SMALL BUSINESSES
COVID-19 DISCUSSION

AGENDA March 18, 2020

Introductions & Updates

City of Fort Worth Public Health   Elmer DePaula
Update followed by Q&A

City of Fort Worth Economic Development   Robert Sturns
Update followed by Q&A   Brenda Murphy

Near Southside Staff & Business Owner Open Dialog   Megan Henderson
Q&A   & Mike Brennan

COVID-19
CITY OF FORT WORTH LEADERSHIP

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COVID-19
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COVID-19 RESOURCES

Tarrant County COVID-19 https://www.tarrantcounty.com/en/public-health/disease-control---prevention/coronaviruas.html

Tarrant County COVID-19 Hotline 817-248-6299

City of Fort Worth COVID-19 http://fortworthtexas.gov/COVID-19

City of Fort Worth Consumer Health 817-392-7255

Daily Updates at 6pm

https://www.facebook.com/CityOfFortWorth

Summary of City of Fort Worth Public Health Emergency Declaration

- Effective 12:01a.m., March 19, 2020

- Prohibits gatherings of more than 50 people in a single space, at the same time.
  - This does not apply to separation on different floors, by walls or partitions (such as cubicles), or over time (more than 50 people may pass through the same space at different times of the day).

- Closes dine-in service at restaurants, micro-breweries, micro-distilleries, and wineries, but allows take-out, drive-in, drive-through, or delivery services to continue.

- Closes all bars, lounges, taverns, private clubs, theaters, gyms, and other amusement businesses.

- Limits total occupancy to 125 people or 50% of the capacity on the certificate of occupancy, whichever is less. This applies to:
  - Event Centers;
  - Hotel Meeting Spaces and Ballrooms;
  - Retail Sales and Services;
  - Convenience Stores;
  - Plazas;
  - Places of Worship;
  - Common areas in Malls; and
  - Each Individual Business in Malls.

- The occupancy limit does not apply to:
  - Grocery Stores;
  - Government Facilities;
  - Residential Buildings;
  - Medical Facilities;
  - Daycares;
  - Homeless or Emergency Shelters;
  - Non-profit service providers;
  - Airports or other critical infrastructure such as transit facilities;
  - Manufacturing and Industrial Locations; and
  - Office Buildings.

For more information visit: https://fortworthtexas.gov/covid-19/

FORT WORTH

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COVID-19 RESOURCES

CFW Covid-19 Business Support Page
http://fortworthtexas.gov/COVID-19-business

Additional information at:

- CFW Economic Development http://fortworthtexas.gov/ecodev

- CFW Small Business http://fortworthtexas.gov/smallbusiness

- CFW Economic Development Facebook
facebook.com/FortWorthEconomicDevelopment

COVID-19 RESOURCES

Texas Workforce Commission

COVID-19 Information for Employers
https://twc.texas.gov/news/covid-19-resources-employers

COVID-19 Information for Jobseekers
https://twc.texas.gov/news/covid-19-resources-job-seekers

COVID-19
Issues Experienced by Businesses

Capital access. Incidents can strain a small business's financial capacity to make payroll, maintain inventory and respond to market fluctuations (both sudden drops and surges in demand). Businesses should prepare by exploring and testing their capital access options so they have what they need when they need it. View the SBA's capital access resources.

Workforce capacity. Incidents have just as much impact on your workers as they do your clientele. It's critical to ensure that your workers have the ability to fulfill their duties while protected.

Inventory and supply chain shortfalls. While the possibility could be remote, it's a good preparedness measure to ensure you have either adequate supplies of inventory for a sustained period and/or diversify your distributor sources in the event that one supplier cannot meet an order request.

Facility remediation/clean-up costs. Depending on the incident, there may be a need to improve the protection of customers and staff by increasing the frequency and intensity that your business cleans surfaces that are frequently touched by occupants and visitors. Check your maintenance contracts and supplies of cleaning materials to ensure they can meet increases in demand.

COVID-19
Issues Experienced by Businesses

Insurance coverage issues. Many businesses have business interruption insurance. Now is the time to contact your insurance agent to review your policy to understand precisely what you are and are not covered for in the event of an extended incident.

Changing market demand. Depending on the incident, there may be access controls or movement restrictions established which can impede your customers from reaching your business. Additionally, there may be concerns about public exposure to an incident, and customers may decide not to go to your business out of concern of exposing themselves to greater risk. SBA's resources partners and district offices have trained experts who can help craft a plan specific to your situation to help navigate any rapid changes in demand.

Marketing. It's critical to communicate openly with your customers about the status of your operations, what protective measures you've implemented, and how customers will be protected when they visit your business. Promotions may also help incentivize customers who may be reluctant to patronize your business.

Plan. As a business, bring your staff together and prepare a plan for what you will do if the incident worsens or improves. It's also helpful to conduct a tabletop exercise to simulate potential scenarios and how your business management and staff might respond to the hypothetical scenario in the exercise. For examples of tabletop exercises, visit FEMA's website.

