Friends –

We know the recent days have been a whirl of information, hard decisions, closures, cancellations and postponements as we all work to protect each other from the COVID-19 pandemic sweeping the nation. We also know that many of you are concerned about the effects that social distancing will have on your family, friends, neighbors, businesses, staff and the future of our city. No one was fully prepared for this moment and we are all doing our best to navigate tough territory.

Our Near Southside, Inc. team has been working to gather a list of COVID-19 resources for your use. Please know the list is in constant flux, and we will do our best to update it as frequently as possible. As you are seeing in the media and via your email, updates are fluid and advice is changing on practically a minute-by-minute basis. We are working to keep this document updated every 24-hours. Please make sure that the date of the document title is consistent to the date you are viewing it so that you have the most up-to-date information.

Please look for the “new today” corner icon for slides that have been updated within the last 24-hours.

If you know of resources that are not offered here, but would be helpful to others, please share them with Megan Henderson at megan@nearsouthsidefw.org.

Thank you.
PUBLIC HEALTH
WHO TO CONTACT WITH QUESTIONS

CORONAVIRUS INFORMATION

The links below are updating information daily as this is an emerging, rapidly evolving situation.

<table>
<thead>
<tr>
<th>Locally</th>
<th>Tarrant County Public Health</th>
<th>Coronavirus Hotline: 817-248-6299</th>
</tr>
</thead>
<tbody>
<tr>
<td>Texas</td>
<td>Texas Department of State Health Services</td>
<td><a href="https://www.dshs.texas.gov/coronavirus/">https://www.dshs.texas.gov/coronavirus/</a></td>
</tr>
</tbody>
</table>
FEDERAL COVID-19 WEBSITE

United States Comprehensive COVID-19 Website

https://www.usa.gov/coronavirus
What to do if you are sick

Caring for yourself at home with COVID-19

Caring for someone else at home with COVID-19

Disinfecting your home
211 Coronavirus Resources: https://hhs.texas.gov/services/health/coronavirus-covid-19

2-1-1 Texas
- https://www.211texas.org/
- (877) 541-7905
- HHS offers help with food, health care and cash assistance for Texans. Find out if you are eligible by applying through YourTexasBenefits.com
LOCAL PUBLIC HEALTH COVID-19 RESOURCES


Tarrant County COVID-19 Hotline 817-248-6299
with support from UNT HSC Medical Staff


City of Fort Worth Consumer Health 817-392-7255
LOCAL PUBLIC HEALTH COVID-19 RESOURCES

JPS Screening Procedures

Baylor Scott & White Health is encouraging all patients experiencing flu-like symptoms (cough, shortness of breath, feeling feverish) to first visit MyBSWHealth mobile app or on the web at https://www.bswhealth.com FREE COVID-19 screening questionnaire.

Texas Health Resources has established a 24-7 Coronavirus Hotline for consumers at 682.236.7601 or https://www.texashealth.org/Health-and-Wellness/Understanding-Coronavirus
ANXIETY & STRESS

CDC Resources & Recommendations for Anxiety & Stress


For Everyone Coping with a Disaster or Traumatic Event
For Communities
  • Coping with stress during an infectious disease outbreakpdf iconexternal icon
  • Taking Care of Your Behavioral Health during an Infectious Disease Outbreakexternal icon
For Families and Children
  • Helping Children Cope with Emergencies
  • Coping After a Disaster – A Ready Wrigley activity book for children age 3-10
For First Responders
  • Emergency Responders: Tips for taking care of yourself
  • Disaster Technical Assistance Centerexternal icon (SAMHSA)
ANXIETY & STRESS

CDC Resources & Recommendations for Anxiety & Stress

Stress and Coping The outbreak of coronavirus disease 2019 (COVID-19) may be stressful for people. Fear and anxiety about a disease can be overwhelming and cause strong emotions in adults and children. Coping with stress will make you, the people you care about, and your community stronger.

Everyone reacts differently to stressful situations. How you respond to the outbreak can depend on your background, the things that make you different from other people, and the community you live in. People who may respond more strongly to the stress of a crisis include:

• Older people and people with chronic diseases who are at higher risk for COVID-19
• Children and teens
• People who are helping with the response to COVID-19, doctors and health care providers, or first responders
• People who have mental health conditions including problems with substance abuse
ANXIETY & STRESS

CDC Resources & Recommendations for Anxiety & Stress

Taking care of yourself, your friends, and your family can help you cope with stress. Helping others cope with their stress can also make your community stronger.

Things you can do to support yourself

- Take breaks from watching, reading, or listening to news stories, including social media. Hearing about the pandemic repeatedly can be upsetting.
- Take care of your body. Take deep breaths, stretch, or meditate. Try to eat healthy, well-balanced meals, exercise regularly, get plenty of sleep, and avoid alcohol and drugs.
- Make time to unwind. Try to do some other activities you enjoy.
- Connect with others. Talk with people you trust about your concerns and how you are feeling.

Call your healthcare provider if stress gets in the way of your daily activities for several days in a row.
ANXIETY & STRESS

CDC Resources & Recommendations for Anxiety & Stress

Reduce stress in yourself and others
Sharing the facts about COVID-19 and understanding the actual risk to yourself and people you care about can make an outbreak less stressful.
When you share accurate information about COVID-19 you can help make people feel less stressed and allow you to connect with them.

Learn more about taking care of your emotional health.
SHARE FACTS ABOUT COVID-19

Know the facts about coronavirus disease 2019 (COVID-19) and help stop the spread of rumors.

**FACT 1**
Diseases can make anyone sick regardless of their race or ethnicity.

Fear and anxiety about COVID-19 can cause people to avoid or reject others even though they are not at risk for spreading the virus.

**FACT 2**
For most people, the immediate risk of becoming seriously ill from the virus that causes COVID-19 is thought to be low.

Older adults and people of any age who have serious underlying medical conditions may be at higher risk for more serious complications from COVID-19.
SHARE FACTS ABOUT COVID-19

Know the facts about coronavirus disease 2019 (COVID-19) and help stop the spread of rumors.

**FACT 3**
Someone who has completed quarantine or has been released from isolation does not pose a risk of infection to other people.

For up-to-date information, visit CDC’s coronavirus disease 2019 web page.
FACT 4
There are simple things you can do to help keep yourself and others healthy.

- Wash your hands often with soap and water for at least 20 seconds, especially after blowing your nose, coughing, or sneezing; going to the bathroom; and before eating or preparing food.
- Avoid touching your eyes, nose, and mouth with unwashed hands.
- Stay home when you are sick.
- Cover your cough or sneeze with a tissue, then throw the tissue in the trash.

FACT 5
You can help stop COVID-19 by knowing the signs and symptoms:

- Fever
- Cough
- Shortness of breath
Seek medical advice if you
- Develop symptoms
AND
- Have been in close contact with a person known to have COVID-19 or if you live in or have recently been in an area with ongoing spread of COVID-19.

cdc.gov/COVID-19
LEADERSHIP
Senator Beverly Powell
https://www.senatorpowell.com

Submit questions regarding COVID-19 to Senator Powell:
https://docs.google.com/forms/d/e/1FAIpQLSeLOdR1hszJq5Qy-yacIU1wnhXOWjgrU4D1joWdYb8wEd2VYw/viewform
CITY OF FORT WORTH LEADERSHIP CONTACTS

Mayor Betsy Price
MayorBetsy@fortworthtexas.gov

Brandon Bennett Health Officer/Director Leading COVID-19 Response
brandon.bennett@fortworthtexas.gov

Elmer DePaula Assistant Director for Code Compliance and Public Health
elmer.depaula@fortworthtexas.gov

Robert Sturns Economic Development Director
robert.sturns@fortworthtexas.gov

Ann Zadeh Councilmember District 9
ann.zadeh@fortworthtexas.gov
DAILY UPDATES AT 4:30PM
from the Mayor Price and City Officials at:

www.facebook.com/CityOfFortWorth

www.facebook.com/FortWorthFireDepartment
NEAR SOUTHSIDE CONTACTS

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

Mike Brennan  NSI President  mike@nearsouthsidefw.org or 817-681-8213
Megan Henderson  NSI Director of Events and Communications  megan@nearsouthsidefw.org or 817-966-1880
Allison Docker  NSI Director of Urban Design and Placemaking  allison@nearsouthsidefw.org or 713-819-1655
Natalie Chapa  NSI Events & Projects Manager  natalie@nearsouthsidefw.org or 940-368-1695
Becky Bethel  NSI Office Manager  becky@nearsouthsidefw.org or at 817-690-9066
EMERGENCY DECLARATIONS
Y’ALL STAY HOME
FLATTENING THE CURVE IS OUR RESPONSIBILITY

FORT WORTH
ESSENTIAL BUSINESSES

- Health Care Services
- Essential Government Functions
- Essential Critical Infrastructure as defined by the Department of Homeland Security*
- Essential Retail – including Grocery Stores and Restaurants for take-out only
- Providers of Basic Necessities to Economically Disadvantaged Populations
- Essential Services to Maintain Operations of Residences such as plumbing, roofing, and electrical services
- News Media
- Financial Institutions
- Childcare Services for essential workers only
- Places that Maintain Live Animals (closed to the public)
- Construction
- Funeral Services limited to ten attendees
- Worship Services (closed to the public)
- Commercial and Residential Moving Services


NON-ESSENTIAL BUSINESSES

Below is a list of examples of non-essential businesses that are closed:

- Barber Shops, Nail Salons, and Hair Salons
- Spas, Massage Parlors, Tanning Salons, Estheticians and Related Personal Care Businesses
- Bars, Lounges, or Taverns
- Commercial Amusement and Entertainment Establishments, Theaters
- Gyms, Fitness Classes, Yoga and Personal Training Facilities
- Tattoo and Piercing Parlors
- Residential Meeting Spaces and Event Centers
- Hotel Meeting Spaces and Ballrooms
- Outdoor Plazas and Markets

Note: These are just examples. All businesses that are not considered "Essential Businesses" are closed to the public but may perform limited functions specifically allowed in the City’s declaration.
Mayor Betsy Price signed an emergency declaration on Tuesday, March 24, to implement stay home, work safe restrictions to help combat the spread and impact of COVID-19 on the City of Fort Worth.

The following goes into effect today, Tuesday, March 24, 2020, at 11:59 p.m. and remains in effect until April 3, 2020, subject to a resolution of continuation by the Fort Worth City Council –

- Individuals are to stay at home. However, individuals may leave their residences for essential travel, essential activities, or to provide or perform essential governmental functions, or to operate essential businesses. This includes traveling to work at an essential business, traveling for the health of yourself or another person, leaving to get food and supplies, or getting outside to exercise.

- To the extent individuals are using shared or outdoor spaces, they must maintain social distancing of at least 6 feet from any other person. This does not require a household or living unit to social distance when at home.

- Essential businesses such as grocery stores, pharmacies and other establishments that sell household goods will remain open but must enforce social distancing. A list of essential businesses will be posted on the city’s website later today.

- In-house dining at restaurants is prohibited. Restaurants with or without drive-in or drive-through services; drive-in restaurants; drive-through restaurants; liquor stores; and microbreweries, micro-distilleries, or wineries may only provide take out, delivery, or drive-in or drive-through services, as allowed by law.
• All businesses operating within the City of Fort Worth, except essential businesses, are required to close to the public.

• Businesses that are closed to the public may continue operations consisting exclusively of the following, as long as social distancing of a least 6 feet is maintained between all employees and contractors during the activities:
  • Performing activities at their own residences (i.e. working from home);
  • Operations necessary to process payroll, maintain security, upkeep, and maintenance of premises, equipment or inventory, including but not limited to the care and maintenance of livestock or animals; IT or other operations that facilitate employees working from home;
  • Facilitate online or call-in sales performed by employees in a store or facility closed to the public;
  • In-store repair services performed by employees in a store or facility closed to the public.

• All public or private gatherings of any number of people occurring outside a single household or living unit are prohibited. This declaration does not prohibit the gathering of members of a household or living unit.

• All elective medical procedures are prohibited.

• If someone in a household has tested positive for COVID-19, the household is ordered to isolate at home.

• Nursing homes, retirement, and long-term care facilities are to prohibit non-essential visitors from accessing their facilities unless to provide critical assistance or for end-of-life visitation.

• All in-person worship services remain prohibited, with the exception of worship support staff to facilitate online services.

For specific questions about businesses, call 817-392-8478 or email Covid19@FortWorthTexas.gov

For more information visit: http://fortworthtexas.gov/COVID-19
Public notice for entering a City of Fort Worth Facility - COVID-19 Precautionary Measures

Temperature Check
- In order to protect city employees and residents, we are checking temperatures before anyone enters this city facility.
- Staff will use a forehead thermometer to check your temperature. Anyone with a temperature over 100 will not be allowed to enter.
- Anyone who refuses to have their temperature taken will not be allowed to enter.

Contact Information
- We are also asking visitors to provide contact information so that we can let you know if we learn of any health concerns after your visit.
- We will only use this information in the event of an emergency.

We apologize for any inconvenience but feel these measures are necessary in order to help stop the spread of the virus and keep our community safe.

City Services available online or by phone.
We are encouraging everyone to conduct business online or by phone whenever possible. Please visit fortworthtexas.gov. If you have difficulty finding the information online, use the search bar to find city services and information.
If you know the phone number of the department you need to reach, you can call them for more information.

Frequently called numbers:
- Development Services - 817-392-2222
- Water Department - 817-392-4477
- Municipal Court – 817-392-6700
- Other phone numbers are available on the city website or by calling the city’s call center at 817-392-1234.

Use App or Text To report issues 24/7, use the MyFW app to report things like potholes, street lights and stray animals.
   Download MyFW on the Apple App Store or Google Play.
The State of Texas is at a pivotal moment in our response to COVID-19, and it is imperative that we act now on preemptive measures to slow the spread of this virus,” said Governor Abbott. “One of the most effective ways we can do this is by promoting more social distancing and ensuring Texans avoid large group settings such as bars, restaurants, gyms, and schools where the risk of spreading COVID-19 is high. We must also continue to protect our most vulnerable populations, which is why the State of Texas is barring all visitations at nursing homes and retirement or long-term care facilities except in the case of critical assistance. Today’s executive orders are precautionary measures that are in line with guidelines from the CDC and they will strengthen Texas’ ability to safeguard our communities and respond to COVID-19. As Texans, we must continue to work collaboratively to slow the spread of this virus and protect public health.”

The following orders have been issued by Governor Abbott:

- **Order No. 1:** In accordance with the Guidelines from the President and the CDC, every person in Texas shall avoid social gatherings in groups of more than 10 people.
- **Order No. 2:** In accordance with the Guidelines from the President and the CDC, people shall avoid eating or drinking at bars, restaurants, and food courts, or visiting gyms or massage parlors; provided, however, that the use of drive-thru, pickup, or delivery options is allowed and highly encouraged throughout the limited duration of this executive order.
- **Order No. 3:** In accordance with the Guidelines from the President and the CDC, people shall not visit nursing homes or retirement or long-term care facilities unless to provide critical assistance.
- **Order No. 4:** In accordance with the Guidelines from the President and the CDC, schools shall temporarily close.

These orders will be effective on a statewide basis starting at 11:59 PM on March 20, 2020 and will end at 11:59 PM on April 3, 2020, subject to extension thereafter based on the status of COVID-19 in Texas and the recommendations of the CDC.
CITY OF FORT WORTH BUSINESS RESOURCES

City of Fort Worth 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
BUSINESS SURVEY CITY OF FORT WORTH

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.

