# SMALL BUSINESS RESOURCES

### **FEDERAL RESOURCES:**

## Information on the Coronavirus Aid, Relief, and Economic Security (CARES) Act

- <u>U.S. Senate Committee on Small Business and Entrepreneurship</u> has a webpage dedicated to the CARES act with a <u>guide</u> to federal programs for small businesses.
- <u>Small Business Administration</u> has information and guidance for small businesses on the different loan resources available.
- **Department of Treasury** has a webpage dedicated to the CARES Act, including an **overview** of the Payroll Protection Program and a link to the loan **application**.

### **Small Business Administration**

The U.S. Small Business Administration (SBA) provides low-interest loans to businesses and homeowners. This webpage includes the following:

- <u>Disaster assistance</u> webpage that has links to apply for an Economic Injury Disaster Loan online and check application status.
- A map to find a local disaster field office.
- For additional assistance, the SBA has a **contact page** or may be contacted at 1-800-659-2955 or **disastercustomerservice@sba.gov**.

#### **Internal Revenue Service**

The Internal Revenue Service (IRS) has a webpage dedicated to COVID-19 with the following:

- News releases regarding the tax deadline extension.
- Online resources to help taxpayers with filing and refunds.
- Information on the <u>economic impact payments</u> that were included in the Coronavirus Aid, Relief, and Economic Security (CARES) Act.
- Frequently asked questions about the new Employee Retention Credit created under the CARES act.

#### U.S. Department of Labor

The U.S. Department of Labor (DOL) has created a resource page with the following information:

- <u>Guidance on preventing the spread of COVID-19</u> from the Occupational Safety and Health Administration.
- Information on common issues employers and employees face when responding to COVID-19 including information on the Fair Labor Standards Act and job-protected leave under the Family and Medical Leave Act.

## **U.S.** Department of Homeland Security

The U.S. Department of Homeland Security Cybersecurity and Infrastructure Security Agency provides tips on avoiding cyber scams related to COVID-19.

#### **STATE RESOURCES:**

#### Office of the Governor – Business Resource Website

The Texas Economic Development office under the Office of the Governor has a website dedicated to providing COVID-19 updates, resources, and information for Texas businesses. The page includes the following:

- FAQ's relating to COVID-19 for Texas businesses.
- Detailed section on how small businesses and private, non-profit organizations can apply for Economic Injury Disaster Loans (EIDL).
- Information on unemployment benefits for those affected by COVID-19, and a link to the Texas Workforce Commission (TWC) website.

### **Texas Workforce Commission**

The Texas Workforce Commission (TWC) has created a COVID-19 page for employers and jobseekers. Employers, employees, and job seekers can sign up for TWC COVID-19 **email updates here**. It has detailed sections on the following topics and resources:

- Employers
  - o COVID-19 FAQ for Texas Employers
  - o Managing Multiple and Mass Layoffs
  - o Unemployment Benefit Information for Employers
  - o TWC Tax Department
  - o Precautions for Employers
  - o TWC's Shared Work Program for those needing to reduce employee hours.
- Employees and Job Seekers
  - o Unemployment Benefits
  - o Unemployment Benefit Claim Self-Service
  - o Precautions for Employees
  - o Child Care & Earl Learning COVID-19 Information

## **Texas Department of Insurance**

The Texas Department of Insurance (TDI) has a COVID-19 resource page. Businesses are encouraged to check with their agent or carrier regarding specific questions about their policy or coverage. TDI has information on the following:

- Guidance to Industry: Information on regulatory relief and waiver action taken by the Governor and the Insurance Commissioner.
- Texas health insurers waiving cost-sharing: Lists which health insurers and HMOS's that are waiving
  consumer costs for medically-necessary testing of COVID-19, some of which are also offering
  telemedicine at no cost to consumers.
- Business insurance, such as business interruption insurance, event cancelation insurance, and general liability insurance.

### **OTHER RESOURCES:**

## National Federation of Independent Business

The National Federation of Independent Business (NFIB) has a COVID-19 resource page that includes:

- Financial resources including information on the SBA Economic Injury Disaster Loan program.
- Tips on how small businesses can prepare for COVID-19.
- <u>Legislative updates</u> on COVID-19.
- A <u>guide</u> to new federal lending options and a <u>side-by-side</u> comparison of the new Payroll Protection Loan Program and the SBA's Economic Injury Disaster Loan Program.

#### **U.S. Chamber of Commerce**

The U.S. Chamber of Commerce has a resource page with the following:

- How to get a loan through the new **Payroll Protection Loan Program**.
- Workplace tips for employees
- Guidance for employers to help prevent workplace exposure while continuing operations.
- <u>Small business guide</u> that includes resources and tips including answers to the most <u>common questions</u> about small business loans.
- Communications toolkit to assist businesses using social media, websites, and other resources.