**COVID-19 Resource Guide**

# **Business**

***Federal:***

* [**U. S. Small Business Administration (SBA)**](https://www.sba.gov/)**:** The SBA provides low-interest, long-term [Economic Injury Disaster Loans (EDIL)](https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources#section-header-0) to small businesses and private non-profit organizations.

[SBA Guidance for Businesses in Responding to COVID-19](https://www.sba.gov/page/guidance-businesses-employers-plan-respond-coronavirus-disease-2019-covid-19)

[SBA Disaster Assistance in Response to COVID-19](https://www.sba.gov/disaster-assistance/coronavirus-covid-19)

[3 Step Loan Process: An Overview of the Economic Injury Disaster Loan Program Application Process](https://disasterloan.sba.gov/ela/Documents/Three_Step_Process_SBA_Disaster_Loans.pdf)

[Disaster Loan Assistance Application](https://disasterloan.sba.gov/ela/Information/ApplyOnline)

SBA Texas District Offices:

* [Dallas/Fort Worth District Office](https://www.sba.gov/offices/district/tx/dallas-fort-worth)
* [El Paso District Office](https://www.sba.gov/offices/district/tx/el-paso)
* [Houston District Office](https://www.sba.gov/offices/district/tx/houston)
* [Lower Rio Grande Valley District Office](https://www.sba.gov/offices/district/tx/harlingen)
* [Lubbock District Office](https://www.sba.gov/offices/district/tx/lubbock)
* [San Antonio District Office](https://www.sba.gov/offices/district/tx/san-antonio)

[SBA Houston District Office - COVID -19 - Guidance for Small Businesses](https://content.govdelivery.com/accounts/USSBA/bulletins/2825f00) ([daily webinars and Q&A](https://www.sba.gov/sites/default/files/resource_files/COVID_19_webinar_March_16_2020.pdf))

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

* [**Federal Reserve:**](https://www.federalreserve.gov/)Commercial Paper Funding Facility to support the flow of credit to households and businesses

[FRB Press Release](https://www.federalreserve.gov/newsevents/pressreleases/monetary20200317a.htm)

* [**Internal Revenue Service (IRS)**](http://www.irs.gov)**:**

[COVID-19 General Info](https://www.irs.gov/coronavirus)

[IRS Payment Plan](https://www.irs.gov/payments/online-payment-agreement-application)

[IRS Payment Deadline Extended: Filing and Payment Deadline Extended to July 15](https://www.irs.gov/newsroom/payment-deadline-extended-to-july-15-2020)

***State:***

* [**Office of the Governor**](http://www.gov.texas.gov/business)**:** Visit their [website](https://gov.texas.gov/business/page/coronavirus) for a comprehensive list of resources and important COVID-19 updates.
* [**Texas Workforce Commission (TWC):**](https://twc.texas.gov/)Visit their [website](https://twc.texas.gov/news/covid-19-resources-employers) for resources available to employers and job seekers impacted by the COVID-19.
  + [Resources for Employers](https://twc.texas.gov/news/covid-19-resources-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](https://twc.texas.gov/news/twc-encourages-employers-enroll-shared-work-program)
  + [Resources for Job Seekers](https://twc.texas.gov/news/covid-19-resources-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)](https://twc.texas.gov/jobseekers/unemployment-benefits-services) 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](https://twc.texas.gov/news/unemployment-news?fbclid=IwAR2v3opMq9hjvQ8QBjh6NXiw4HWP6S4OsYp41OclkWEvu0FoHhDSGJJmWtk).
* [**Texas Department of Insurance (TDI):**](https://www.tdi.texas.gov/)Visit their [website](https://www.tdi.texas.gov/news/2020/coronavirus-updates.html) for an overview of insurance-related questions related to COVID-19.
* [**Texas Department of Agriculture (TDA):**](https://www.texasagriculture.gov/)Visit their [website](https://www.texasagriculture.gov/NewsEvents/COVID19CoronavirusResponsePage.aspx) for an overview of information related to school meals, consumer protection, rural hospitals, weights and measures and licensing.

***Other:***

* The [**Consumer Data Industry Association (CDIA)**](https://www.cdiaonline.org/) provided [guidance](https://mcusercontent.com/7c81d80d7762c8bf04f36ce32/files/7bce8e24-1844-4e65-9c5c-c3163199974c/Coronavirus_The_Credit_Bureaus_Response.pdf) to those directly or indirectly impacted.
* [**Community Development Financial Institutions (CDFIs)**](https://www.cdfifund.gov/Pages/default.aspx) are an alternative source of finance for small businesses. For additional information, please visit with each organization:
  + [PeopleFund](https://peoplefund.org/)
  + [LiftFund](https://www.liftfund.com/)
  + [BCL of Texas](https://bcloftexas.org/)
  + [Opportunity Finance Network: CDFI Locator Tool](https://ofn.org/cdfi-locator)
* [**SBA Lender Match: Connects Small Business with Participating SBA-approved Lenders**](https://www.sba.gov/funding-programs/loans/lender-match)
* [**Small Business Development Centers (SBDCs)**](https://americassbdc.org/)provides counseling to small businesses throughout Texas. For a list of resources to manage the impact and recovery, visit their [website](https://americassbdc.org/coronavirus-information/).
* [**SCORE**](http://www.score.org) 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)?](https://www.score.org/blog/coronavirus-economic-impact-will-business-interruption-insurance-help-what-are-my-other-options)
  + [How Small Businesses Can Prepare for the COVID-19](https://www.score.org/blog/how-small-businesses-can-prepare-for-coronavirus)
* [**The U.S. Chamber of Commerce: Combating Coronavirus**](https://www.uschamber.com/coronavirus)
  + [U.S. Chamber Disaster Help Desk](https://www.uschamberfoundation.org/disaster-help-desk-business)
  + [Summary of Congressional Action on COVID-19](https://www.uschamber.com/issue-brief/summary-of-latest-congressional-action-coronavirus-response)
* [**National Restaurant Association: Coronavirus Information and Resources**](https://restaurant.org/Covid19)
* [**National Retail Federation: Coronavirus Resources for Retailers**](https://nrf.com/resources/retail-safety-and-security-tools/coronavirus-resources-retailers)
* [**NFIB: Small Business Resources in Response to Coronavirus**](https://www.nfib.com/content/analysis/coronavirus/latest-on-coronavirus-from-nfib/)
* [**Texas International Produce Association: COVID-19 Update**](https://texipa.org/covid-19/)