HUMAN RESOURCES HELP IN FORT WORTH

FWHR is the greater Tarrant County and surrounding area's affiliate of the Society for Human Resource Management (SHRM). FWHR has partnered with the Fort Worth Chamber of Commerce to provide resources for employers and HR professionals in the area as they struggle to navigate the complexity of the Coronavirus pandemic. Please submit your questions in the box below and a panel of HR professionals will offer their advice as soon as they can.

Ask an HR question: https://www.fortworthhr.org/COVID-19-Questions/

- **What Employers Need to Know Regarding the Coronavirus Impact on the Workplace** - Dustin Paschal
  https://www.fortworthhr.org/resources/Documents/Meeting Resources/Texas SHRM Coronavirus in the Workplace Update.pdf

- **U.S. Equal Employment Opportunity Commission**
  What You Should Know About the ADA, the Rehabilitation Act, and COVID-19
  https://www1.eeoc.gov/eeoc/newsroom/wysk/wysk_ada_rehabilitaion_act_coronavirus.cfm?renderforprint=1
STATE OF TEXAS BUSINESS RESOURCES

State of Texas Economic Development for COVID-19
https://gov.texas.gov/business/page/coronavirus

Sign up for COVID-19 related updates for Texas businesses

FAQs Relating to COVID-19 for Texas Businesses & Community Economic Development Partners
<link is not currently working on state website>
HELPFUL ARTICLES FOR BUSINESSES

- FORBES Six Sources Of Crucial COVID-19 Support For Small Businesses

- U.S. DEPARTMENT OF LABOR ANNOUNCES AVAILABILITY OF UP TO $100 MILLION IN NATIONAL HEALTH EMERGENCY DISLOCATED WORKER GRANTS IN RESPONSE TO COVID-19 OUTBREAK
  [https://www.dol.gov/newsroom/releases/eta/eta20200318](https://www.dol.gov/newsroom/releases/eta/eta20200318)

- U.S. DEPARTMENT OF LABOR TAKES ACTIONS TO FACILITATE RESPONSE EFFORTS FOR COVID-19 OUTBREAK
  [HTTPS://WWW.DOL.GOV/NEWSROOM/RELEASES/OFCCP/OFCCP20200318](HTTPS://WWW.DOL.GOV/NEWSROOM/RELEASES/OFCCP/OFCCP20200318)

- U.S. DEPARTMENT OF LABOR ANNOUNCES NEW GUIDANCE ON UNEMPLOYMENT INSURANCE FLEXIBILITIES DURING COVID-19 OUTBREAK
  [HTTPS://WWW.DOL.GOV/NEWSROOM/RELEASES/ETA/ETA20200312-0](HTTPS://WWW.DOL.GOV/NEWSROOM/RELEASES/ETA/ETA20200312-0)

- MAIN STREET AMERICA BLOG W/ RESOURCES
HELPFUL ARTICLES FOR BUSINESSES

• MAIN STREET AMERICA BLOG W/ RESOURCES HTTPS://WWW.MAINSTREET.ORG/BLOGS/NATIONAL-MAIN-STREET-CENTER/2020/03/18/NEW-CORONAVIRUS-COVID-19-MAIN-STREET-RESOURCES

• DELIVERY & TAKEOUT BEST PRACTICES DURING CORONAVIRUS HTTPS://TXRESTAURANT.ORG/NEWS/STAND-STRONG-AND-DELIVER-AND-DO-GO?MC_CID=0E2CA44486&MC_EID=%5BUNIQID%5D
BUSINESS CONTINUITY PLANS

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.

Elements of a business continuity plan
Determine and document which staff, materials, procedures, and equipment are absolutely necessary to keep your business operating.
Identify and document your suppliers, shippers, and other important resources.
Define and document crisis management procedures and individual responsibilities in advance.
Plan for your building or brick-and-mortar location to be inaccessible.
Plan for payroll continuity.
Include employees from all levels in your planning, to ensure that it makes sense from all perspectives, from front-line to management.
Keep both digital and physical copies of important records – lease agreements, insurance policies, employee contract and identification information, bank account records, etc. – in multiple secure locations.
If your business is a multi-tenant building or complex, consider working with neighboring businesses to share resources and create a continuity plan that covers all of your needs.
COMMON 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.
COMMON 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.
EMPLOYEE ENGAGED IN PROVIDING ESSENTIAL SERVICES TO CUSTOMERS

FOR LAW ENFORCEMENT & GOVERNMENT AUTHORITIES:

This letter serves to confirm that ___________________________ (clearly print employee name) is a [COMPANY NAME] employee at a restaurant in the area. [COMPANY NAME] is engaged in providing essential retail restaurant services to customers, including preparing, serving and delivering food for delivery or carry out. Even with the recent restrictions on work and travel outside of the home, our restaurants remain open during the COVID-19 outbreak to provide essential meals to our communities. This employee’s work at our restaurant is essential in supporting our community during a state of emergency or shelter in place order when restaurants are an essential service.

If you require additional confirmation of employment or information, please contact:

Name/ Position: ____________________________
Location: ____________________________
Phone Number: ____________________________
Date Issued: ____________________________

FOR OUR EMPLOYEE:

As an employee of [COMPANY NAME], you are providing critical and essential support to us that is required to maintain continuity of operations in an essential sector during this period of national emergency and response to the novel corona virus (COVID-19) outbreak. We are grateful to you for your role in providing customers with access to hot meals during this time. This letter may be presented to law enforcement personnel or other authorities as necessary to document your need to travel to and from work during this emergency, including during any government-imposed travel restrictions. YOU ARE PERMITTED TO USE THIS LETTER ONLY IN CONNECTION WITH YOUR WORK DUTIES.

Thank you for your understanding.
COMPANY NAME]
TECH TOOLS FOR BUSINESSES

Tech Resources for Small Business E-Commerce

Given the emergency need to help business owners like you, Yorcue has launched a Cart-to-Purchase platform. They’re giving it away for free so that you can streamline your business immediately and offer pick-up and delivery services to your customers online. They'll get you set up for online ordering and help you organize pick-up and delivery for free.

• https://yorcue.com
DEVELOPERS & CITY BUILDERS

The New Localist by Bruce Katz and Jeremy Nowak

Rethinking Disaster Relief for Small Businesses

[https://www.thenewlocalism.com/newsletter/rethinking-disaster-relief-for-small-businesses/](https://www.thenewlocalism.com/newsletter/rethinking-disaster-relief-for-small-businesses/)

Incremental Development Alliance by Jim Kumon

[https://www.incrementaldevelopment.org](https://www.incrementaldevelopment.org)

Starting now: We’ll be hosting free, online fireside chats with faculty and alumni about their responses to this crisis. Conditions are changing every hour and this movement is full of local leaders who are adapting in admirable ways. If you’re curious about what our people have been doing or just want to be present with us, stay tuned and join live. Details and links to follow.

Starting in April:

For small developers, this means advanced training courses on pro formas, building design, deal structures, and more.

For civic leaders, this means courses on best practices for zoning and building policy, strengthening your tax base through small-scale development, and case studies from our on-the-ground partners.

For everyone, this means starter classes and niche courses on topics like slow market rehab, hot market development, building resiliency, and more.
COVID-19 NEWS
Help is Available March 24, 2020
These are challenging times for businesses all over the nation. The Texas Comptroller’s office knows that during periods of economic hardship, paying or remitting taxes and fees on time can feel like an extra burden when there’s so much uncertainty. We’re thankful to those businesses that were able to remit state and local sales taxes they collected from customers in February on the March 20, 2020, due date.

We understand that virtually all of our taxpayers are doing their best to remain in compliance and be responsible in submitting the taxes they collected from their customers. With that in mind, our agency is here to offer assistance to those businesses that are struggling to pay the full amount of sales taxes they collected in February. For businesses that find themselves in this situation, our agency is offering assistance in the form of short-term payment agreements and, in most instances, waivers of penalties and interest.

We ask that you contact our Enforcement Hotline at 800-252-8880 to learn about your options for remaining in compliance and avoiding interest and late fees on taxes due. We strongly encourage you to use our online tools, tutorials and other resources for tax services, and establish 24/7 account access on Webfile. We’re standing by to help Texas businesses during these difficult times.
Enforcement Hotline at 800-252-8880

Resources for Filing Taxes https://comptroller.texas.gov/taxes/


Webfile Taxes https://mycpa.cpa.state.tx.us/securitymp1portal/displayLoginUser.do
TEXAS
WORKFORCE
COMMISSION
Information for COVID-19 Employers:
https://twc.texas.gov/news/covid-19-resources-employers

Information for COVID-19 Jobseekers:

TWC Waived Certain Requirements for Unemployment Benefits Services during the COVID-19 pandemic.

Read more and submit an application https://twc.texas.gov/news/twc-waives-certain-requirements-unemployment-benefits-services
State of Texas Disaster Unemployment Assistance Website


Eligibility for program detailed on the next slide.
Eligibility

If you are eligible for regular benefits, we must pay those benefits before taking a DUA application. You may be eligible for DUA if one of the following occurred as a direct result of the disaster:

- You lost your job, which was more than 50% of your total income.
- You live in, work in, or travel through the disaster area.
- Your place of employment was damaged or closed.
- You were scheduled to start work but the job no longer exists or you can no longer reach the new job.
- You suffered injury or incapacitation.
- You became the breadwinner or major support of the household due to the death of the head of household.

DUA is available only during the Disaster Assistance Period, which begins with the first Sunday following the date that the major disaster is declared. Federal Emergency Management Agency (FEMA) and DUA regulations determine when the Disaster Assistance Period begins and ends.

Temporary and seasonal workers are only eligible for DUA for the weeks that they would have been employed if the disaster had not occurred. For example, if a seasonal worker was scheduled to work for four weeks after the disaster and then under normal circumstances would be terminated, that worker would be eligible only for four weeks of DUA.
Unemployment Benefits

At present, the U.S. government and Texas legislature have not changed any laws or rules concerning unemployment benefits during the pandemic. However, Department of Labor guidance provides that federal law permits significant flexibility for states to provide Unemployment Insurance (UI) services related to COVID-19. Based on this, TWC will be waiving work search requirements for all claimants and the waiting week for those claimants affected by COVID-19. Also, Extended Benefits (EB) and Disaster Unemployment Assistance (DUA) are NOT available at this time.

The Texas Unemployment Insurance (UI) program pays benefits to those individuals who lost their jobs through no fault of their own. TWC determines benefit eligibility based on past wages, why someone lost their job, and ongoing eligibility requirements.

Unemployment Eligibility Scenarios for Employers

Unemployment Benefit Claims Self Service for Employers

At the Texas Workforce Commission (TWC), the health and well-being of our employers, employees and communities is our top priority. We understand the concern and uncertainty you may be experiencing surrounding the coronavirus (COVID-19) and are committed to being responsive to the needs of our customers as the situation evolves.

Note: All information regarding Coronavirus 2019 (COVID-19) is subject to change at any time due to the changing nature of the pandemic. Please revisit this page regularly for updates.

The Texas Workforce Commission (TWC) is working with federal, state and local government officials and agencies to help manage the Coronavirus (COVID-19) pandemic. On Friday, March 13, 2020, Governor Greg Abbott declared a disaster relating to the pandemic.

Info on how the State of Texas is handling the pandemic, see Governor Greg Abbott’s website at: https://gov.texas.gov/
Info on the status of COVID-19 in Texas, see the DSHS website at: https://www.dshs.texas.gov/coronavirus/

The United States Centers for Disease Control and Prevention (CDC) is closely monitoring the pandemic and partnering with health agencies and health care providers to contain the spread of the illness and help people deal with its effects.
For the most up-to-date information on the COVID-19 pandemic, see: https://www.cdc.gov/
For the most up-to-date information on the U.S. Government’s response, see: https://www.usa.gov/coronavirus
Tax Department

Due to COVID-19, the due date for the 1st Quarter 2020 tax reports and payments is extended to May 15, 2020.

Due to the unprecedented amount of internet traffic on both our claimant and employer systems, PLEASE DO NOT START FILING your 1ST Quarter 2020 TAX REPORT UNTIL after APRIL 15, 2020.

This will allow uninterrupted internet access for individuals filing for unemployment and help ensure employers have access to their online accounts.
Precautions for Employers

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.
Overview

Employer Benefits Services is TWC’s free online system that allows employers to access their Unemployment Benefits information.

Logon with your existing TWC User ID or create a new User ID at http://apps.twc.state.tx.us/EBS/security/logon.do

EBS Administrator Duties

Employers can manage Employer Benefits Services (EBS) access to their online accounts by signing up under the employer’s account as the administrator. The administrator has the authority to:

designate other employees to serve as additional administrators
approve or deny other employees who want to sign up
view lists of users, applicants, and denied users
manage permission levels of all user accounts

Need Help?

Electronic Correspondence

Electronic Correspondence allows you to receive most, but not all, of your unemployment benefits notices and forms electronically, such as the Notice of Application for Unemployment Benefits, Notice of Potential Chargeback, claim determinations, and more. All Electronic Correspondence documents are also available as accessible versions for visually impaired customers.

You will need:

• TWC employer tax account number
• Federal Employer Identification Number (FEIN)
• If TWC has sent an unemployment benefits document in the last two weeks, you may need information from the document.

Sign up for or view unemployment benefits correspondence at https://apps.twc.state.tx.us/EBS/security/logon.do

Need Help?
Appeal Online and View Appeal Status
An appeal is your written notice that you disagree with a TWC decision and want your case decided through the appeal process.

Submit an appeal online at https://apps.twc.state.tx.us/EBS/security/logon.do

View the status of your appeal at https://apps.twc.state.tx.us/EBS/security/logon.do

Need Help?
See a tutorial on how to appeal online at https://www.twc.texas.gov/files/businesses/how-to-submit-an-employer-appeal-online-twc.pdf


For further details, visit After the Appeal Hearing -- For Employers https://www.twc.texas.gov/businesses/after-appeal-hearing-employers
Need to Reduce Employee Hours? Check out TWC’s 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 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, see TWC’s Shared Work web page at [https://www.twc.texas.gov/businesses/shared-work](https://www.twc.texas.gov/businesses/shared-work)
Submit a Shared Work Plan
Find out how to avoid laying off workers by reducing the hours of some employees, who can also receive a partial unemployment benefit payment.

Submit a Shared Work Plan at https://apps.twc.state.tx.us/EBS/security/logon.do

Need Help?
For further details, visit our Shared Work page at https://www.twc.texas.gov/businesses/shared-work

Submit a Mass Claim Request

Facing Layoffs? Check out TWC’s Mass Claims Program

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 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.

Note: If you have already laid off staff because of the COVID-19 pandemic, 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, you will need to fill out and submit Mass Claims documents manually. See our Mass Claims for Unemployment Benefits page for details and forms at https://www.twc.texas.gov/businesses/mass-claims-unemployment-benefits.

Streamline the unemployment benefits claims process if faced with layoffs by taking advantage of our mass claims process. Submit a Mass Claim Request at https://apps.twc.state.tx.us/EBS/security/logon.do
Submit a Mass Claim Request

Complete the Mass Claims Spreadsheet and the Mass Claims Agreement Letter. The spreadsheet has an instructions tab to help you identify which fields are required and which are optional.