COVID-19
SBA Products and Assistance

The U.S. Small Business Association (SBA) can assist small businesses with accessing federal resources and navigating their own preparedness plans as described by the CDC's Guidance for Businesses and Employers.

The SBA works with a number of local partners to counsel, mentor and train small businesses. The SBA has 68 District Offices, as well as support provided by its Resource Partners, such as SCORE offices, Women's Business Centers, Small Business Development Centers and Veterans Business Outreach Centers. Resource partners such as SCORE and the Tarrant Small Business Development Center can be reached at the **Fort Worth Business Assistance Center**, located at 1150 S. Freeway, Fort Worth, TX 76104.

Access to capital
The U.S. Small Business Association provides a number of loan resources for small businesses to utilize when operating their business. More information on loans or how to connect with a lender is available on the SBA website.

Access to lending partners
The U.S. Small Business Association (SBA) has developed Lender Match, a free online referral tool that connects small businesses with participating SBA-approved lenders within 48 hours. Many of these programs can also be accessed at the Fort Worth Business Assistance Center.

COVID-19
SBA Products and Assistance

7(a) program offers loan amounts up to $5,000,000 and is an all-inclusive loan program deployed by lending partners for eligible small businesses within the U.S. States and its territories. The uses of proceeds include: working capital; expansion/renovation; new construction; purchase of land or buildings; purchase of equipment, fixtures; lease-hold improvements; refinancing debt for compelling reasons; seasonal line of credit; inventory; or starting a business.

Express loan program provides loans up to $350,000 for no more than 7 years with an option to revolve. There is a turnaround time of 36 hours for approval or denial of a completed application. The uses of proceeds are the same as the standard 7(a) loan.

Community Advantage loan pilot program allows mission-based lenders to assist small businesses in underserved markets with a maximum loan size of $250,000. The uses of proceeds are the same as the standard 7(a) loan.

504 loan program is designed to foster economic development and job creation and/or retention. The eligible use of proceeds is limited to the acquisition or eligible refinance of fixed assets.

Microloan program involves making loans through nonprofit lending organizations to underserved markets. Authorized use of loan proceeds includes working capital, supplies, machinery & equipment, and fixtures (does not include real estate). The maximum loan amount is $50,000 with the average loan size of $14,000.

COVID-19
SBA Products and Assistance

SBA Disaster Assistance Loans

The SBA is also providing targeted, low-interest disaster recovery loans to small businesses that are severely impacted by the situation surrounding COVID-19. These Economic Injury Disaster Loans offer up to $2 million in assistance, and can provide economic support to small businesses to help them overcome the temporary loss of revenue they might be experiencing.

Visit the SBA website to learn more about accessing COVID-19 Disaster Relief Lending.

Business continuity plans

Every business should have an emergency plan to ensure that its resources aren't overwhelmed in times of need, and that their customers will continue to receive products or services on time. Additionally, costs can add up if the business is forced to close for an undetermined amount of time.

Businesses who are prepared with a plan can resume service faster, and might be able to assist with community recovery. Learn more about creating a continuity plan by viewing FEMA's Business Continuity Guide.

COVID-19
City Utilities Update

All utility such as electric, water, gas, etc. will not be interrupted or disconnected for non-payment for residential customers. We are hearing that City of Fort Worth is considering the same for commercial customers but it is not confirmed at this time. This might really be good to tell your employees that may have been let go or are concerned about their finances. The city will also not allow any evictions for non-payment at this time.

This information was shared by Jon Bonnell after attending the Tarrant County/CFW Joint Press Conference at 3pm today

COVID-19 RESOURCES

Take the COVID-19 Business Survey

The city, Chambers of Commerce, and community leaders are all aware of the challenges facing local businesses during this time, and are working on different options to provide assistance.

To that end, all Fort Worth businesses are encouraged to complete the city's COVID-19 Business Survey to help community leaders better understand the effects that current circumstances have had on business revenue, staffing, and other resources.

Take the survey

https://cityoffortworth.wufoo.com/forms/fort-worth-covid19-business-survey/

COVID-19 PUBLIC RESOURCES

Visit Fort Worth - Event Updates
www.fortworth.com/coronavirus/temporary-closures-cancellations-and-postponements

Visit Fort Worth – Restaurant & Retail Curbside & Delivery
https://www.fortworth.com/coronavirus/restaurant-updates

To add your business to this list, please contact:
AustinJames@FortWorth.com
https://docs.google.com/spreadsheets/d/1ig_rS5juZQgimvWLCNbI76yh5n22LDZ3Rcwltkm6hHs/edit#gid=0

COVID-19 RESOURCES

Near Southside COVID-19 Resources

www.nearsouthsidefw.org/projects/covid-19-updates-and-resources-for-the-near-southside

Arts Council of Fort Worth

https://www.artsfortworth.org/resources