Rhonda Abrams holds daily FB Live sessions at 10AM ([facebook.com/RhondaAbramsSmallBusiness/](https://www.facebook.com/RhondaAbramsSmallBusiness/))

CONDITIONS WILL CHANGE BUT WE CAN ADAPT

- Keep timeframes in mind – current estimates based on China’s experience forecast 45 days until the spread peaks, and Roger Brooks forecasts 90 days of economic slump
- Our local businesses will likely need every effort to bolster sales until June
- Community and customers can’t be overwhelmed or left out of touch; we suggest a 2-week information timeframe for our Main Street organizations as well as businesses
 - » Businesses can say they have reduced hours for the next 2 weeks, then revisit/update after 2 weeks whether they’re able to reopen fully or not
 - » Let your community know you’ll be working from home 2 weeks, then update

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