Email the completed documents to TWC’s Mass Claims Coordinator at ui.massclaims@twc.state.tx.us. Note: You can leave the columns highlighted in blue blank.

Make sure your email contains the following information:
- Your company’s name, address, phone number, and TWC Tax Account Number
- Contact person’s name (authorized representative with signature authority)
- Contact’s email address, and phone number
- The layoff date and how many employees were affected

Our Mass Claims department will process your Mass Claim request in the order received.

Need Help?

For further details, visit our Mass Claims for Unemployment Benefits page at https://www.twc.texas.gov/businesses/mass-claims-unemployment-benefits

Q: I am concerned that my small shop might be ordered to close its doors to control the pandemic. Would I have to pay for unemployment benefits for my employees?

A: If a business shuts down due to a closure order from a governmental entity, Section 204.022(a)(1-2) (see https://statutes.capitol.texas.gov/Docs/LA/htm/LA.204.htm#204.022) of the Texas Labor Code may allow an employer to ask for chargeback protection. If that were to happen, you should include a copy of the shutdown order with your response to the unemployment claim and argue that the closure was mandated by a local or state order.

Q: Has TWC waived the one-week waiting period for UI Benefits?

A: Yes, Governor Abbott granted the Texas Workforce Commission’s request to suspend the one-week waiting period. Workers in Texas will be able to receive benefits immediately after their unemployment benefit applications are approved.
Q: Can TWC assist us if the pandemic forces a mass layoff?

A: Yes – TWC’s Rapid Response Unit can help employers and affected employees access unemployment claim and reemployment services in a very streamlined and efficient manner. For information, see the TWC website at https://twc.texas.gov/businesses/rapid-response.

Q: What other alternatives exist to avoid mass layoffs?

A: TWC administers the Shared Work Program, which allows partial unemployment benefits for similarly-situated employees whose hours are reduced by a standard amount between 10 and 40 percent – information about that program is https://twc.texas.gov/businesses/shared-work.
Q: What can an employer ask for if an employee tells us she is ready to return to work?

A: A question that might come up is whether it is permissible for an employer to require a doctor's release / fitness for duty certificate or something similar if an employee is returning from an absence caused by something that looks or acts like Covid-19. It would be good to keep in mind that many employees may have financial problems relating to inability to pay to see a doctor, so employers should take that into account, and also that at least under current conditions, medical documentation should be requested only if a person is known to have been exposed to a communicable disease (not just coronavirus, but also things that are just as infectious, such as colds, flu, and other viral pests). Moreover, medical offices are almost overwhelmed, so issuing documentation will not be high on their priority lists, and tests for Covid-19 are not yet widely available. Finally, requests for medical documentation should be done consistently and fairly for all similarly-situated employees.
What can an employer ask for if an employee tells us she is ready to return to work?

A question that might come up is whether it is permissible for an employer to require a doctor's release / fitness for duty certificate or something similar if an employee is returning from an absence caused by something that looks or acts like Covid-19. It would be good to keep in mind that many employees may have financial problems relating to inability to pay to see a doctor, so employers should take that into account, and also that at least under current conditions, medical documentation should be requested only if a person is known to have been exposed to a communicable disease (not just coronavirus, but also things that are just as infectious, such as colds, flu, and other viral pests). Moreover, medical offices are almost overwhelmed, so issuing documentation will not be high on their priority lists, and tests for Covid-19 are not yet widely available. Finally, requests for medical documentation should be done consistently and fairly for all similarly-situated employees.
Q: Is an employer allowed to send an employee home if they are showing signs of illness, such as coughing, sneezing, or report that they have aches or chills?

A: Yes, in keeping with an employer’s general duty under OSHA to maintain a safe and healthy workplace for employees, employees who appear to be sick may be asked to go home, but do so as politely and discreetly as possible. However, the employer should be consistent and treat all employees who exhibit risky symptoms the same.

Q: What if we know that an employee has been exposed to Covid-19, but they are showing no symptoms?

A: Generally, there is no Texas or federal law that would prohibit a company from telling employees to stay home if they have had a higher-than-normal degree of exposure to individuals actually infected with the disease. As noted above, be consistent and do not base self-isolation orders on factors such as race or national origin. There have been scattered reports of ethnic discrimination, particularly against people who look like they might have come from Asia. The EEOC is already warning employers that singling employees out based on ethnic or national origin concerns could trigger a discrimination charge.
Q: Would the employer have to pay sick leave to that employee?

A: Yes, if the company offers such paid leave. Paid leave policies should be followed - failure to pay for leave owed under a written paid leave policy is a violation of the Texas Payday Law. A federal bill to require up to 80 hours of paid sick leave for full-time employees, H.R. 6201, has passed Congress and has been signed by the President as of March 18, 2020. The text of that bill is online at: https://www.congress.gov/bill/116th-congress/house-/6201/text/enr.

Q: Could they file unemployment claims and draw unemployment benefits if they are told to go home for medical reasons?

A: No, if they are receiving paid leave benefits. While on paid medical leave, they would not be considered "unemployed" under TWC laws and would not be able to claim unemployment insurance (UI) benefits. Once the paid leave runs out, they could file unemployment claims.
Q: What if they are not getting paid leave?

A: If they are on unpaid leave, they could be considered unemployed if they are out long enough to satisfy the test for either partial or total unemployment (for those definitions, see our book Especially for Texas Employers online at https://twc.texas.gov/news/efte/ui_law_eligibility_issues.html#defin_of_unemployment).

Q: Does an employee get unemployment benefits even if they are too sick to work?

A: Any claimant who is able to file a claim for UI benefits must meet the eligibility requirements in order to actually draw benefits. Most notably, the claimant must be medically able to work. The usual eligibility requirement to search for work has been waived by TWC for the immediate future as part of the pandemic relief effort.
Q: Is there any way an employer can avoid the cost of unemployment benefits?

A: An employer may be eligible for protection from chargebacks from UI benefits if the evidence shows that the work separation was for medical reasons. However, if the reason for the work separation was merely a cautionary period of time off to minimize potential exposure of others to someone who might be infected, but might not be, chargeback protection would most likely not be extended to the employer. To minimize the chance of unemployment claims being filed, the employer can encourage employees to work from home if the job is such that remote work is possible. Proper recording of work time is necessary, and the employer would need to work with the employees to set up a timekeeping system that functions well and takes all time worked into account.

Q: What other information is on the TWC website about workplace illness issues?

A: The following topics in our book *Texas Guidebook for Employers* may be useful:
been waived by TWC for the immediate future as part of the pandemic relief effort.
Governor Abbott Requests Emergency Designation for Small Business Disaster Loans

Interim Guidance for Businesses and Employers

5 Ways to Retain Your Customers During the Coronavirus Outbreak

Guidance on Preparing Workplaces for COVID-19

Government Response to Coronavirus, COVID-19
https://www.usa.gov/coronavirus
EMPLOYER RESOURCES
TEXAS WORKFORCE COMMISSION

U.S. Chamber of Commerce: Combating the Coronavirus
https://www.uschamber.com/coronavirus

Coronavirus (COVID-19): Small Business Guidance & Loan Resources

Shared Work
https://twc.texas.gov/businesses/shared-work

For Tax questions please go to:

Employer Registration questions: Tax Status Section tax.statussection@twc.state.tx.us

Employer Rate Questions: Tax Experience Rating taxexperience.rating@twc.state.tx.us

Employer Account Maintenance: Tax Central Operations TaxCentralOperations@twc.state.tx.us
EMPLOYER INFO

Handling General Potential Unemployment Insurance Inquiries related to Coronavirus/COVID-19

Q: Can an employee take a sick day due to fear and not illness? Would an employer be required to cover that?
A: Policies related to paid sick leave are between employers and employees. The Texas Workforce Commission does not have jurisdiction or enforcement of qualifying paid sick leave. If your employee has been affected by the coronavirus (COVID-19) and is not receiving payment while away from work, they may apply for benefits either online at any time using Unemployment Benefits Services or by calling TWC’s Tele-Center at 800-939-6631 from 8 a.m.-6 p.m. Central Time Mondays through Fridays.

Q: What if I must close my business temporarily or permanently?
A: 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 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 at www.texasworkforce.org or contact TWC’s Mass Claims Coordinator at 512-463-2999.
Handling General Potential Unemployment Insurance Inquiries related to Coronavirus/COVID-19

Q: What if my business has slowed down?
A: 1.) 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. How to Apply for a Shared Work Plan. Log on to Employer Benefits Services (EBS) to submit your Shared Work Plan online. EBS online is fast, easy, secure, and available 24/7.

2.) If you have any questions, please email: ui.sharedwork@twc.state.tx.us. If you are unable to get online contact TWC’s Shared Work Department by phone: 512-340-4337 or 888-741-0446.

Q: What if I have questions about an unemployment claim that was filed?
A: EMPLOYERS should contact us online at uicentral.twc.state.tx.us. If they do not have Internet they may call the Tele-Center at 800-939-6631. They are open from 8 a.m.-6 p.m. Central Time Monday through Friday.
EMPLOYER INFO

Unemployment Benefit Claim Self-Service for Employers

If your business has been affected by the coronavirus (COVID-19), TWC can help you manage layoffs and unemployment benefit claims. You can manage claims online at any time by using TWC’s online unemployment portal, Employer Benefits Services, or by calling TWC’s Tele-Center employers’ line at 866-274-1722 from 8 a.m.-6 p.m. Central Time Monday through Friday.

When an individual submits a claim naming your company as the last employer, TWC sends you a Notice of Application for Unemployment Benefits. When you respond to this notice, be sure to include information if your business was impacted by COVID-19.


TWC is experiencing an increase in call volumes and hold times on our Tele-Center phone lines. You are encouraged to use TWC’s online unemployment portal, Employer Benefits Services, to handle your claim needs quickly. EBS is available 24 hours a day, seven days a week. We also encourage you to sign up for Electronic Correspondence so you can receive your TWC communications online as soon as possible. If you are new to EBS, you will need to create a TWC EBS Administrator account when you first log on.
EMPLOYER INFO

Unemployment Benefit Claim Self-Service for Employers

Log on at https://www.twc.texas.gov/businesses/employer-benefits-services#logon to EBS to:

- Manage access to your online account by setting up an EBS Administrator Account
- Sign up for Electronic Correspondence so you can receive your TWC communications online as soon as possible
- Appeal Online and View Appeal Status: An appeal is your written notice that you disagree with a TWC decision and want your case decided through the appeal process
- Submit a Shared Work Plan: Find out how to avoid laying off workers by reducing the hours of some employees, who can also receive a partial unemployment benefit payment
- Submit a Mass Claim Request: Streamline the unemployment benefits claims process if faced with layoffs by taking advantage of our mass claims process
- Designate an Address for Mailed Correspondence: Choose one mailing address to receive your unemployment insurance notices at a single location, even if you have multiple locations
- Respond to a Notice of Maximum Potential Chargeback: Chargebacks concern claims where you were not the claimant’s last employer, but that may affect your tax rate

TWC will investigate why your former employee lost their job and mail a decision explaining whether they are eligible for unemployment benefits. TWC has waived the work search requirement for all claimants at this time.
The following possible scenarios show how the pandemic may affect business operations and unemployment benefit eligibility.

Liable employers must continue to report employee wages and pay unemployment taxes. When an individual submits a claim naming your company as the last employer, TWC sends you a Notice of Application for Unemployment Benefits.

When you respond to this notice, be sure to include information if your business was impacted by COVID-19. Respond online using our Unemployment Insurance Employer Response portal: https://apps.twc.state.tx.us/EMPRESP/security/logon.jsp.

When former employees are eligible for unemployment benefits, TWC will continue sending Notices of Maximum Potential Chargeback to affected employers and continue billing reimbursing employers for benefits paid. The Texas Workforce Commission (TWC) is working with federal, state and local government officials and agencies to help manage the Coronavirus (COVID-19) pandemic. On Friday, March 13, 2020, Governor Greg Abbott declared a disaster relating to the pandemic. Therefore, employer tax accounts may be protected from chargeback.

Make sure to communicate your attendance policy to your staff. Consider creating a flexible plan to manage any need to change sick leave policy to cover staffing during the pandemic and to handle attendance issues. Investigate whether your employees can work remotely and avoid holding meetings in close quarters.
CARES Act
Paycheck Protection Program
INFORMATION
BEST DOCUMENTS
SBA & Treasury Websites
Published April 1, 2020
PAYCHECK PROTECTION PROGRAM
FROM SBA WEBSITE

Program Overview
The Paycheck Protection Program is a loan designed to provide a direct incentive for small businesses to keep their workers on the payroll. The Paycheck Protection Program prioritizes millions of Americans employed by small businesses by authorizing up to $349 billion toward job retention and certain other expenses. Small businesses and eligible nonprofit organizations, Veterans organizations, and Tribal businesses described in the Small Business Act, as well as individuals who are self-employed or are independent contractors, are eligible if they also meet program size standards.

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 Paycheck Protection Program will be available through June 30, 2020.

Who Can Apply
This program is for any small business with less than 500 employees (including sole proprietorships, independent contractors and self-employed persons), private non-profit organization or 501(c)(19) veterans organizations affected by coronavirus/COVID-19. Businesses in certain industries may have more than 500 employees if they meet the SBA’s size standards for those industries. Small businesses in the hospitality and food industry with more than one location could also be eligible at the store and location level if the store employs less than 500 workers. This means each store location could be eligible.
SBA Table of size standards

The SBA's table of small business size standards helps small businesses assess their business size.

- The table of size standards can also be found online in the small business size regulations set forth in the Electronic Code of Federal Regulations.
- You can also check whether your business is small using the size standards tool.
- Certain government programs, such as SBA loan programs and contracting opportunities, are reserved for small businesses. In order to qualify, businesses must satisfy SBA's definition of a small business concern, along with the size standards for small business.

What is a small business size standard?
A size standard, which is usually stated in number of employees or average annual receipts, represents the largest size that a business (including its subsidiaries and affiliates) may be to remain classified as a small business for SBA and federal contracting programs. The definition of “small” varies by industry.

How to calculate your small business size
Size standards are mostly based on the average annual receipts or the average number of employees.

How does SBA calculate annual receipts?
How to determine number of employees?

More information
Contact the Office of Size Standards by email at sizestandards@sba.gov or by phone at 202-205-6618.
PAYCHECK PROTECTION PROGRAM FROM SBA WEBSITE

How to Apply

You can apply through any existing SBA 7(a) lender or through any federally insured depository institution, federally insured credit union, and Farm Credit System institution that is participating. Other regulated lenders will be available to make these loans once they are approved and enrolled in the program. You should consult with your local lender as to whether it is participating in the program. **Lenders may begin processing loan applications as soon as April 3, 2020.**

Starting April 3, 2020, small businesses and sole proprietorships can apply.

Starting April 10, 2020, independent contractors and self-employed individuals can apply.

Loan Details and Forgiveness

• The loan will be fully forgiven if the funds are used for payroll costs, interest on mortgages, rent, and utilities (due to likely high subscription, at least 75% of the forgiven amount must have been used for payroll).
• Loan payments will also be deferred for six months.
• No collateral or personal guarantees are required. Neither the government nor lenders will charge small businesses any fees.
• Forgiveness is based on the employer maintaining or quickly rehiring employees and maintaining salary levels. Forgiveness will be reduced if full-time headcount declines, or if salaries and wages decrease.
• This loan has a maturity of 2 years and an interest rate of .5%.

