

TEXAS DEPARTMENT OF AGRICULTURE COMMISSIONER SID MILLER

COVID-19 Resource Guide

Business

Federal:

<u>U. S. Small Business Administration (SBA)</u>: The SBA provides low-interest, long-term
 <u>Economic Injury Disaster Loans (EDIL)</u> to small businesses and private non-profit
 organizations that suffered working capital losses due to the declared disaster.

SBA Guidance for Businesses in Responding to COVID-19

SBA Disaster Assistance in Response to COVID-19

3 Step Loan Process: An Overview of the Economic Injury Disaster Loan Program Application Process

Disaster Loan Assistance Application

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

SBA Houston District Office - COVID -19 - Guidance for Small Businesses (daily webinars and Q&A)

- *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*
- <u>Federal Reserve:</u> 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

Compiled by the <u>Texas Department of Agriculture</u>

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.

- <u>U.S. Department of Agriculture (USDA)</u>: Visit their <u>website</u> for a comprehensive list of resources available to assist rural residents, businesses and communities impacted by COVID-19.
 - O Beginning immediately, through July 31, 2020, <u>USDA Business and Industry Loan Guarantees (B&I)</u> and <u>Rural Energy for America Program (REAP)</u> 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.

State:

- Office of the Governor: Visit their website for a comprehensive list of resources and important COVID-19 updates.
- <u>Texas Workforce Commission (TWC)</u>: Visit their <u>website</u> for resources available to employers and job seekers impacted by the COVID-19.
 - o 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
 - o 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 <u>Unemployment Benefits</u> <u>Services (UBS)</u> 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 <u>website</u>.
 - For questions about unemployment of employment insurance call 800.832.2829 or email laborinfo@twc.state.tx.us
- <u>Texas Comptroller</u>: Visit their <u>website</u> for tax-related information related to COVID-19.
 - O 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.
- <u>Texas Department of Insurance (TDI)</u>: Visit their <u>website</u> for an overview of insurance-related questions related to COVID-19.
- <u>Texas Department of Agriculture (TDA)</u>: Visit their <u>website</u> for an overview of information related to school meals, consumer protection, rural hospitals, weights and measures and licensing.

Other:

- The <u>Consumer Data Industry Association (CDIA)</u> provided <u>guidance</u> to those directly or indirectly impacted.
- <u>Community Development Financial Institutions (CDFIs)</u> are an alternative source of finance for small businesses. For additional information, please visit with each organization:
 - o PeopleFund
 - o LiftFund
 - o BCL of Texas
 - Opportunity Finance Network: CDFI Locator Tool
- SBA Lender Match: Connects Small Business with Participating SBA-approved Lenders
- <u>Small Business Development Centers (SBDCs)</u> provides counseling to small businesses throughout Texas. For a list of resources to manage the impact and recovery, visit their website.
- <u>SCORE</u> 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:
 - O The COVID-19 Economic Impact: Will Business Interruption Insurance Help (& What Are My Other Options)?
 - o How Small Businesses Can Prepare for the COVID-19
- The U.S. Chamber of Commerce: Combating Coronavirus
 - o U.S. Chamber Disaster Help Desk
 - o Summary of Congressional Action on COVID-19
- National Restaurant Association: Coronavirus Information and Resources
 - o <u>Texas Restaurant Relief Fund</u>
- National Retail Federation: Coronavirus Resources for Retailers
- NFIB: Small Business Resources in Response to Coronavirus
- Texas International Produce Association: COVID-19 Update

Healthcare

Federal:

 <u>Centers for Medicare & Medicaid (CMS)</u>: 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:

Compiled by the <u>Texas Department of Agriculture</u>

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National Stockpile
COVID 19-specific information

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State:

- Office of the Governor:
 - 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
- <u>Texas Department of Insurance</u>: Visit their <u>website</u> for an overview of insurance-related questions related to COVID-19.
- <u>Texas Department of Agriculture/State Office of Rural Health (SORH)</u>: Visit their <u>website</u> 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.

Communities & Individuals

Communities:

Compiled by the Texas Department of Agriculture

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- 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: COVD-19 Communication Tools

Families/Individuals:

- Center for Disease and Control (CDC): COVID 19
- <u>Texas Department of Agriculture (TDA)</u>: Visit their <u>website</u> 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)
- <u>Texas Workforce Commission (TWC):</u> Visit their <u>website</u> for resources available to employers and job seekers impacted by the COVID-19.
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 - For questions about unemployment of employment insurance call 800.832.2829 or email laborinfo@twc.state.tx.us
- <u>U.S. Department of Agriculture (USDA): Measures to assist rural residents, businesses</u> and communities impacted by COVID-19
- Connected Nation Texas: Synopsis of Telecommunications and Cable Television
 Provider Responses to COVID-19