



TEXAS DEPARTMENT OF AGRICULTURE

COMMISSIONER SID MILLER

COVID-19 Resource Guide

Business

Federal:

- [U.S. Senate Committee on Small Business & Entrepreneurship: Guide to the CARES Act](#)
- [U. S. Small Business Administration \(SBA\):](#)
 - [SBA Guidance for Businesses in Responding to COVID-19](#)
 - [Economic Injury Disaster Loan and Loan Advance](#) The **Economic Injury Disaster Loan (EIDL)** program provides small businesses with working capital loans of up to \$2 million that can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing. The **loan advance** (up to \$10,000) provides economic relief to businesses that are currently experiencing a temporary loss of revenue. Funds will be made available within three days of a successful application, and this loan advance will not have to be repaid.
[COVID-19 ECONOMIC INJURY DISASTER LOAN APPLICATION \(Webinar\) SBA's Economic Injury Disaster Loan Program for Businesses Impacted by COVID-19: Learn About It and How to Apply \(Webinar\) SBA Houston District \(CVODI-19\) Update](#)
 - [SBA Express Bridge Loan Pilot Program](#): This pilot program allows small businesses who currently have a business relationship with an SBA Express Lender to access up to \$25,000 with less paperwork. These loans can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing and can be a term loan or used to bridge the gap while applying for a direct SBA Economic Injury Disaster loan. If a small business has an urgent need for cash while waiting for a decision and disbursement on an Economic Injury Disaster Loan, they may qualify for an SBA Express Disaster Bridge Loan.

Last updated: **April 1, 2020**

Compiled by the [Texas Department of Agriculture](#)

For questions, reach out to Roxana Newton at Roxana.Newton@TexasAgriculture.Gov

Note: Programs continually evolve and everything listed may not be available at the time inquiries are made.

- [SBA Debt Relief](#): The SBA Debt Relief program will provide a reprieve to small businesses as they overcome the challenges created by this health crisis. Under this program: the SBA will also pay the principal and interest of new 7(a) loans issued prior to September 27, 2020; and the SBA will pay the principal and interest of current 7(a) loans for a period of six months.
- [Paycheck Protection Program](#): The Paycheck Protection Program (PPP) is a loan designed to provide a direct incentive for small businesses to keep their workers on the payroll. SBA will forgive loans if all employees are kept on the payroll for eight weeks and the money is used for payroll, rent, mortgage interest, or utilities. The PPP will be available through June 30, 2020.

[\(Webinar\) SBA Houston District \(CVODI-19\) Update](#)

- SBA Texas District Offices:
 - [Dallas/Fort Worth District Office](#)
 - [El Paso District Office](#)
 - [Houston District Office](#)
 - [Lower Rio Grande Valley District Office](#)
 - [Lubbock District Office](#)
 - [San Antonio District Office](#)

If applying for an EIDL loan, the SBA recommends using Internet Explorer or Microsoft Edge

Customer Service can be reached at 800.659.2955 or disastercustomerservice@sba.gov

- [Federal Reserve](#): Commercial Paper Funding Facility to support the flow of credit to households and businesses
[FRB Press Release](#)
- [Internal Revenue Service \(IRS\)](#):
[COVID-19 General Info](#)
[IRS Payment Plan](#)
[IRS Payment Deadline Extended: Filing and Payment Deadline Extended to July 15](#)
- [U.S. Department of Agriculture \(USDA\)](#)
 - Visit the USDA Rural Development [website](#) for a comprehensive list of resources available to assist rural residents, businesses and communities impacted by COVID-19.
 - Beginning immediately, through July 31, 2020, [USDA Business and Industry Loan Guarantees \(B&I\)](#) and [Rural Energy for America Program \(REAP\)](#) Guaranteed lenders may assist borrowers experiencing temporary cash flow issues by deferring payments for a period no longer than 120 days. The lender must notify The Agency in writing of any payment deferments. Written notification to the Agency will meet the standard for concurrence until July 31, 2020. A response from the Agency is not required. This guidance applies to ALL borrowers that had a current repayment status as of March 1, 2020.
 - Visit USDA's [website](#) for program and service updates from the Farm Service Agency, Natural Resources Conservation Service, and Risk Management Agency.