If you wish to begin preparing your application, you can [download a sample form](https://www.sba.gov/document/sba-form--paycheck-protection-program-ppp-sample-application-form) to see the information that will be requested from you.
NEW
TODAY

PAYCHECK PROTECTION PROGRAM - OVERVIEW
TREASURY WEBSITE TOP LINE OVERVIEW

The Paycheck Protection Program provides small businesses with funds to pay up to 8 weeks of payroll costs including benefits. Funds can also be used to pay interest on mortgages, rent, and utilities.

Fully Forgiven
Funds are provided in the form of loans that will be fully forgiven when used for payroll costs, interest on mortgages, rent, and utilities (due to likely high subscription, at least 75% of the forgiven amount must have been used for payroll). Loan payments will also be deferred for six months. No collateral or personal guarantees are required. Neither the government nor lenders will charge small businesses any fees.

Must Keep Employees on the Payroll—or Rehire Quickly
Forgiveness is based on the employer maintaining or quickly rehiring employees and maintaining salary levels. Forgiveness will be reduced if full-time headcount declines, or if salaries and wages decrease.

All Small Businesses Eligible
Small businesses with 500 or fewer employees—including nonprofits, veterans organizations, tribal concerns, self-employed individuals, sole proprietorships, and independent contractors— are eligible. Businesses with more than 500 employees are eligible in certain industries.
PAYCHECK PROTECTION PROGRAM - OVERVIEW
TREASURY WEBSITE TOP LINE OVERVIEW

When to Apply
Starting April 3, 2020, small businesses and sole proprietorships can apply.
Starting April 10, 2020, independent contractors and self-employed individuals can apply.
We encourage you to apply as quickly as you can because there is a funding cap.

How to Apply
You can apply through any existing SBA 7(a) lender or through any federally insured depository institution, federally insured credit union, and Farm Credit System institution that is participating. Other regulated lenders will be available to make these loans once they are approved and enrolled in the program. You should consult with your local lender as to whether it is participating. All loans will have the same terms regardless of lender or borrower. A list of participating lenders as well as additional information and full terms can be found at www.sba.gov.

The Paycheck Protection Program is implemented by the Small Business Administration with support from the Department of the Treasury. Lenders should also visit www.sba.gov or www.coronavirus.gov for more information.

https://home.treasury.gov/policy-issues/top-priorities/cares-act/assistance-for-small-businesses
The Paycheck Protection Program ("PPP") authorizes up to $349 billion in forgivable loans to small businesses to pay their employees during the COVID-19 crisis. *All loan terms will be the same for everyone.*

The loan amounts will be forgiven as long as:

- The loan proceeds are used to cover payroll costs, and most mortgage interest, rent, and utility costs over the 8 week period after the loan is made; and
- Employee and compensation levels are maintained.

Payroll costs are capped at $100,000 on an annualized basis for each employee.

Due to likely high subscription, it is anticipated that not more than 25% of the forgiven amount may be for non-payroll costs.

Loan payments will be deferred for 6 months.
When can I apply?

- Starting April 3, 2020, small businesses and sole proprietorships can apply for and receive loans to cover their payroll and other certain expenses through existing SBA lenders.
- Starting April 10, 2020, independent contractors and self-employed individuals can apply for and receive loans to cover their payroll and other certain expenses through existing SBA lenders.
- Other regulated lenders will be available to make these loans as soon as they are approved and enrolled in the program.

Where can I apply?

You can apply through any existing SBA lender or through any federally insured depository institution, federally insured credit union, and Farm Credit System institution that is participating. Other regulated lenders will be available to make these loans once they are approved and enrolled in the program. You should consult with your local lender as to whether it is participating. Visit www.sba.gov for a list of SBA lenders.
Who can apply?
All businesses – including nonprofits, veterans organizations, Tribal business concerns, sole proprietorships, self-employed individuals, and independent contractors – with 500 or fewer employees can apply. Businesses in certain industries can have more than 500 employees if they meet applicable SBA employee-based size standards for those industries (click HERE for additional detail).
For this program, the SBA’s affiliation standards are waived for small businesses (1) in the hotel and food services industries (click HERE for NAICS code 72 to confirm); or (2) that are franchises in the SBA’s Franchise Directory (click HERE to check); or (3) that receive financial assistance from small business investment companies licensed by the SBA. Additional guidance may be released as appropriate.

What do I need to apply?
You will need to complete the Paycheck Protection Program loan application and submit the application with the required documentation to an approved lender that is available to process your application by June 30, 2020. Click HERE for the application.
What other documents will I need to include in my application?
You will need to provide your lender with payroll documentation.

Do I need to first look for other funds before applying to this program?
No. We are waiving the usual SBA requirement that you try to obtain some or all of the loan funds from other sources (i.e., we are waiving the Credit Elsewhere requirement).

How long will this program last?
Although the program is open until June 30, 2020, we encourage you to apply as quickly as you can because there is a funding cap and lenders need time to process your loan.

How many loans can I take out under this program?
Only one.
What can I use these loans for?

You should use the proceeds from these loans on your:

• Payroll costs, including benefits;
• Interest on mortgage obligations, incurred before February 15, 2020;
• Rent, under lease agreements in force before February 15, 2020; and
• Utilities, for which service began before February 15, 2020.

What counts as payroll costs? Payroll costs include:

• Salary, wages, commissions, or tips (capped at $100,000 on an annualized basis for each employee);
• Employee benefits including costs for vacation, parental, family, medical, or sick leave; allowance for separation or dismissal; payments required for the provisions of group health care benefits including insurance premiums; and payment of any retirement benefit;
• State and local taxes assessed on compensation; and
• For a sole proprietor or independent contractor: wages, commissions, income, or net earnings from self-employment, capped at $100,000 on an annualized basis for each employee.
How large can my loan be?
Loans can be for up to two months of your average monthly payroll costs from the last year plus an additional 25% of that amount. That amount is subject to a $10 million cap. If you are a seasonal or new business, you will use different applicable time periods for your calculation. Payroll costs will be capped at $100,000 annualized for each employee.

What is my interest rate? 0.50% fixed rate.

When do I need to start paying interest on my loan?
All payments are deferred for 6 months; however, interest will continue to accrue over this period.

When is my loan due? In 2 years.

Can I pay my loan earlier than 2 years? Yes. There are no prepayment penalties or fees.
How much of my loan will be forgiven?

You will owe money when your loan is due if you use the loan amount for anything other than payroll costs, mortgage interest, rent, and utilities payments over the 8 weeks after getting the loan. Due to likely high subscription, it is anticipated that not more than 25% of the forgiven amount may be for non-payroll costs.

You will also owe money if you do not maintain your staff and payroll.

- **Number of Staff:** Your loan forgiveness will be reduced if you decrease your full-time employee headcount.

- **Level of Payroll:** Your loan forgiveness will also be reduced if you decrease salaries and wages by more than 25% for any employee that made less than $100,000 annualized in 2019.

- **Re-Hiring:** You have until June 30, 2020 to restore your full-time employment and salary levels for any changes made between February 15, 2020 and April 26, 2020.
How can I request loan forgiveness?
You can submit a request to the lender that is servicing the loan. The request will include documents that verify the number of full-time equivalent employees and pay rates, as well as the payments on eligible mortgage, lease, and utility obligations. You must certify that the documents are true and that you used the forgiveness amount to keep employees and make eligible mortgage interest, rent, and utility payments. The lender must make a decision on the forgiveness within 60 days.

Do I need to pledge any collateral for these loans?
No. No collateral is required.

Do I need to personally guarantee this loan?
No. There is no personal guarantee requirement.

***However, if the proceeds are used for fraudulent purposes, the U.S. government will pursue criminal charges against you.***
What do I need to certify?

As part of your application, you need to certify in good faith that:

• Current economic uncertainty makes the loan necessary to support your ongoing operations.
• The funds will be used to retain workers and maintain payroll or to make mortgage, lease, and utility payments.
• You have not and will not receive another loan under this program.
• You will provide to the lender documentation that verifies the number of full-time equivalent employees on payroll and the dollar amounts of payroll costs, covered mortgage interest payments, covered rent payments, and covered utilities for the eight weeks after getting this loan.
• Loan forgiveness will be provided for the sum of documented payroll costs, covered mortgage interest payments, covered rent payments, and covered utilities. **Due to likely high subscription, it is anticipated that not more than 25% of the forgiven amount may be for non-payroll costs.**
• All the information you provided in your application and in all supporting documents and forms is true and accurate. Knowingly making a false statement to get a loan under this program is punishable by law.
• You acknowledge that the lender will calculate the eligible loan amount using the tax documents you submitted. You affirm that the tax documents are identical to those you submitted to the IRS. And you also understand, acknowledge, and agree that the lender can share the tax information with the SBA’s authorized representatives, including authorized representatives of the SBA Office of Inspector General, for the purpose of compliance with SBA Loan Program Requirements and all SBA reviews.

nearsouthsidefw.org
The CARES Act: A Comparison of SBA Loan Programs Under EIDL and PPP

This chart is intended as a guide to determine which Small Business Administration loan program best fits your company’s needs and strategic objectives.

<table>
<thead>
<tr>
<th></th>
<th>Economic Injury Disaster Loan (EIDL)</th>
<th>Paycheck Protection Program (PPP)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>SUMMARY</strong></td>
<td>Low-interest loans (capped at 3.75%) for working capital to small businesses suffering substantial economic injury due to COVID-19. Borrowers can request $10,000 payable three days after application. If the EIDL loan is denied, the advanced funds do not need to be returned.</td>
<td>Low-interest loans (capped at 4%) to pay Payroll Costs (defined below) for the eight-week period after the PPP is originated.</td>
</tr>
<tr>
<td><strong>BORROWER ELIGIBILITY</strong></td>
<td>Any small business or private nonprofit organization that meets SBA’s Size Standard (predicated or NAICS code and annual revenue) that has suffered Substantial Economic Injury due to COVID-19. A business has suffered “substantial economic injury” when it is unable to meet its financial obligations, pay ordinary and necessary operating expenses or has a reduction in working capital. Businesses are ineligible that have not complied with a previous SBA loan.</td>
<td>Any business in operation before February 15, 2020, that (1) has fewer than 500 employees or (2) otherwise meets the SBA’s existing Size Standard (predicated or NAICS code and annual revenue). Recipients of SBA Disaster Loans made after January 31, 2020, may receive a PPP loan for purposes other than what was borrowed under the SBA Disaster Loan (no “double dipping”). Nonprofits, independent contractors and self-employed qualify.</td>
</tr>
<tr>
<td><strong>AFFILIATION</strong></td>
<td>When determining eligibility, the SBA aggregates and reviews the applicant and all of its “affiliates” as one entity. In determining affiliation, SBA will consider whether ownership, ownership options and changes of legal structure, management, identity of interest and licensing agreements.</td>
<td>Standard SBA Size and affiliation rules. However, the SBA’s affiliation rules have been waived for businesses in the hospitality and restaurant industries, franchises approved by the SBA, and small businesses that receive financing through a Small Business Investment Company.</td>
</tr>
<tr>
<td><strong>AMOUNT OF LOAN AND PERMITTED USE</strong></td>
<td>Up to $2,000,000 Proceeds may be used to pay fixed debts, payroll, accounts payable, rent, utilities and other bills that cannot be paid because of the disaster’s impact.</td>
<td>The lesser of (i) 2.5 times the average total monthly <strong>Payroll Costs</strong> for the prior year or (ii) $10 million. <strong>Payroll Costs</strong> include: employee compensation; payments for vacation, parental, family, medical or sick leave; severance payments; group health care benefits and insurance premiums; retirement benefits; and state and local employment taxes. Commissions are included for self-employed and independent contractors. <strong>Payroll Costs DO NOT</strong> include compensation to employees in excess of $100,000. Excludes employees outside the U.S. Proceeds may be used to pay payroll costs, mortgage interest, rent, utilities and interest on pre-existing loans.</td>
</tr>
<tr>
<td><strong>INTEREST RATE</strong></td>
<td>Not to exceed 3.75% for business and 2.75% for nonprofits.</td>
<td>Not to exceed 4% Payments of principal, interest and fees will be deferred for at least six months, but not more than one year.</td>
</tr>
</tbody>
</table>
Am I ELIGIBLE?

You are eligible if you are:

- A small business with fewer than 500 employees
- A small business that otherwise meets the SBA’s size standard
- A 501(c)(3) with fewer than 500 employees
- An individual who operates as a sole proprietor
- An individual who operates as an independent contractor
- An individual who is self-employed who regularly carries on any trade or business
- A Tribal business concern that meets the SBA size standard
- A 501(c)(19) Veterans Organization that meets the SBA size standard

In addition, some special rules may make you eligible:

- If you are in the accommodation and food services sector (NAICS 72), the 500-employee rule is applied on a per physical location basis
- If you are operating as a franchise or receive financial assistance from an approved Small Business Investment Company the normal affiliation rules do not apply

**REMEMBER**: The 500-employee threshold includes all employees: full-time, part-time, and any other status.
What will lenders be looking for?

In evaluating eligibility, lenders are directed to consider whether the borrower was in operation before February 15, 2020 and had employees for whom they paid salaries and payroll taxes or paid independent contractors.

Lenders will also ask you for a good faith certification that:

1. The uncertainty of current economic conditions makes the loan request necessary to support ongoing operations
2. The borrower will use the loan proceeds to retain workers and maintain payroll or make mortgage, lease, and utility payments
3. Borrower does not have an application pending for a loan duplicative of the purpose and amounts applied for here
4. From Feb. 15, 2020 to Dec. 31, 2020, the borrower has not received a loan duplicative of the purpose and amounts applied for here (Note: There is an opportunity to fold emergency loans made between Jan. 31, 2020 and the date this loan program becomes available into a new loan)

If you are an independent contractor, sole proprietor, or self-employed individual, lenders will also be looking for certain documents (final requirements will be announced by the government) such as payroll tax filings, Forms 1099-MISC, and income and expenses from the sole proprietorship.

What lenders will not look for:

- That the borrower sought and was unable to obtain credit elsewhere.
- A personal guarantee is not required for the loan.
- No collateral is required for the loan.
How much can I BORROW?

Loans can be up to 2.5 x the borrower’s average monthly payroll costs, not to exceed $10 million.

How do I calculate my average monthly PAYROLL COSTS?

\[
\text{sum of INCLUDED payroll costs} - \text{sum of EXCLUDED payroll costs} = \text{PAYROLL COSTS}
\]

INCLUDED Payroll Cost:

1. For Employers: The sum of payments of any compensation with respect to employees that is a:

NON SEASONAL EMPLOYERS:

Maximum loan = 

2.5 \times \text{Average total monthly payroll costs incurred during the year prior to the loan date}

For businesses not operational in 2019:

2.5 \times \text{Average total monthly payroll costs incurred for January and February 2020}
Payroll Cost:

1. **For Employers:** The sum of payments of any compensation with respect to employees that is a:
   - salary, wage, commission, or similar compensation;
   - payment of cash tip or equivalent;
   - payment for vacation, parental, family, medical, or sick leave
   - allowance for dismissal or separation
   - payment required for the provisions of group health care benefits, including insurance premiums
   - payment of any retirement benefit
   - payment of state or local tax assessed on the compensation of the employee

2. **For Sole Proprietors, Independent Contractors, and Self-Employed Individuals:** The sum of payments of any compensation to or income of a sole proprietor or independent contractor that is a wage, commission, income, net earnings from self-employment, or similar compensation and that is in an amount that is not more than $100,000 in one year, as pro-rated for the covered period.

EXCLUDED Payroll Cost:

1. Compensation of an individual employee in excess of an annual salary of $100,000, as prorated for the period February 15, to June 30, 2020
2. Payroll taxes, railroad retirement taxes, and income taxes
3. Any compensation of an employee whose principal place of residence is outside of the United States
4. Qualified sick leave wages for which a credit is allowed under section 7001 of the Families First Coronavirus Response Act (Public Law 116–5127); or qualified family leave wages for which a credit is allowed under section 7003 of the Families First Coronavirus Response Act

SEASONAL EMPLOYERS:

Maximum loan =

2.5 \times \text{Average total monthly payroll costs incurred for January and February 2020}

2.5 \times \text{Average total monthly payments for payroll costs for the 12-week period beginning February 15, 2019 or March 1, 2019 (decided by the loan recipient) and ending June 30, 2019}
Will this loan be FORGIVEN?

Borrowers are eligible to have their loans forgiven.

How Much?

A borrower is eligible for loan forgiveness equal to the amount the borrower spent on the following items during the 8-week period beginning on the date of the origination of the loan:

- Payroll costs (using the same definition of payroll costs used to determine loan eligibility)
- Interest on the mortgage obligation incurred in the ordinary course of business
- Rent on a leasing agreement
- Payments on utilities (electricity, gas, water, transportation, telephone, or internet)
- For borrowers with tipped employees, additional wages paid to those employees

The loan forgiveness cannot exceed the principal.

How could the forgiveness be reduced?

The amount of loan forgiveness calculated above is reduced if there is a reduction in the number of employees or a reduction of greater than 25% in wages paid to employees. Specifically:

Reduction in the number of employees

Reduction of greater than 25% in wages paid to employees

WHAT'S NEXT?

Look out for more information about eligible lenders and additional loan guidance.

Visit sba.gov for updates.
How could the forgiveness be reduced?

The amount of loan forgiveness calculated above is reduced if there is a reduction in the number of employees or a reduction of greater than 25% in wages paid to employees. Specifically:

**Reduction based on reduction of number of employees**

\[
\text{PAYROLL COST} \times \frac{\text{Average Number of Full-Time Equivalent Employees (FTEs) Per Month for the 8-Weeks Beginning on Loan Origination}}{\text{Option 1: Average number of FTEs per month from February 15, 2019 to June 30, 2019}} = \text{PAYROLL COST}
\]

Option 2:
- Average number of FTEs per month from January 1, 2020 to February 29, 2020

For Seasonal Employers:
- Average number of FTEs per month from February 15, 2019 to June 30, 2019

**Reduction based on reduction in salaries**

\[
\text{PAYROLL COST} \div \text{For any employee who did not earn during any pay period in 2019 wages at an annualized rate more than $100,000, the amount of any reduction in wages that is greater than 25% compared to their most recent full quarter.}
\]

What if I bring back employees or restore wages?

Reductions in employment or wages that occur during the period beginning on February 15, 2020, and ending 30 days after enactment of the CARES Act, as compared to February 15, 2020, shall not reduce the amount of loan forgiveness if by June 30, 2020 the borrower eliminates the reduction in employees or reduction in wages.
Overview

Document 1

Published March 28
The Small Business Owner’s Guide to the CARES Act

The programs and initiatives in the Coronavirus Aid, Relief, and Economic Security (CARES) Act that was just passed by Congress are intended to assist business owners with whatever needs they have right now. When implemented, there will be many new resources available for small businesses, as well as certain non-profits and other employers. This guide provides information about the major programs and initiatives that will soon be available from the Small Business Administration (SBA) to address these needs, as well as some additional tax provisions that are outside the scope of SBA.

To keep up to date on when these programs become available, please stay in contact with your local Small Business Administration (SBA) District Office, which you can locate https://www.sba.gov/local-assistance/find/?type=SBA%20District%20Office&pageNumber=1

Do you need:

• **Capital to cover the cost of retaining employees?** Then the Paycheck Protection Program might be right for you.

• **A quick infusion of a smaller amount of cash to cover you right now?** You might want to look into an EIDL

• **To ease your fears about keeping up with payments on your current or potential SBA loan?** The Small Business Debt Relief Program could help.

• **Just some quality, free counseling to help you navigate this uncertain economic time?** The resource partners might be your best bet.
Paycheck Protection Program (PPP) Loans

The program would provide cash-flow assistance through 100 percent federally guaranteed loans to employers who maintain their payroll during this emergency. If employers maintain their payroll, the loans would be forgiven, which would help workers remain employed, as well as help affected small businesses and our economy to snap-back quicker after the crisis. PPP has a host of attractive features, such as forgiveness of up to 8 weeks of payroll based on employee retention and salary levels, no SBA fees and at least six months of deferral with maximum deferrals of up to a year. Small businesses and other eligible entities will be able to apply if they were harmed by COVID-19 between February 15, 2020 and June 30, 2020. This program is would be retroactive to February 15, 2020, in order to help bring workers who may have already been laid off back onto payrolls. Loans are available through June 30, 2020.

What types of businesses and entities are eligible for a PPP loan?

- Businesses and entities must have been in operation on February 15, 2020.
- Small business concerns, as well as any business concern, a 501(c)(3) nonprofit organization, a 501(c)(19) veterans organization, or Tribal business concern described in section 31(b)(2)(C) that has fewer than 500 employees or fewer employees than established by the relevant industry code.
- Individuals who operate a sole proprietorship or as an independent contractor and eligible self-employed individuals.
- Any business concern that employs not more than 500 employees per physical location of the business concern and that is assigned a North American Industry Classification System code beginning with 72, for which the affiliation rules are waived.
- Affiliation rules are also waived for any business concern operating as a franchise that is assigned a franchise identifier code by the Administration, and company that receives funding through a Small Business Investment Company.
What are the loan term, interest rate, and fees?
The maximum term is 10 years, the maximum interest rate is 4 percent, zero loan fees, zero prepayment fee (SBA will establish application fees caps for lenders that charge).

How is the forgiveness amount calculated?
Forgiveness on a covered loan is equal to the sum of the following payroll costs incurred during the covered 8 week period compared to the previous year or time period, proportionate to maintaining employees and wages (excluding compensation over $100,000):
  - Payroll costs plus any payment of interest on any covered mortgage obligation (not including any prepayment or payment of principal on a covered mortgage obligation) plus any payment on any covered rent obligation plus and any covered utility payment.

How do I get forgiveness on my PPP loan?
You must apply through your lender for forgiveness on your loan. In this application, you must include:
  - Documentation verifying the number of employees on payroll and pay rates, including IRS payroll tax filings and State income, payroll and unemployment insurance filings
  - Documentation verifying payments on covered mortgage obligations, lease obligations, and utilities.
  - Certification from a representative of your business or organization that is authorized to certify that the documentation provided is true and that the amount that is being forgiven was used in accordance with the program’s guidelines for use.

What happens after the forgiveness period?
Any loan amounts not forgiven at the end of one year is carried forward as an ongoing loan with max terms of 10 years, at 4% max interest. Principal and interest will continue to be deferred, for a total of 6 months to a year after disbursement of the loan. The clock does not start again.
What are affiliation rules?
They become important when SBA is deciding whether a business’s affiliations preclude them from being considered “small.” Generally, affiliation exists when one business controls or has the power to control another or when a third party (or parties) controls or has the power to control both businesses. Please see this resource for more on these rules and how they can impact your business’s eligibility. [https://www.sba.gov/sites/default/files/affiliation_discussion_0.pdf](https://www.sba.gov/sites/default/files/affiliation_discussion_0.pdf)

What types of non-profits are eligible?
All 501(c)(3) non-profits with 500 employees or fewer, or more if SBA’s size standards for the non-profit allows. Please visit [https://www.sba.gov/size-standards/](https://www.sba.gov/size-standards/) to find out your non-profit’s SBA size standards by number of employees. For example, churches and museums with fewer than 500 employees are eligible. You will need the 6-digit North American Industry Classification Code for your business.

How is the loan size determined?
Depending on your business’s situation, the loan size will be calculated in different ways (see below). The maximum loan size is always $10 million.

- **If you were in business February 15, 2019 – June 30, 2019:** Your max loan is equal to 250 percent of your average monthly payroll costs during that time period. If your business employs seasonal workers, you can opt to choose March 1, 2019 as your time period start date.
- **If you were not in business between February 15, 2019 – June 30, 2019:** Your max loan is equal to 250 percent of your average monthly payroll costs between January 1, 2020 and February 29, 2020.
- **If you took out an Economic Injury Disaster Loan (EIDL) between February 15, 2020 and June 30, 2020** and you want to refinance that loan into a PPP loan, you would add the outstanding loan amount to the payroll sum.
Can I get more than one PPP loan?
No, an entity is limited to one PPP loan. Each loan will be registered under a Taxpayer Identification Number at SBA to prevent multiple loans to the same entity.

What kind of lender can I get a PPP loan from?
All current SBA 7(a) lenders (see more about 7(a) here) are eligible lenders for PPP. The Department of Treasury will also be in charge of authorizing new lenders, including non-bank lenders, to help meet the needs of small business owners.

How does the PPP loan coordinate with SBA’s existing loans?
Borrowers may apply for PPP loans and other SBA financial assistance, including Economic Injury Disaster Loans (EIDLs), 7(a) loans, 504 loans, and microloans, and also receive investment capital from Small Business Investment Corporations (SBICs).

How does the PPP loan work with the temporary Emergency Economic Injury Grants and the Small Business Debt Relief program?
Emergency Economic Injury Grant recipients and those who receive loan payment relief through the Small Business Debt Relief Program may apply for and take out a PPP loan. Refer to those sections for more information.
Overview

Document 2

Published March 28
Earlier today, Congress approved the House Bill 748, the Coronavirus Aid, Relief and Economic Security Act or the CARES Act (the “Act”), which was signed into law by the President moments ago. The Act is the culmination of rapid negotiation by both Republican and Democratic Senators. The most recent available version of the final text of the Act can be found here.

https://mcusercontent.com/301a28247b80ab82279e92afb/files/a320dd36-8f51-4c9d-a0c1-52aed398b2f9/3.26.20_FINAL_CARES_ACT_96_0.pdf?utm_source=2019+House+GOP+Staff+List&utm_campaign=1fc73ddff0-EMAIL_CAMPAIGN_2019_01_31_08_56_COPY_01&utm_medium=email&u

This summary focuses solely on the new SBA loan program – the Paycheck Protection Program (the “Program”) – which the Act created under the existing Section 7(a) of the Small Business Act (“SBA Act”). The Program is intended to help certain small businesses and nonprofits stay afloat during the COVID-19 pandemic.

This Act goes much farther than the “Phase II” legislation related to the economic injury disaster loan (EIDL) program under Section 7(b) of the SBA Act (see our previous client alert here). https://www.michaelbest.com/Newsroom/232717/SBA-Loans-for-Small-Business-mdash-A-Potential-Help-in-Dark-Times

For example, (1) the pool of funds available under the Act is much larger ($349 billion, as compared to the original $7 billion approved in the Phase II legislation for EIDLs), (2) the funds are designed to be distributed through SBA-approved banks, as opposed to being distributed by the SBA itself (which we hope will increase the speed at which the funds are disbursed to businesses), (3) there are no collateral or personal guaranty requirements, and (4) significant portions of the funds distributed are forgivable if used for eligible expenses.
As an initial matter, you should reach out to your regular banker to begin the loan application process as soon as possible.

If you do not have a regular banker, you should reach out to any local bank, as the SBA’s requirements for a bank to become an SBA-approved lender will be streamlined under the Act, so we assume that many more banks will become approved to make loans under the Program. Banks are not accepting applications yet (and we believe the SBA is preparing a new standardized application for this Program), but anything you can do to get on your banker’s radar will be helpful in this respect, as it is expected that there will be very strong demand for these loans.

The SBA also must issue additional guidance and its implementing regulations related to the Act. When the SBA issues these regulations and guidance, or as other updates become available with respect to the Program, we will provide additional updates. In the meantime, please see below for an initial summary of some frequently asked questions and answers on the Act, with relevant links included throughout. We will provide our updates here as additional guidance is released or as specific questions arise.

Frequently Asked Questions and Answers

Q1: What businesses are eligible?

Eligible businesses will include:

• (a) small business concerns (which typically qualify under the SBA Act – these are typically local bars, restaurants, hair salons, barbershops, etc.), and

• (b) any other businesses (even if they do not meet the “small business concern” definition under the SBA Act),
  • nonprofits (under 501(c)(3)), veterans’ organizations (under 501(c)(19)) or tribal businesses with not more than: (i) 500 employees, or (ii) if greater than, the maximum size standard in number of employees for a particular industry set forth in the SBA's size standards tool (which may be up to 1,500 employees).

There is also an exception to the 500-employee limit for certain businesses that are NAICS Code 72 (accommodations and food service) that have less than 500 employees at each store/location and that had less than $500,000,000 in 2019 revenue.

The Act also delegates more authority to lenders on borrower eligibility determinations without requiring the lenders to go through all the usual SBA hurdles and steps. The application and loan origination process should be much quicker and streamlined than typical Section 7(a) loans, in order to be consistent with the main goal of the Act – get necessary cash to businesses as quickly as possible.
Frequently Asked Questions and Answers

Q2: Must a business include parent businesses, subsidiaries or related affiliates in measuring its revenue or headcount?
Yes, however the Act waives the SBA Act’s typical affiliation rules for businesses in the hospitality and restaurant industries (NAICS Code 72 – accommodations and food service), franchises that are approved on the SBA’s franchise directory, and small businesses that receive financing through the Small Business Investment Company (SBIC) program. However, the Act does not waive the SBA Act’s typical affiliation rules for other businesses or for nonprofits, so those entities will still need to include affiliates when determining eligibility for a loan under the Program.

Q3: Are independent contractors and self-employed individuals eligible for loans under the Program?
Yes. The Act deems sole proprietors, independent contracts and self-employed individuals to be eligible to receive loans under the Program, assuming they provide the necessary documentation to evidence their eligibility, such as payroll tax filings, Forms 1099-MISC, and income and expense reports. See below for limits on how much they can borrow.
Frequently Asked Questions and Answers

Q4: What due diligence will lenders have to complete prior to making a loan under the Program?

The Act’s due diligence and qualification requirements are vastly different than any other loan program under Section 7(a) of the SBA Act. Essentially, lenders will only need to confirm the following: (1) that a business was operational on February 15, 2020, (2) that the business had employees for whom it paid salaries and payroll taxes, or paid independent contractors, and (3) that the business has been substantially impacted by COVID-19. This third requirement may be self-certified (i.e., the lender may presume that it is met and need not treat it as an underwriting requirement).

Q5: If I have laid off employees and am now below the maximum employee number, can I obtain a loan?

The 500-employee headcount analysis seems to be made on the date of the loan application (so long as it is during the period February 15, 2020 and June 30, 2020). However, see loan forgiveness described below – going above the 500-employee headcount after the loan origination could affect the amount of the loan to be forgiven.
Frequently Asked Questions and Answers

Q6: If a business has more than 500 employees may it simply borrow less (perhaps up to costs associated with 500 of its employees)?
Generally, no; however, businesses in the hospitality and food/restaurant industries (NAICS Code 72) with more than one physical location are also eligible at the store and location level if the store/location employs 500 or fewer employees. This means that each store location could be eligible for loans under the Program. In addition, if a franchisor is listed in the SBA’s National Franchise Directory, assistance will also extend down to the franchisee at the store or location level.

Q7: Does foreign ownership disqualify a business?
Generally, no, but you will likely need to submit additional proof and/or background information about such foreign owner(s) to your lender and there may be additional restrictions on the use of the funds (i.e., used exclusively for domestic purposes, operating company located in the United States, etc.). See below also; compensation to employees whose principle place of residence is outside the United States may not be used as the basis for a loan.
Frequently Asked Questions and Answers

Q8: Do I need to be profitable?
No. The Act removes the requirement for the lender to evaluate the borrowers’ ability to repay the covered loan, only requires lenders to verify that a business was operational on February 15, 2020, and does not require the borrower to show that it is not able to find credit elsewhere, unlike the normal 7(a) requirements. Therefore, this should allow startups to also take advantage of these loans under the Program subject to certain affiliation rules as described below.

Q9: Are there any industries that are not eligible?
Generally, Section 7(a) of the SBA Act deems several types of businesses ineligible for purposes of loan programs thereunder. A list of businesses that are typically deemed ineligible for Section 7(a) loans can be found in the in Part 120 of Title 13 in the Code of Federal Regulations (C.F.R.), and includes businesses such as casinos, political/lobbying organizations, illegal businesses and businesses located in a foreign country. Nonprofits are also typically considered ineligible, but as we’ve mentioned throughout this alert, nonprofits are explicitly eligible under the Act for loans under the Program. However, the language in the Act regarding eligible entities is extremely broad and seems to make all types of businesses eligible, but we will need to wait to review the regulations issued by the SBA with respect to the Program to determine a definitive answer to this question. For now, all businesses (whether for profit or not for profit) should assume that they will probably be eligible and begin preparing to apply.
Frequently Asked Questions and Answers

Q10: How much is my business eligible for?
Under the Act, a business is eligible for the lesser of $10,000,000 or 2.5 times the average monthly payroll costs incurred during the one-year period before the date of the loan. The technical summary of “payroll costs” is below, but, for the most part, whatever you’ve spent on employees – all in, salary, wages and benefits and even including independent contractors – is your loan eligibility number. Thus, the very name of this new program – the Paycheck Protection Program. The government is trying to ensure that these businesses have enough money to keep people on the payroll until businesses can get back to normal.

Seasonal employers should look at their average costs during the 12-week period beginning February 15, 2019 or they may choose to use March 1, 2019 to June 30, 2019. If a covered entity was not in business in 2019, then they may elect to use the average payment for the period January 1, 2020 to February 29, 2020.
Frequently Asked Questions and Answers

Q11: What exactly is included in payroll costs?

**Payroll costs include:**
The sum of any compensation with respect to *an employee* that is
- salary, wages, commission, or similar compensation,
- payments of cash tips or the equivalent;
- payment for vacation, parental, family, medical or sick leave;
- allowance for dismissal or separation;
- payments required for the provision of group health care benefits, including insurance premiums;
- payment of any retirement benefit;
- payment of state or local tax assessed on the employee;

The sum of any compensation with respect to a sole proprietor or independent contractor that is a wage, commission or similar compensation and that is not more than $100,000 in one year, as prorated during the covered period (February 15 through June 30; $37,260)
Frequently Asked Questions and Answers

Q11: What exactly is included in payroll costs?

Payroll costs may not include:
1. compensation of an individual employee in excess of an annual salary of $100,000 in one year, pro-rated during the covered period;
2. taxes imposed or withheld under chapters 21, 22, or 24 of the Internal Revenue Code during the covered period (these are withholdings for FICA, railroad wages and federal income taxes);
3. Any compensation of an employee whose principal place of residence is outside the United States; or
4. Qualified sick leave wages or family leave wages for which a credit is allowed under Section 7001 or 7003 of the Families First Coronavirus Response Act.
Frequently Asked Questions and Answers

Q12: What are the terms of the loan?
As of this writing, it looks like each lender will set their terms but they must comply with the following:

**Payments**: Payments (of principal and interest) must be completely deferred for a period of not less than six months.\[1\] There may be no prepayment penalties.

**Interest rate**: No more than four percent during the covered period. It is not clear if the SBA will approve loans which have a rate higher than four percent after the covered period.

**Unsecured**: The loan will be nonrecourse (against shareholders, officers, directors etc.) so long as the proceeds are properly used. An applicant need not assert that it cannot obtain credit elsewhere nor is a personal guarantee required.

The Borrower must make a good faith certification that 1) the uncertainty of current economic conditions makes necessary the loan request to support ongoing operations; 2) the funds will be used to retain workers and maintain payroll or make mortgage payments, lease payments, and utility payments; 3) there is no application pending for the SBA’s Export Express Program, and 4) during the period February 15, 2020 through December 31, 2020 there has been no receipt of amounts under the Export Express Program for the same purposes of the Paycheck Protection Program.
Q13: Are portions of the loans actually forgivable?

Yes. Perhaps the most important part of the Paycheck Protection Program is the loan forgiveness provisions, Section 1105 of the Act, whereby the federal government will outright forgive portions of the loan balance if the borrower keeps employees on the payroll as measured on June 30, 2020. The terms for that forgiveness are as follows:

• A borrower is eligible for forgiveness on an amount equal to certain expenses incurred during the eight-week period beginning on the date of the loan for payroll costs, mortgage interest, rent and utilities (electricity, gas, water, transportation, telephone or internet). The Act requires these expenses to have been in place on or prior to February 15, 2020 and the amount forgiven may not exceed the principal balance owed. So, while the amount of these loans is premised on an employer’s payroll headcount history, the forgiveness provisions permit expenditures on more than just payroll – for those employers that maintain employee headcount and compensation.

• Loan forgiveness is reduced by a percentage equal to the average number of full time employees per month employed during the eight week covered period divided by the average number of full-time equivalent employees per month employed by the eligible recipient during either (at the election of the borrower) the period beginning on February 15, 2019 and ending on June 30, 2019, or the period January 1, 2020 through February 29, 2020. Naturally rapidly growing companies should choose the 2019 period as a baseline.
Seasonal employers can use different periods as described above. The Act looks to headcount on each pay period that falls within that month.

In addition to the headcount reduction provision, loan forgiveness is reduced for any reduction in total salary or wages of any employee used in the covered period that is in excess of 25 percent of what that employee earned during the most recent full calendar quarter. This limitation only applies to employees earning wages or salary below $100,000.

The Act excludes from calculations headcounts and salary reductions that occurred between February 15, 2020 and ending on the date 30 days after enactment of the Act. In short, for layoffs or salary reductions that occur during that window, employers can re-hire or restore pay before June 30, 2020 and still qualify for otherwise applicable loan forgiveness. It does not appear that a layoff, for example, enacted on the 31st day would qualify for this savings clause regardless of whether the employer meets the standard on June 30, 2020.

Once forgiven the SBA will remit funds to the lender within 90 days. Look for our upcoming client alert here specifically for bankers and members of the financial services community.

A borrower may apply for forgiveness by submitting documentation verifying 1) the number of employees and their rates of pay (payroll tax filings to the IRS or state unemployment reporting), 2) evidence (cancelled checks, account transcripts, receipts etc.) for mortgage, rent and utilities payments. The borrower will also be required to submit a certification that the information submitted is true and that the amount forgiven was used for the proper purposes described in the Act. We expect more information will be forthcoming on the forgiveness process as June 30, 2020 nears and that lenders will be active in helping to process these requests. However, lenders must communicate the determination to a borrower within 60 days.
Frequently Asked Questions and Answers

Q14: What can the proceeds be used for?

During the covered period the proceeds may be used for:

• payroll costs;
• costs related to continuation of group health care benefits during periods of paid sick, medical, or family leave, and insurance premiums;
• employee salaries, commissions, or similar compensations;
• payments of interest on any mortgage obligation;
• rent (including rent under a lease agreement);
• utilities; and
• interest on any other debt obligations that were incurred before the covered period.

A recipient of a Payroll Protection Program loan is also eligible for an Economic Injury Disaster Loan (see previous client alert here) but may not receive the PPP loan for the same purpose.
Frequently Asked Questions and Answers

Q15: Who does my business apply with?
Unlike the disaster loan program where applications are made directly to the SBA, under the Paycheck Protection Program, approved SBA lenders will facilitate loans. More specifically, each lender will have independent authority to make the loans based solely on whether the applicant was 1) in operation on February 15, 2020; and 2) had employees for whom the borrower paid salaries and payroll or paid independent contractors as reported on a Form 1099-MISC. There are many SBA approved lenders already in existence, some of which have experience processing large numbers of SBA loans. We recommend that you contact your existing banker to inquire about their involvement in the program.

Q16: What is included in the application?
Under current 7(a) programs each lender uses its own forms subject to the requirement to include certain standard information which typically include the 7(a) Loan Guaranty Processing Center Submission Cover Sheet, SBA Forms 1919, and SBA Form 1920. Borrowers only complete Form 1919 with the lender completing the remainder. However, given the large volume of loans expected and the minimal underwriting criteria, we expect some standards will develop and that the SBA may issue a standardized and simplified application. Speak with your banking representative about the process before completing these forms.

A borrower will, however, want to begin documenting its payroll costs – as described above.
Frequently Asked Questions and Answers

Q17: Does taking out this loan disqualify my business for other assistance?
It should not but see below regarding the Employee Retention Tax Credit. Also, as noted above a borrower may not apply for both an EIDL loan and a Paycheck Protection Loan for the same purpose.

Q18: If we receive loans under the Paycheck Protection Program will we also be able to participate in the Employee Retention Tax Credit or the Social Security Tax Deferral Program?
No. The Act employers provides for a refundable payroll tax credit of 50 percent of qualifying wages paid by eligible employers during the COVID-19 crisis, capped at $10,000 per employee (the “Retention Tax Credit”). The credit is subject to detailed eligibility requirements and other limitations that are outside of the scope of this discussion. Similarly, the Act allows employers to defer the employer portion of social security taxes, fifty percent to December 31, 2021 and fifty percent to December 31, 2022 (the “Social Security Tax Deferral”). Both the Retention Tax Credit and the Social Security Tax Deferral are NOT available to the employers who receive loans under the Paycheck Protection Program.
Frequently Asked Questions and Answers

Q19: If we participate in the Employee Retention Tax Credit or the Social Security Tax Deferral Program, can we subsequently receive loans under the Paycheck Protection Program?

The answer is unclear. At best, we expect that an employer who participates in the Employee Retention Tax Credit or the Social Security Tax Deferral Program would be required to disgorge the credit and cease the deferral. At worst, participation in the Employee Retention Tax Credit or the Social Security Tax Deferral Program could potentially disqualify the employer from participation in the Paycheck Protection Program. Based on how the law is written, we do not think the “worst” interpretation is correct, but we cannot guarantee that lenders or the SBA will not interpret the law that way. Given the significance of these programs to many small businesses, we hope that the SBA issues clarifications on this issue.

Q20: Will there be information reporting or government controls over my business after I take this loan?

No. Your loan is with a private lender which receives a guaranty from the government. Other government programs to large businesses will require special agreements or restrictions on certain activities such as share buy backs. Those rules do not apply to the programs available to small businesses. Businesses will need to apply for loan forgiveness as described above.
Frequently Asked Questions and Answers

Q21: Are there any tax implications to my business for taking the loan or if part of the loan is forgiven?
No. A loan in and of itself has not tax consequences to your business. And the Act expressly includes a provision that the forgiveness of any debt (as described above) will not create income tax for your business.

Q22: What about other debt I may already have?
Debt associated with the Paycheck Protection Program is unsecured and thus last in line as a creditor. If you have some agreement requiring you to notify a third party that you are taking on additional debt or to secure their approval you should still comply with that agreement.

Q23: What steps do I need to take internally to approve securing this money?
Many venture-backed or private equity owned companies have stringent board and shareholder control provisions. That is, certain actions – usually including taking on debt – require certain approvals. Each business should be sure that it complies with its existing contractual and corporate governance obligations. Many small businesses or sole proprietorships needn’t worry about this as they are likely solely controlled by their owner.
Frequently Asked Questions and Answers

Q24: What is the SBA and its Section 7(a) or 7(b) loan program?

The SBA is an agency of the United States government founded in 1953 to support the growth and development of American small business. The SBA is governed by the Small Business Act which is codified in 15 U.S.C. § 633. Regulations for SBA’s loan programs are found in Part 120 of Title 13 in the Code of Federal Regulations (C.F.R.). The agency provides a variety of counseling and advisory services, but it also works to extend credit directly, in the case of disaster loans, or facilitate the extension of credit to small business from banking institutions – largely through federal guarantee of credit facilities. Typically, the SBA involvement enables the extension of credit where it might not have been available or on more favorable terms with longer repayment periods.

Section 7(a) is the SBA’s flagship program wherein the SBA guarantees portions of loans extended to small business by third party lenders so long as the loans meet the SBA’s criteria. Section 7(a) refers to the Section of the Small Business Act which authorizes loans to small businesses. The new Paycheck Protection Program is an enormous expansion of the traditional 7(a) program.

Section 7(b) is SBA program used to extend credit to disaster-stricken areas. Initial Corona Virus relief was approved through this program – see our update here. As mentioned above, accessing relief under Section 7(b) disqualifies a business from relief under Section 7(a).
Frequently Asked Questions and Answers

Q25: Am I eligible if my business is venture backed?
As of the passage of the Act – maybe. Speak with your legal counsel and lead investor(s) to determine if you have an issue. Many venture-backed businesses – startups and emerging growth companies – will meet the headcount criteria for the paycheck protection program. While the paycheck protection program is a new stand-alone loan program, it is subject to existing SBA loan guidelines and rules. Those rules include most of the existing affiliation disqualifications. These rules essentially amount to the idea that businesses which are backed by deep pockets (perhaps a VC, private equity fund, or even a wealthy dominant shareholder) should not be able to avail themselves of the preferential debt terms available through the SBA. This logic may hold true in normal times but in the age of a pandemic the rule could have the effect of disqualifying some of the most promising and innovative businesses from help under the paycheck protection program.

We will watch what level of scrutiny lenders and the SBA apply to share ownership structures and the affiliation rules.

Even if an analysis of a business’s affiliations yields a disqualifying result, know that there are a variety of interested groups working to secure an administrative exemption to these rules. We will keep you apprised on any updates.
Frequently Asked Questions and Answers

Q26: Will there be enough money for all small businesses?

The Act authorizes up to $349 billion in loans to be made to various businesses and nonprofits, all in increments not to exceed the lesser of $10,000,000 (or 2.5x monthly payroll). Even assuming that every business that applies will receive the maximum amount (i.e., $10,000,000), that would mean roughly 35,000 businesses would receive loans. This obviously won’t be the end result (i.e., not every applicant will receive $10,000,000), but these numbers do mean that there will not be an endless amount of money available for businesses, so it will be better to get your application in as soon as possible after lenders begin accepting applications, because the loans will likely be available on a first-come, first-served basis (though nothing in the Act expressly indicates that is how the funds will be rationed). As mentioned earlier, that’s why it is very important to stay in constant contact with your banker (or any banker) to ensure you get your application submitted in a timely manner.
Frequently Asked Questions and Answers

Q27: Are there any other changes to the EIDL program I need to know about?
Yes. Section 1110 of the Act also changes the economic injury disaster loan (EIDL) program to make it substantially easier to receive proceeds until December 30, 2020. See the link to our prior update above but be aware of the following changes to that program immediately:

1. Broader Application. In addition to small business concerns and private nonprofits, the Act also makes the EIDLs available to sole proprietors, cooperatives and ESOPs as long as they were in business on January 31, 2020, though they still must be considered a small business – see the link to the SBA size tool above.

2. Loosened Standards. The following requirements are waived: (a) personal guarantees (for loans up to $200,000), (b) the applicant must have been in business for 1 year and (c) the applicant must establish that it cannot obtain credit elsewhere.

The Act also authorizes the SBA to skip reviewing the applicant’s tax returns and rely solely on a credit score or other information available to the SBA. Again, the goal is to speed delivery of these funds.
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Q27: Continued

$10,000 Grant. An applicant may request an immediate advance on their loan when applying for an EIDL, and the Act requires the SBA to remit it within 3 days of receipt of the application (assuming the applicant self certifies that it is eligible for an EIDL). Even if the full EIDL is denied the applicant may keep the $10,000 grant and will not have to repay it – though that amount would be considered in any application under the 7(a) Paycheck Protection Program described above, and such amount would be reduced from the loan forgiveness amount for a loan for payroll costs under the Paycheck Protection Program. The $10,000 grant can be used for any allowable purposes that a typical EIDL can be used for, including payroll, sick leave, rent and mortgage payments and other working capital expenses.

Each of these requirements were major impediments to broad application of the EIDL program, despite all states having been approved as disaster areas. Other than the $10,000 grant, which does not need to repaid (even if the loan application is denied), this EIDL program does not – as written – qualify for payroll forgiveness available under Section 7(a), unlike the Paycheck Protection Program.
Frequently Asked Questions and Answers

Q27: Continued

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Frequently Asked Questions and Answers

Q28: If I have an existing SBA loan that was made before the Act was enacted, can I defer principal and interest payments of that loan?

Yes. Section 1112 of the Act allows lenders to defer payments by borrowers on existing SBA loans for six months, beginning on the next payment date or, if the loan is already deferred, beginning on the first payment date after the deferment period. In such event, the SBA will pay the principal, interest and any associated fees owed directly to lenders during such 6-month period, and the borrower will not be responsible for such payments.

GET MORE INFO: Michael Best CARES Act Resource Center
https://www.michaelbest.com/Practices/CARES-Act-Relief-Resource-Center
Overview
Document 3
Published March 28
Senate Passes SBA Paycheck Protection Loan Program

On Wednesday, March 25, 2020, the Senate passed the Coronavirus Aid, Relief, and Economic Security ("CARES" or "CARES Act") Act, a stimulus bill that includes a loan program to keep small businesses, including certain private equity portfolio companies, afloat during mandated COVID-19-related closures. This new loan program, known as the Paycheck Protection Program (PPP), is based on the architecture of the SBA’s existing 7(a) loan program and will make forgivable loans of up to $10 million available to qualifying small businesses. The House of Representatives is expected to vote on the CARES Act on Friday, March 27, 2020. Additional detail will be provided as the SBA drafts implementing regulations, which the CARES Act requires to occur within 15 days. In the meantime, please see below for a brief summary of the main provisions of the CARES Act applicable to PPP loans. For information regarding SBA Economic Injury Disaster Loans, please see our client bulletin here. https://www.winston.com/en/thought-leadership/covid-19-faqs-on-sba-assistance-to-small-businesses.html

WHO IS ELIGIBLE FOR PPP LOANS?
A business, including a qualifying nonprofit organization, is eligible for PPP loans if it (a) meets the applicable North American Industry Classification System (NAICS) Code-based size standard or other applicable 7(a) loan size standard, both alone and together with its affiliates; or (b) has an employee headcount that is lower than the greater of (i) 500 employees or (ii) the employee size standard, if any, under the applicable NAICS Code. Businesses that fall within NAICS Code 72, which applies to accommodations and food services, are also eligible if they employ no more than 500 people per physical location. Sole proprietorships, independent contractors, and self-employed individuals are also eligible. It is unclear as of what date the size test will be applied, but historically, SBA size tests have been applied on the date of application for financing. More information on the NAICS-Code-based size standards can be found here. https://www.sba.gov/document/support--table-size-standards
Senate Passes SBA Paycheck Protection Loan Program

HOW DO AFFILIATES, SUCH AS PRIVATE EQUITY SPONSORS, AFFECT ELIGIBILITY FOR PPP LOANS?
Applicants for SBA loan programs, including PPP loans, typically must include their affiliates when applying size tests to determine eligibility. That means that employees of other businesses under common control would count toward the maximum number of permitted employees. A business that is controlled by a private equity sponsor would likely be deemed an affiliate of the other businesses controlled by that sponsor and could thus be ineligible for PPP loans. However, the CARES Act waives the affiliation requirement for the following applicants:
1. Businesses within NAICS Code 72 with no more than 500 employees
2. Franchises with codes assigned by the SBA, as reflected on the SBA franchise registry
3. Businesses that receive financial assistance from one or more small business investment companies (SBIC)

HOW ARE PPP LOANS MADE?
PPP loans will be made by lenders who are currently approved as 7(a) lenders or who are approved by the SBA and the Treasury Department to become PPP lenders. PPP lenders are delegated authority to make and approve PPP loans, with no additional SBA approval required. PPP lenders are only required to consider whether an applicant was in operation on February 15, 2020, and either had employees for whom it paid salaries and payroll taxes or paid independent contractors. Unlike other 7(a) loans, applicants are not required to show that credit is unavailable elsewhere or demonstrate repayment ability. PPP loans are backed by a 100% guaranty from SBA.
Senate Passes SBA Paycheck Protection Loan Program

HOW MUCH CAN BE BORROWED IN PPP LOANS?
The CARES Act increases the maximum availability of 7(a) loans, including PPP loans, to $349 billion. The maximum PPP loan available to any business is $10 million or, if less, 2.5 times the average monthly payroll costs of the business over the year prior to the making of the loan (practically, this may become the year prior to the loan application), excluding the prorated portion of any annual compensation above $100,000 for any person. Note that under the CARES Act, “payroll costs” include vacation, parental, family, medical, and sick leave; allowances for dismissal or separation; payments for group health care benefits, including insurance premiums; and retirement benefits. Calculations vary slightly for seasonal businesses and businesses that were not in operation between February 15 and June 30, 2019.

HOW CAN PPP LOAN PROCEEDS BE USED?

PPP loan proceeds are generally to be used for:
- Payroll costs, excluding the prorated portion of any compensation above $100,000 per year for any person
- Group healthcare benefit costs and insurance premiums
- Mortgage interest (but not prepayments or principal payments) and rent payments
- Interest on debt that existed as of February 15, 2020
Senate Passes SBA Paycheck Protection Loan Program

WHAT ARE THE PRIMARY TERMS OF PPP LOANS?
PPP loans bear interest at a maximum rate of 4% and mature no later than 10 years after determination of the amount, if any, to be forgiven, as described below. Payments under PPP loans and all other 7(a) loans will be deferred for 6–12 months, and the SBA is directed to issue guidance on the terms of this deferral. Unlike other 7(a) loans, PPP loans have no collateral or personal-guarantee requirements. There will be no recourse to owners of borrowers for nonpayment, except to the extent proceeds are used for an unauthorized purpose. For PPP loans, the SBA has waived prepayment penalties and has waived the guaranty fee and annual fee applicable to other 7(a) loans.

DOES HAVING A PPP LOAN SUBJECT A BUSINESS TO TERMS REGARDING STOCK BUYBACKS, DIVIDENDS, EMPLOYEE RETENTION, OR OTHER EMPLOYMENT TERMS? No. The CARES Act imposes restrictions on relief provided by the Treasury Department, but these types of restrictions do not apply to PPP loans.

CAN I GET A PPP LOAN IF I GOT AN ECONOMIC INJURY DISASTER LOAN? Yes, to the extent that the disaster loan was used for a purpose other than those permitted for PPP Loans. Disaster loans may be refinanced with proceeds of PPP loans, in which case the maximum available PPP loan amount is increased by the amount of disaster loans being refinanced.

IF I’M INTERESTED IN A PPP LOAN, WHOM SHOULD I CALL? We recommend contacting existing 7(a) lenders as soon as possible to learn what you will need to provide for underwriting and approving a PPP loan.
Senate Passes SBA Paycheck Protection Loan Program

CAN PPP LOANS BE FORGIVEN?

PPP loans can be forgiven to the extent that the loan proceeds have been used for the following costs incurred and payments made during the eight-week period after the loan is made:

- Payroll costs, excluding the prorated portion of any compensation above $100,000 per year for any person
- Group healthcare benefit costs and insurance premiums
- Mortgage interest (but not prepayments or principal payments) and rent payments on mortgages and leases in existence before February 15, 2020
- Certain utilities, including electricity, gas, water, transportation, and phone and Internet access for service that began before February 15, 2020
- Additional wages paid to tipped employees

However, the amount forgiven is reduced based on failure to maintain the average number of full-time equivalent employees versus the period from either February 15, 2019, through June 30, 2019, or January 1, 2020, through February 29, 2020, as selected by the borrower. The amount forgiven is also reduced to the extent that compensation for any individual making less than $100,000 per year is reduced by more than 25% measured against the most recent full quarter. Reductions in the number of employees or compensation occurring between February 15, 2020, and 30 days after enactment of the CARES Act will generally be ignored to the extent reversed by June 30, 2020. Forgiven amounts will not constitute cancellation of indebtedness income for federal tax purposes.
Senate Passes SBA Paycheck Protection Loan Program

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Recommended Documents to Prepare for CARES PPP Application

- Documentation verifying the number of FTE employees on payroll and their pay rates and any State income, payroll, with any unemployment insurance filings.

- Documentation verifying payments on mortgage and lease obligations, and utility payments.

- Complete copies, including all schedules, of the two most recently filed Federal income tax returns for the applicant business and any principal owning 20 percent or greater.

- Personal Financial Statement completed, signed, and dated by the applicant, each principal owning 20 percent or more, and each general partner or managing member. I can send you a PFS template or you can use Form 413 on the SBA website.

- Schedule of Liabilities listing all fixed debts.


- Current year-to-date profit-and-loss statement and balance sheet.

- Certification Form (form coming soon) completed, signed, and dated by an authorized business representative stating that documentation provided is “true and correct.”
Recommended Documents to Prepare for CARES PPP Application

• Articles of incorporation/organization (if you are a current client, I will have these already)
• Bylaws/operating agreement (if you are a current client, I will have these already)
• Payroll expense verification documents, including IRS Forms 941 and 944, payroll summary reports and bank statements, summary of payroll benefits
• Trailing twelve-month profit and loss statement
• Mortgage or rent statements, and Utility statements
• 2019 Year End Balance Sheet and Income Statement
• Personal Financial Statement
• 2018 Business Tax Returns
• Current Debt Schedule
CARES Act Provides Financial Relief for Nonprofit Organizations

Helpful overview for nonprofits.

HTTPS://WWW.VENABLE.COM/INSIGHTS/PUBLICATIONS/2020/03/CARES-ACT-PROVIDES-FINANCIAL-RELIEF-FOR-NONPROFIT
Senate Phase 3 Relief Package

CHANGES | IMPLEMENTATION | OUTLOOK
Senate Phase 3 Coronavirus Relief Package

$350 billion in loans for small businesses (< 500 employees)
- Loans equal to the lesser of 2 ½ months of payroll or $10 million
- Loans convert to grants if used to maintain employees
- Loans by local and national lenders

Liquidity help through the tax code
- Delay for payment of employer payroll taxes
- Net operating loss
- Business interest deductibility

$425 billion for loans, loans guarantees, and support for the Federal Reserve
- Federal Reserve could leverage $400 billion to up to $4 trillion
- Separate programs for airlines and critical national security companies
Major Changes to Initial Senate Bill

- Ban stock buybacks for the term of the gov’t assistance plus 1 year on any company receiving a government loan from the bill
- Employment retention tied to federal loans
- Extended Unemployment Insurance and Increased benefit of $600 per week for 4 months
- $150 billion for a state, tribal, and local Coronavirus Relief fund
- Additional $55 billion for healthcare system
- $10 billion for SBA emergency grants of up to $10,000
- Retention tax credit for employers keeping workers on the payroll
Implementing Phase 3

- Designation of lenders for small business loans / grants
- Creation of a Federal Reserve credit facility
- Definition of key terms like “U.S. business” and terms for loans
What’s next?

- Focus on administrative actions
- A “Phase 4” bill will be slower and more partisan – and it will likely be driven by currently unforeseen needs
TRADITIONAL SBA INFORMATION
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.
SBA TRADITIONAL PRODUCTS

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.
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. Small businesses, small agricultural cooperatives and some private nonprofit organizations may be eligible for an Economic Injury Disaster Loan (EIDL) of up to $2 million, providing them with the necessary working capital to help businesses survive until normal operations resume.

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.

EIDL assistance will only be available to these businesses when the SBA determines that they are unable to obtain credit elsewhere. The State of Texas is currently working with the SBA to qualify for this declaration and loan assistance. The SBA website contains additional information about Economic Injury Disaster Loans.
SBA Disaster Assistance in Response to the Coronavirus

- The U.S. Small Business Administration is offering designated states and territories low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19). Upon a request received from a state’s or territory’s Governor, SBA will issue under its own authority, as provided by the Coronavirus Preparedness and Response Supplemental Appropriations Act that was recently signed by the President, an Economic Injury Disaster Loan declaration.
- Any such Economic Injury Disaster Loan assistance declaration issued by the SBA makes loans available to small businesses and private, non-profit organizations in designated areas of a state or territory to help alleviate economic injury caused by the Coronavirus (COVID-19).
- SBA’s Office of Disaster Assistance will coordinate with the state’s or territory’s Governor to submit the request for Economic Injury Disaster Loan assistance.
- Once a declaration is made for designated areas within a state, the information on the application process for Economic Injury Disaster Loan assistance will be made available to all affected communities as well as updated on our website: SBA.gov/disaster.
- 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. The interest rate is 3.75% for small businesses without credit available elsewhere; businesses with credit available elsewhere are not eligible. The interest rate for non-profits is 2.75%.
- SBA offers loans with long-term repayments in order to keep payments affordable, up to a maximum of 30 years. Terms are determined on a case-by-case basis, based upon each borrower’s ability to repay.
- SBA’s Economic Injury Disaster Loans are just one piece of the expanded focus of the federal government’s coordinated response, and the SBA is strongly committed to providing the most effective and customer-focused response possible.
- For additional information, please contact the SBA disaster assistance customer service center. Call 1-800-659-2955 (TTY: 1-800-877-8339) or e-mail disastercustomerservice@sba.gov

- Visit SBA.gov/disaster for more information.
The SBA also recommends prospective applicants assemble their documents required for the loan application, thus getting a head start on “step two” in the loan review process. Below is the list of ten documents prospect applicants should assemble and scan to prepare for uploading them into the EIDL website, in addition to forms required by SBA.

- Corporate governance documents; e.g., Articles of Incorporation, Articles of Organization (for LLC), or Registration of Sole Proprietorship
- Written statement justifying the nature and scope of economic injury and how/why nature of business was adversely impacted by the Coronavirus (one page/no more than two), such as loss of revenues, cancelled contracts, interrupted supply chain, etc., that resulted in economic injury
- Current Accounts Payable and Accounts Receivable Aging as of date of filing for the loan
- Three (3) years’ 1040 Federal Income Tax Returns for the business & owners
- Three (3) years’ company FYE Income Statement and Balance Sheet and latest YTD Financial Statements (Company prepared is acceptable)
- Company and Owners’ Debt Schedule Tables [e.g., Lender, original loan amt., date, current balance, interest rate, collateral, purpose of loan, guarantors, status (e.g., current or past due with explanation) per row in table]
- Monthly two (2) years’ cash flow projections
- Three (3) years’ Monthly Sales History up to date of filing for loan
- Current copies of owners’ credit reports from the three (3) credit bureaus with explanations for any negative reports
- Required SBA Forms:
  - IRS Form 4506-T
  - Personal Financial Statement (SBA Form 413)
  - Schedule of Liabilities &Fixed Assets (SBA Form 2202)
  - Monthly Sales (SBA Form 1368)
  - Home Loan (SBA Form 5c), if applicable

All forms and further details are available on the SBA Disaster Loan website: [www.sba.gov/disaster](http://www.sba.gov/disaster).
Important: SBA Loan Application Now Available

Dear Fellow Texans and Economic Development Partners,

Please share this information with small businesses and non-profits in your area.

Today, Governor Abbott announced that the U.S. Small Business Administration (SBA) has now granted Texas’ Economic Injury Disaster Loan (EIDL) assistance declaration, making loans available statewide to small businesses and private, non-profit organizations to help alleviate economic injury caused by the Coronavirus (COVID-19).

Next Steps: Small businesses who believe they may be eligible for an SBA EIDL should visit the SBA’s website where they can directly apply for assistance. The online application is the fastest method to receive a decision about loan eligibility.

For additional information on Texas business-related COVID-19 resources, including a list of required documentation for the SBA Loan process, visit gov.texas.gov/business/page/coronavirus.

We know this is a difficult time for all Texans. Please don’t hesitate to contact our office if we can provide any additional information.

Apply for loans:
https://disasterloan.sba.gov/ela/Information/Apply Online

Disaster Assistance Loan Handout
RESTAURANT & RETAIL RESOURCES
RESTAURANT & RETAIL PROMOTIONAL HELP

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

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

Fort Worth Map of Restaurants w/ Operation Updates
See the map here:
http://arcg.is/rfOaC?fbclid=IwAR0X6QFBXmcq1iVfPaWcfsiAk2VJjAZIxDavalw0tVhOEQNDb1a60ZxuykY

Add your business to the map here:
https://forms.gle/f8UJwWyQU8scdDR6
Southside Guide
Submit your **free listing** in the new Southside Guide, a promotional tool for Near Southside small businesses during COVID-19.

We know that all of you are facing changes to your service models due to the restrictions in place. We know that communicating these changes to your customers can be difficult as every business in Fort Worth is also communicating to them at the same time. Breaking through flooded social media channels and overwhelmed phone lines can be hard for all of you to field. For this reason we have built an easy-to-use online guide of Near Southside retail-facing businesses and non-profits that are still in need of support.

This guide specifically allows you to promote the following types of service adjustments you are offering:
- curbside pick-up
- delivery
- gift card sales
- online shopping
- online programming and/or entertainment
- donations or a virtual tip jar FOR YOUR BUSINESS
- Other (if you have other creative offerings, please let us know about those too)

Please remember, this guide is exclusive to the Near Southside. Please do not share this link. If you think someone has not received the invitation to submit, and should, please ask them to contact either Megan at [megan@nearsouthsidefw.org](mailto:megan@nearsouthsidefw.org) or Natalie at [natalie@nearsouthsidefw.org](mailto:natalie@nearsouthsidefw.org) to discuss the opportunity.

To submit a listing: [https://portal.nearsouthsidefw.org](https://portal.nearsouthsidefw.org)

1. Log into your account (or create a new account if you do not have one) to get started: [https://portal.nearsouthsidefw.org](https://portal.nearsouthsidefw.org)
2. Complete the Southside Guide from and submit for our review
3. Watch your email for the approval of your listing.
4. Make sure to send us updates as your business model changes please. This way, information is always up to date.
Support Local Fort Worth

Submit a free listing for your business: http://supportlocalfortworth.com/

SupportLocalFortWorth.com was created as a response to COVID-19 and the negative effects this global crisis is having on small businesses. Our community is going through a difficult time, and we want to showcase local companies and small businesses that are there for each of us in our local area.

Any local business that is currently operating can submit a listing to be added to this directory.
GOVERNOR ALLOWS RESTAURANTS
TO SELL BULK RETAIL (Groceries) TO THE PUBLIC

March 24, 2020
Governor Greg Abbott has directed the Texas Department of State Health Services (DSHS) to issue guidance allowing restaurants to sell bulk retail products from restaurant supply chain distributors directly to consumers provided that such foods are in their original condition, packaging, or presented as received by the restaurant. Under this guidance, restaurants will be able to sell items like packaged meat, fruit and vegetables, and dry goods directly to the public to prepare and consume at home. This guidance will allow distributors and restaurants to provide Texans another source of food outside of grocery stores and prepared food from restaurants. These bulk food items would be available for purchase through restaurants offering drive-thru, delivery, pick-up, and curbside service.

“A vital part of our COVID-19 response is to ensure that there are readily available supplies of food and resources, whether that is at grocery stores or, in this case, restaurants,” said Governor Abbott. “This guidance gives Texans another easily accessible option to buy the food they need to support their families. The State of Texas continues to work with distributors, retailers, and restaurants to ensure they have the support they need to continue providing for Texans. I thank Representative Tan Parker, the Texas Restaurant Association, and the Department of State Health Services for their collaboration to take this important step to help Texas families as our state responds to COVID-19.”

### FOUR SISTERS TASTE OF VIETNAM

**Pantry Menu**

<table>
<thead>
<tr>
<th>Item</th>
<th>Size</th>
<th>Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pickled Daikon &amp; Carrots</td>
<td>32oz</td>
<td>$16.00</td>
</tr>
<tr>
<td>Peeled Garlic</td>
<td>#</td>
<td>$0.50</td>
</tr>
<tr>
<td>Fried minced garlic</td>
<td>12oz</td>
<td>$1.50</td>
</tr>
<tr>
<td>Fried tofu</td>
<td>#</td>
<td>$1.50</td>
</tr>
<tr>
<td>Chinese sausage</td>
<td>6oz</td>
<td>$4.75</td>
</tr>
<tr>
<td>Garlic Oil</td>
<td>1pt</td>
<td>$5.00</td>
</tr>
<tr>
<td>Lemongrass oil</td>
<td>1pt</td>
<td>$4.25</td>
</tr>
<tr>
<td>Fish Sauce</td>
<td>12oz</td>
<td>$2.00</td>
</tr>
<tr>
<td>Lemon pepper seasoning</td>
<td>8oz</td>
<td>$2.75</td>
</tr>
<tr>
<td>Chicken Pate</td>
<td>12oz</td>
<td>$12.00</td>
</tr>
<tr>
<td>Vietnamese Butter</td>
<td>12oz</td>
<td>$3.00</td>
</tr>
<tr>
<td>Fresh Eggs</td>
<td>1 box</td>
<td>$6.00</td>
</tr>
<tr>
<td>Fresh Soy Milk</td>
<td>1 btl</td>
<td>$1.75</td>
</tr>
<tr>
<td>Fresh meatballs</td>
<td>#</td>
<td>$2.50</td>
</tr>
<tr>
<td>Fresh noodles</td>
<td>12oz</td>
<td>$6.00</td>
</tr>
<tr>
<td>Fresh mushrooms</td>
<td>#</td>
<td>$1.25</td>
</tr>
<tr>
<td>Fresh seaweed</td>
<td>10.4oz</td>
<td>$3.50</td>
</tr>
<tr>
<td>Fresh Coconut Water</td>
<td>1 gal</td>
<td>$18.00</td>
</tr>
<tr>
<td>Jasmine Rice</td>
<td>1 lb</td>
<td>$5.00</td>
</tr>
<tr>
<td>Whole Wheat Bread</td>
<td>1 lb</td>
<td>$1.75</td>
</tr>
<tr>
<td>Whole Milk</td>
<td>1 gal</td>
<td>$4.00</td>
</tr>
<tr>
<td>Green Beans</td>
<td>1/2 lb</td>
<td>$1.00</td>
</tr>
<tr>
<td>Yellow Onions</td>
<td>2 ct</td>
<td>$0.50</td>
</tr>
<tr>
<td>Cloves of Garlic</td>
<td>#</td>
<td>$0.50</td>
</tr>
</tbody>
</table>

Thank you for watching our pantry video. Please call us for delivery or come by and order from our menu and pantry menu. Both menus are available on our website. [http://foursistersfw.com](http://foursistersfw.com) See you soon.

682-385-9353 Open 11am-8pm

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### CANNON CHINESE KITCHEN

To take the stress off of our grocery stores, we are now offering "THE ESSENTIALS" for $50.

- Chicken Breast (2 lbs) chicken
- Ground Beef (2 lbs)
- Dozen Eggs
- Whole Wheat Bread
- Jasmine Rice (1 lb)
- Potatoes (4 ct)
- Whole Milk (1 Gallon)
- Green Beans (1/2 lb)
- Yellow Onions (2 ct)
- Cloves of Garlic

Call in to place your order! 817-238-3726. Curbside pickup available.
To-go ordering
If you are currently offering curbside/to-go ordering on your restaurant’s website, continue to do so. If your restaurant does not currently have this capability, the time to act is now. There are platforms available to get you started:
Google’s The Ordering App. For an example of the platform in action, see TRA Member The Original Pancake House’s website.

Applova is offering their curbside/to-go ordering platform for a reduced fee of $100 (normally $500) with no commission afterward. For an example of the platform in action, see First Choice BBQ’s website.
DELIVERY & TAKEOUT BEST PRACTICES

Delivery platforms
Most delivery services are offering some form of relief in this time of crisis. TRA continues to encourage delivery platforms to stand in solidarity with the restaurants that make their businesses possible. Here is the latest available information as of 3/18:

Favor (TRA recommended platform)
- 0% commission rates through the end of March
- Applies to restaurants with five or fewer locations
- No strings attached

DoorDash
- 0% commission rates for restaurants through mid-April
- Reduced commission rates for restaurants currently on their platform (call for details)
- 0% commission rates for pickup (not delivery) orders

Uber Eats
- Standard commission rates still apply
- Delivery fee for customers is waived
- Daily restaurant payouts on sales rather than weekly
- 0% commission rates for pickup (not delivery) orders

Grubhub/Caviar
- Deferred commissions system (read the fine print here)
- Restaurants expected to pay back deferred commissions in the form of withheld payments at a later date
- Restaurants that defer commissions are also expected to sign a year-long agreement to remain on the Grubhub platform.
DELIVERY & TAKEOUT BEST PRACTICES

Operations in an off-premise world
Jonathan Horowitz of Convive Hospitality Consulting offers some suggestions for successfully negotiating the change from on-premise to off-premise only dining operations.

Limit your menu to items that are capable of holding for longer periods of time. Examples of this include casseroles, braised proteins, and pasta.

Reduce food costs by:
- Focusing on higher margin menu items
- Ordering only what you will cook immediately rather than tying up your cash flow in food that will be frozen for later
- Ordering ingredients that are versatile and will find their way into many menu items
- Eliminating high-end proteins from your menu and focusing on affordable and easily available proteins instead

Further reduce overhead by
- Scheduling only essential kitchen staff
- Have essential kitchen staff cross trained to handle phone calls
- Combining multiple items (e.g. entree, vegetable, starch) for a meal into one container, as the costs of packaging can quickly eat into your profit margin
TABC
TABC RESOURCES

Comprehensive information about TABC Policy during COVID-19

TABC COVID-19 website:
https://www.tabc.state.tx.us/coronavirus/index.asp

Texas Restaurant Association’s FAQs for new TABC regulations:
https://txrestaurant.org/news/mixed-beverage-confusion?mc_cid=0e2ca44486&mc_eid=%5bUNIQID%5d
Can my business sell alcohol to-go or allow curbside pickup by consumers?

This chart outlines who is allowed to make to-go sales and deliver alcohol to consumers.

Businesses Allowed to Sell Alcohol to Consumers To-Go:
- TABC license/permit holders authorized to sell for off-premise consumption.
- Retail Dealer's On-Premise License (BE) holders.
- Restaurants that hold a Mixed Beverage Permit. *Only allowed for the duration of Gov. Abbott's March 13 disaster proclamation.*

Restaurants Conducting Alcohol To-Go Sales:
Restaurants that hold a Wine and Beer Retailer's Permit (BG) or a Retail Dealer's On-Premise License (BE) may sell alcoholic beverages to-go, including curbside service. Alcoholic beverages sold to go must be in sealed containers (the beverage may be mixed and sealed by the restaurant) and must be permitted for sale under that business' license or permit.
Restaurants that hold a Mixed Beverage Permit (MB) can sell alcohol to-go when accompanied by a food order and delivered in the manufacturer-sealed container. *Only allowed for the duration of Gov. Abbott's March 13 disaster proclamation.*

Best Practices for Responsible Delivery, To-Go Sales and Curbside Pickup
Get complete guidance here on how mixed beverage restaurants can sell alcohol to consumers to-go while Texas is under the current disaster proclamation related to the coronavirus pandemic.
Can my business deliver alcohol to consumers?

**March 19, 2020 Temporary Waiver — Restaurant Pickup and Delivery Options**

This chart outlines who is allowed to make to-go sales and deliver alcohol to consumers. More guidance is below.

**Businesses allowed to sell and deliver alcohol to consumers:**

- Retailers authorized to sell for off-premise consumption.
- Wineries using an entity that holds a Carrier's Permit (C).
- Mixed Beverage Permit (MB) holders that also hold a Food and Beverage Certificate (FB). *The FB requirement has been waived by Gov. Abbott in the limited circumstances outlined below.*
- Mixed Beverage Restaurant Permit (RM) holders.
- Most of these deliveries require the use of a Local Cartage Permit (E or ET) or a Consumer Delivery Permit (CD). The deliveries must also be made off the licensed premises and cannot be delivered to a business' parking lot.
- Delivery using a Consumer Delivery Permit (CD):
  - This permit allows qualified retailers and third-party delivery companies to deliver alcoholic beverages directly to consumers.
  - Third-party delivery services that hold a CD Permit can pick up alcoholic beverages from a retailer and deliver them to consumers.
I am a distiller. Can I make hand sanitizer?

Production of Hand Sanitizer:

**TABC Licensing:** the Texas Alcoholic Beverage Code authorizes distillers to manufacture alcohol, convert it into a medicinal product such as hand sanitizer, and then sell it without additional TABC licenses or permits (See TX Alc. Bev. Code Chapter 38).

**TABC Excise Taxes:** there is no Texas excise tax or TABC reporting required for hand sanitizer (but keep records because there may be federal tax implications).

**TABC Label Approval:** there are no TABC label approval requirements for hand sanitizer.

Distiller seeking to produce and sell hand sanitizer should make sure they consult with other state and federal entities:

The Texas Department of State Health Services recommends that a distiller ensures that the resultant product remains at least 60% alcohol content.

The U.S. