



TX-33 SMALL BUSINESS COVID-19 RESOURCE GUIDE



A MESSAGE FROM REP. MARC VEASEY (TX-33):

This is an unprecedented time and Americans are being impacted in every corner of our nation. My top priority is ensuring the safety and security of North Texas workers and businesses during this time. I want to share these resources to aid you as you navigate the coronavirus pandemic and the future of your business.

If you face any issues, please contact my Dallas district office at (214) 741-1387 or my Fort Worth office (817) 920-9086. Information around this outbreak is changing rapidly, but you can find the latest information at <https://www.dshs.texas.gov/coronavirus/>, and <https://veasey.house.gov/serving-you/what-you-need-to-know-covid-19-coronavirus>

Sincerely,

A handwritten signature in black ink, appearing to read 'Marc Veasey', with a stylized flourish at the end.

Marc A. Veasey (TX-33)
Member of Congress

U.S. SMALL BUSINESS ADMINISTRATION ECONOMIC INJURY DISASTER LOANS

At the request of Governor Greg Abbott, the Small Business Administration (SBA) issued an Economic Injury Disaster Declaration on March 20, 2020, for all 254 Texas Counties in response to COVID-19 for the provision of Economic Injury Disaster Loans (EIDL) to businesses and private non-profits in affected communities.

SBA's Economic Injury Disaster Loans offer up to \$2 million in assistance and can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing. These loans may be used to pay fixed debts, payroll, accounts payable and other bills that can't be paid because of the disaster's impact.

If you have suffered substantial economic injury and are one of the following types of businesses, you may be eligible for an SBA Economic Injury Disaster Loan (EIDL):

- Small Business
- Small agricultural cooperative
- Most private nonprofit organizations

You may apply for an EIDL loan here: <https://disasterloan.sba.gov/ela/>

Applicants can call SBA's Customer Service Center at (800) 659-2955 or email disastercustomerservice@sba.gov for more information on SBA disaster assistance. For additional information or to obtain help preparing the loan application, you can also contact the Dallas/Fort Worth SBA Office at 817-684-5500 or visit their website: <https://www.sba.gov/offices/district/tx/dallas-fort-worth>

You can also contact my Dallas district office at (214) 741-1387 or my Fort Worth office (817) 920-9086 if you need additional help.

More information regarding the Economic Injury Disaster Loan program regarding COVID-19 can be found here: <https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources>

QUESTIONS ON ECONOMIC INJURY DISASTER LOANS

What is an Economic Injury Disaster Loan?

The SBA's Economic Injury Disaster Loan (EIDL) program provides small businesses with working capital loans of up to \$2 million to help overcome the temporary loss of revenue. The loans may be used to pay fixed debts, payroll, accounts payable, or other bills that can't be paid because of the COVID-19 outbreak. The interest rate is 3.75 percent for small businesses without credit available elsewhere, and businesses with credit available elsewhere are not eligible to apply for assistance. The maximum term is 30 years. A small business is defined by the SBA's Size Standards in accordance with the Native American Industry Classification System (NAICS) codes and SBA's Size Standards Tool can be utilized.

How do I know if my small business is in an eligible area?

SBA's Office of Disaster Assistance works with state emergency management divisions to certify certain areas as an "eligible area." The list of eligible areas is also available online at: <https://disasterloan.sba.gov/ela/Declarations/Index> or <https://www.sba.gov/disaster-assistance/coronavirus-covid-19>. The list is updated periodically and on the same day a new declaration is approved. All of Texas has been declared an eligible area.

What is the timeline?

Once a borrower submits an application, approval timelines depend on volume. Typical timeline for approval is 2-3 weeks and disbursement can take up to 5 days. Borrowers are assigned individual loan officers for servicing of the loan.

Where can I find more information?

For additional information, borrowers should contact the SBA Disaster Assistance customer service center by calling 1-800-659-2955 or emailing disastercustomerservice@sba.gov. They can also visit [SBA.gov/disaster](https://www.sba.gov/disaster) for more information. Additionally, they may reach out to the SBA Dallas Fort Worth office at 817-684-5500 or visit their website: <https://www.sba.gov/offices/district/tx/dallas-fort-worth>

If small businesses need help with their applications, are there any other resources available to help them fill out the applications?

SBA has also coordinated with the Resource Partners, including Small Business Development Centers, (SBDCs) who can assist with the application process. The list of SBDCs is available online at: <https://www.sba.gov/localassistance/find/?type=Small%20Business%20Development%20Center&pageNumber=1>

NATIONAL RESOURCES

- The U.S. Chamber of Commerce has information on resources and ways individuals and businesses can seek assistance. For more information, please visit: <https://www.uschamber.com/coronavirus> or contact 1-800-638-6582.
- The U.S. Chamber of Commerce has a small business resource guide that features technology tools, employer guidance, business strategies and more as you navigate through this challenging time. For more information, please visit: <https://www.uschamber.com/co/small-business-coronavirus>.
- The National Main Street program has resources for small business and offers community support for those impacted by COVID-19. For more information, please visit: <https://www.mainstreet.org/howwecanhelp/resourcecenter/covid19resources> or contact 312-610-5613.

STATE AND LOCAL RESOURCES

- The State of Texas has created a comprehensive resource guide for businesses impacted by COVID-19. You can find information here: <https://gov.texas.gov/business/page/coronavirus>
- The Texas Workforce Commission (TWC) has developed resources for employers: <https://twc.texas.gov/news/covid-19-resources-employers> and for jobseekers: <https://twc.texas.gov/news/covid-19-resources-job-seekers>
- The Texas Restaurant Association has established the TX Restaurant Relief Fund to aid restaurants impacted by COVID-19. You can apply on their website <https://www.txrestaurant.org/news/coronavirus-guidance-resources>, and find webinars, resource guides, tips on sanitation and more useful information to help your business.
- The City of Dallas' Department of Economic Development has information on city regulations and resources: <http://dallasecodev.org/562/COVID-19-Info-for-Small-Businesses>
- The Texas Small Business Development Center offers one-on-one confidential consulting. They are available to assist by phone, email, or video conference: <https://sbdctexas.org/>.

GUIDANCE FOR EMPLOYERS



PREVENTATIVE MEASURES FOR EMPLOYERS

Dallas County Judge Clay Jenkins and Tarrant County Judge Glen Whitley issued a Stay Safe Stay Home order for Dallas and Tarrant Counties, which took effect on Monday, March 23, 2020 for Dallas and Tuesday, March 24, 2020 for Tarrant County, requiring businesses not deemed essential to stop operating. You can find more information on the orders here:

Dallas County <https://www.dallascounty.org/government/comcrt/jenkins/covid-19.php>

Tarrant County: <http://www.tarrantcounty.com/content/dam/main/global/Covid-19/covid-19-EO-stay-at-home-amended-signed03-24-20.pdf>

The CDC recommends that all employers consider how best to decrease the spread of acute respiratory illness and lower the impact of COVID-19 in their workplace in the event that the illness spreads. All employers should be ready to implement strategies to protect their workforce from COVID-19 while ensuring continuity of operations.

The CDC has prepared a list of recommended strategies to help employers contain the spread of the illness within their workplace:

- Actively encourage sick employees to stay home
- Separate sick employees in the workplace and send them home

- Emphasize staying home when sick, respiratory etiquette and hand hygiene by all employees by posting informational posters and setting up multiple hand hygiene stations
- Perform routine environmental cleaning and provide disposable wipes for employees to use
- Get the latest information regarding travel safety
- Communicate your attendance expectations to your employees

The CDC also recommends that employers create a flexible plan to manage sick leave policy and attendance issues, and to implement working remotely and avoiding holding meetings in close quarters.

For more information, see: <https://www.cdc.gov/coronavirus/2019-ncov/community/guidance-business-response.html>.

CONTEMPLATING LAYOFFS

If you have to close your business either temporarily or permanently and need to lay off employees, you may be able to submit a mass claim for unemployment benefits on their behalf.

The Texas Workforce Commission's Mass Claims program streamlines the unemployment benefit claims process for employers faced with either temporary or permanent layoffs.

Employers can submit basic worker information on behalf of their employees to initiate claims for unemployment benefits. You can submit a mass claim request on Employer Benefits Services 24 hours a day, seven days a week.

- For more information, see: Mass Claims for Unemployment Benefits or contact TWC's Mass Claims Coordinator at 512-463-2999.
- To submit a Mass Claim, log on to Employer Benefits Services website at <https://twc.texas.gov/businesses/employer-benefits-services>

Note: If you have already laid off staff, you cannot use Employer Benefits Services (EBS) to submit a Mass Claim.

If your layoff date was in the past and you have 10 or more employees affected by the pandemic, email TWC's Mass Claims Coordinator at ui.massclaims@twc.state.tx.us and ask us to provide Mass Claims documents to submit manually. Make sure your email contains the following information:

- Company's name, address, phone and fax number, and TWC Tax Account Number
- Contact person's name (authorized representative with signature authority)
- Contact's email address, phone and fax number
- The layoff date and how many employees were affected

SHARED WORK PROGRAM

If your business has slowed down due to the pandemic and you need to reduce employee working hours, you may be able to avoid laying off employees by submitting a shared work plan.

The Texas Workforce Commission's Shared Work program provides Texas employers with an alternative to layoffs. TWC developed this voluntary program to help Texas employers and employees withstand a slowdown in business.

Shared Work allows employers to:

- Supplement their employees' wages lost because of reduced work hours with partial unemployment benefits.
- Reduce normal weekly work hours for employees in an affected unit by at least 10 percent but not more than 40 percent; the reduction must affect at least 10 percent of the employees in that unit.

Shared Work unemployment benefits are payable to employees who qualify for and participate in an approved Shared Work Plan. Workers may choose not to participate. Employees who qualify will receive both wages and Shared Work unemployment benefits.

For more information, visit: <https://twc.texas.gov/businesses/shared-work>

FOR EMPLOYEES

EMERGENCY PAID SICK AND PAID FAMILY LEAVE

H.R. 6201, *The Families First Coronavirus Response Act* expanded access to emergency paid sick and family leave to as many as 87 million U.S. workers. Many of these workers currently have no paid leave and are being forced to choose between their paycheck, their health, and the health of the people around them. The bill created emergency paid sick leave along with paid family leave for individuals impacted by Coronavirus/COVID-19. The legislation applies to employers with greater than 50 and fewer than 500 employees, who can claim a 100 percent refundable tax credit against payroll taxes. This is a critical step toward protecting families' financial security and mitigating the spread of the coronavirus.

During this time, I want to make sure our North Texans have the resources they need to help them and their families. Below are a few helpful resources:

- To get more information on applying for unemployment benefits, visit: <https://twc.texas.gov/news/covid-19-resources-job-seekers>

- For more information about emergency paid sick leave, visit:
<https://appropriations.house.gov/sites/democrats.appropriations.house.gov/files/2020-03-17%20Emergency%20Paid%20Sick-Family%20Leave%20Fact%20Sheet%20Enrolled%20FINAL.pdf>
- To see the Frequency Asked Questions (FAQs) about paid leave for Small Businesses, visit:
https://smallbusiness.house.gov/uploadedfiles/small_business_fact_sheet_on_families_first_coronavirus_response_act.pdf

BANK ASSISTANCE INFORMATION:

Several banks have set up contact lines to work with individuals impacted by COVID-19. If a bank is not listed below, reach out to them to find out what they are doing to assist those affected by COVID-19. The Federal Deposit Insurance Corporation (FDIC) and the National Credit Union Administration (NCUA) have also put out information for bankers and consumers.

- FDIC: <https://www.fdic.gov/coronavirus/index.html>
- NCUA: <https://www.ncua.gov/>

Other banks assisting during COVID-19:

- Bank of America: **1 (800) 432-1000** <https://about.bankofamerica.com/promo/assistance/latestupdates-from-bank-of-america/coronavirus>
- Bank of Texas: **(800)-346-5312** <https://www.bankoftexas.com/landing-pages/covid-19/covid-19-resource-center>
- BBVA: **1-800-273-1057** <https://www.bbvausa.com/special/covid19.html>
- Capital One: **1-877-383-4802** <https://www.capitalone.com/coronavirus/>
- Chase: **1-800-935-9935** <https://www.chase.com/digital/resources/coronavirus>
- CitiBank: **1-855-839-6253** <https://online.citi.com/US/JRS/pands/detail.do?ID=covid19>
- Comerica Bank: **1-855-839-6253** <https://www.comerica.com/campaigns/covid-19.html>
- Discover: **1-800-347-2683** <https://www.discover.com/coronavirus/>
- Frost Bank: **(800) 513-7678** <https://www.frostbank.com/COVID-19>
- Marcus by Goldman Sachs: **844-627-2876** <https://www.marcus.com/us/en/media/blogs/info-on-covid19>.
- Truist: **(800) 513-7678** <https://www.truist.com/coronavirus-information>
- US Bank: **(800) 872-2657** <https://www.usbank.com/splash/covid-19.html>
- Wells Fargo: **1 (800) 869-3557** <https://www.wellsfargo.com/com/focus/coronavirus-updates/>