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State:

- **Office of the Governor (OOG):** Visit the OOG [website](#) for a comprehensive list of resources and important COVID-19 updates.
 - The [OOG website](#) also has a list of waivers issued by the Governor.
 - [Texas Music Office: Assistance Information and Resources For Music Industry Professionals Affected by COVID-19](#)
 - [Texas Film Commission: COVID-19 Texas Updated Resources & Communication for Creatives](#)
- **Texas Workforce Commission (TWC):** Visit the TWC [website](#) for resources available to employers and job seekers impacted by the COVID-19.
 - [Resources for Employers](#)
 - The Commissioner for Employers' legal team is available Monday through Friday (8 a.m. to 5 p.m.) to answer employment law questions. Please contact them at 800-832-9394 or employerinfo@twc.state.tx.us.
 - [Shared Work Program](#)
 - [Resources for Job Seekers](#)
 - If an individual's employment has been affected by COVID-19 they may apply for benefits either online by using the [Unemployment Benefits Services \(UBS\)](#) or by calling TWC at 800.939.6631 from 8 a.m. to 6 p.m. Monday – Friday. UBS can be accessed at any time. For additional information, visit TWC's [website](#).
 - For questions about unemployment of employment insurance call 800.832.2829 or email laborinfo@twc.state.tx.us
- **Texas Comptroller (CPA):** Visit the CPA [website](#) for tax-related information related to COVID-19.
 - The agency is offering assistance in the form of short-term payment agreements, and in most instances, waivers of penalties and interest. To learn about options for remaining in compliance and avoiding interest and late fees on taxes due, contact the Enforcement Hotline at 800.252.8800.
- **Texas Department of Insurance (TDI):** Visit the TDI [website](#) for an overview of insurance-related questions related to COVID-19.
- **Texas Department of Licensing & Regulation (TDLR):** Visit the TDLR [website](#) for updates related to their programs.
- **Texas Department of Agriculture (TDA):** Visit the TDA [website](#) for an overview of information related to school meals, consumer protection, rural hospitals, weights and measures and licensing.
 - The [Texas Agricultural Finance Authority \(TAFA\) Agricultural Loan Guarantee Program](#) provides financial assistance to establish or enhance farming or ranching operations or to establish an agricultural-related business. This program provides assistance in the form of a guarantee based on a tiered structure, not to

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exceed \$500,000 or 80% of the loan. For additional information, please visit the TDA [website](#).

Other:

- The [Consumer Data Industry Association \(CDIA\)](#) provided [guidance](#) to those directly or indirectly impacted.
- [Community Development Financial Institutions \(CDFIs\)](#) are an alternative source of finance for small businesses. For additional information, please visit with each organization:
 - [PeopleFund](#)
 - [PeopleFund Coronavirus Relief Information](#)
 - [LiftFund](#)
 - [LiftFund Disaster Relief Program](#)
 - [BCL of Texas](#)
 - [BCL of Texas Online Classes and Virtual Counseling](#)
 - [Opportunity Finance Network: CDFI Locator Tool](#)
- [SBA Lender Match: Connects Small Business with Participating SBA-approved Lenders](#)
- [Small Business Development Centers \(SBDCs\)](#) provide counseling to small businesses throughout Texas. For a list of resources to manage the impact and recovery, visit their [website](#).
 - [Northwest Texas SBDC Small Business COVID Resources](#)
- [SCORE](#) has chapters throughout Texas and provides in-person and virtual counseling and mentorship. They have also published resources and information to support small business, including:
 - [The COVID-19 Economic Impact: Will Business Interruption Insurance Help \(& What Are My Other Options\)?](#)
 - [How Small Businesses Can Prepare for the COVID-19](#)
- [The U.S. Chamber of Commerce: Combating Coronavirus](#)
 - [U.S. Chamber Disaster Help Desk](#)
 - [Summary of Congressional Action on COVID-19](#)
 - [Coronavirus Small Business Guide](#)
- [National Restaurant Association: Coronavirus Information and Resources](#)
 - [Texas Restaurant Relief Fund](#)
- [National Retail Federation: Coronavirus Resources for Retailers](#)
- [NFIB: Small Business Resources in Response to Coronavirus](#)
- [Texas International Produce Association: COVID-19 Update](#)
- [Texas Woman's University - AssitHer Emergency Relief Grant](#)
- [American Farmland Trust: Farmer Relief Fund](#)

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- [Southern Smoke Emergency Relief Fund](#)

Healthcare

Federal:

- **[Centers for Medicare & Medicaid \(CMS\)](#)**: Is granting certain waivers and suspended non-emergency survey inspections.
[CMS Press Release](#)
[FAQs for Individuals, Providers and Insurers](#)
[CMS Current Emergencies- COVID-19 guidance and additional information](#)
[Medicare Advantage and Part D Plans](#)
[Medicare Coverage and Payment](#)
- **[U.S. Department of Health and Human Services](#)**:
[National Stockpile](#)
[COVID 19-specific information](#)
- **[U. S. Small Business Administration \(SBA\)](#)**:
 - [SBA Guidance for Businesses in Responding to COVID-19](#)
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- Paycheck Protection Program: The Paycheck Protection Program (PPP) is a 100% federally guaranteed loan program for small businesses. In contrast to EIDL, a PPP loan is issued by an existing SBA lender. Details on this program are pending.
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State:

- [Office of the Governor \(OOG\)](#):
 - Waived certain regulations and directed the Texas Department of Insurance to issue an emergency rule that will allow telemedicine visits for patients with state-regulated plans to be paid the same as in-office visit for insurance purposes.
 - Fast-tracking temporary licensing for out-of-state physicians, physicians assistants, retired physicians and nurses to assist with in-person and telemedicine services
 - For a complete list of waivers issued by the Governor, please visit the [OOG website](#).
- [Texas Department of Insurance \(TDI\)](#): Visit the TDI [website](#) for an overview of insurance-related questions related to COVID-19.
- [Texas Department of Agriculture/State Office of Rural Health \(SORH\)](#): Visit the TDA [website](#) for an overview of information related to school meals, consumer protection, rural hospitals, weights and measures and licensing.
To contact SORH, email: ruralhealth@texasagriculture.gov.

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Communities & Individuals

Communities:

- [Resources Guide to COVID-19 for Government Leaders](#)
- [Office of the Governor COVID-19 Executive Orders](#)
- [U.S. Department of Agriculture \(USDA\): Measures to assist rural residents, businesses and communities impacted by COVID-19](#)
- [Texas Department of State Health Services: COVID-19 Communication Tools](#)
- [Texas Department of Emergency Management: Local Official Resources](#)

Families/Individuals:

- [Center for Disease and Control \(CDC\): COVID - 19](#)
- [Texas Department of Agriculture \(TDA\)](#): Visit the TDA [website](#) for an overview of information related to school meals, consumer protection, rural hospitals, weights and measures and licensing.
- [Meals for Kids](#)
[TxSchools.gov: Meals for Students](#)
[School Meal Finder \(map\)](#)
- [Texas Workforce Commission \(TWC\)](#): Visit the TWC [website](#) for resources available to employers and job seekers impacted by the COVID-19.
 - [Resources for Job Seekers](#)
 - If an individual's employment has been affected by COVID-19 they may apply for benefits either online by using the [Unemployment Benefits Services \(UBS\)](#) or by calling TWC at 800.939.6631 from 8 a.m. to 6 p.m. Monday – Friday. UBS can be accessed at any time. For additional information, visit TWC's [website](#).
 - For questions about unemployment of employment insurance call 800.832.2829 or email laborinfo@twc.state.tx.us
- [U.S. Department of Agriculture \(USDA\): Measures to assist rural residents, businesses and communities impacted by COVID-19](#)
- [Connected Nation Texas: Synopsis of Telecommunications and Cable Television Provider Responses to COVID-19](#)

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