Small Business Resources

FEDERAL RESOURCES:

Small Business Administration

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

- **Disaster assistance** webpage that has links to apply for an Economic Injury Disaster Loan online and check application status.
- <u>Guide to the disaster loan process</u> that includes a list of the documents needed to apply.
- <u>A map</u> to find a local disaster field office.
- For additional assistance, the SBA 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.

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 <u>email updates here</u>. It has detailed sections on the following topics and resources:

- Employers
 - o <u>COVID-19 FAQ for Texas Employers</u>
 - o <u>TWC COVID-19 Letter to Texas Employers</u>
 - o <u>Managing Multiple and Mass Layoffs</u>
 - o Unemployment Benefit Information for Employers
 - o TWC Tax Department
 - o Precautions for Employers
 - o **<u>TWC's Shared Work Program</u>** 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:

U.S. Chamber of Commerce

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

- Workplace tips for employees
- <u>Guidance for employers</u> to help prevent workplace exposure while continuing operations.
- <u>Small business guide</u> that includes resources and tips.
- <u>Communications toolkit</u> to assist businesses using social media, websites, and 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.
- **Legislative updates** on COVID-19.

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