# **Healthcare**

***Federal:***

* [**Centers for Medicare & Medicaid (CMS)**](https://www.cms.gov/)**:** Is granting certain waivers and suspended non-emergency survey inspections.

[CMS Press Release](https://www.cms.gov/medicare/quality-safety-oversight-general-information/coronavirus)

[FAQs for Individuals, Providers and Insurers](https://www.cms.gov/newsroom/press-releases/cms-publishes-faqs-ensure-individuals-issuers-and-states-have-clear-information-coverage-benefits)

[CMS Current Emergencies- COVID-19 guidance and additional information](https://www.cms.gov/About-CMS/Agency-information/Emergency/EPRO/Current-Emergencies/Current-Emergencies-page)

[Medicare Advantage and Part D Plans](https://www.cms.gov/files/document/hpms-memo-covid-information-plans.pdf)

[Medicare Coverage and Payment](https://www.cms.gov/files/document/03052020-medicare-covid-19-fact-sheet.pdf)

* [**U.S. Department of Health and Human Services**](https://www.hhs.gov/):

[National Stockpile](https://www.phe.gov/about/sns/Pages/default.aspx)

[COVID 19-specific information](https://www.phe.gov/emergency/events/COVID19/Pages/default.aspx)

* [**Small Business Administration (SBA):**](http://www.sba.gov) The SBA provides low-interest, long-term Economic Injury Disaster Loans (EDIL) to small businesses and private non-profit organizations.

[SBA Guidance for Businesses in Responding to COVID-19](https://www.sba.gov/page/guidance-businesses-employers-plan-respond-coronavirus-disease-2019-covid-19)

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[Disaster Loan Assistance Application](https://disasterloan.sba.gov/ela/Information/ApplyOnline)

***State:***

* [**Office of the Governor:**](https://gov.texas.gov/business) 
  + 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
* [**Texas Department of Insurance**](https://www.tdi.texas.gov/)**:** Visit their [website](https://www.tdi.texas.gov/news/2020/coronavirus-updates.html) for an overview of insurance-related questions related to COVID-19.
* [**Texas Department of Agriculture**](https://www.texasagriculture.gov/)**/**[**State Office of Rural Health (SORH)**](https://www.texasagriculture.gov/GrantsServices/RuralEconomicDevelopment/StateOfficeofRuralHealth.aspx): Visit their [website](https://www.texasagriculture.gov/NewsEvents/COVID19CoronavirusResponsePage.aspx) 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](mailto:ururalhealth@texasagriculture.gov).

# **Communities & Individuals**

**Communities:**

* [**Resources Guide to COVID-19 for Government Leaders**](https://www.govtech.com/health/A-Resource-Guide-to-Coronavirus-for-Government-Leaders.html?utm_term=READ%20MORE&utm_campaign=A%20Resource%20Guide%20to%20Coronavirus%20for%20Government%20Leaders&utm_content=email&utm_source=Act-On+Software&utm_medium=email)
* [**Office of the Governor COVID-19 Executive Orders**](https://gov.texas.gov/news/post/governor-abbott-issues-executive-orders-in-accordance-with-federal-guidelines-to-mitigate-spread-of-covid-19-in-texas)
* [**Texas Department of State Health Services: COVD-19 Communication Tools**](https://www.dshs.texas.gov/coronavirus/tools.aspx)

**Families/Individuals:**

* [**Center for Disease and Control (CDC): COVID - 19**](https://www.cdc.gov/coronavirus/2019-ncov/index.html)
* [**Texas Department of Agriculture (TDA):**](https://www.texasagriculture.gov/)Visit their [website](https://www.texasagriculture.gov/NewsEvents/COVID19CoronavirusResponsePage.aspx) for an overview of information related to school meals, consumer protection, rural hospitals, weights and measures and licensing.
* [**Meals for Kids**](https://txschools.gov/)

[TxSchools.gov: Meals for Students](https://txschools.gov/)

[School Meal Finder (map)](https://schoolmealfinder.hoonuit.com/)

* [**Texas Workforce Commission (TWC):**](https://twc.texas.gov/)Visit their [website](https://twc.texas.gov/news/covid-19-resources-employers) for resources available to employers and job seekers impacted by the COVID-19.
  + [Resources for Job Seekers](https://twc.texas.gov/news/covid-19-resources-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)](https://twc.texas.gov/jobseekers/unemployment-benefits-services) 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](https://twc.texas.gov/news/unemployment-news?fbclid=IwAR2v3opMq9hjvQ8QBjh6NXiw4HWP6S4OsYp41OclkWEvu0FoHhDSGJJmWtk).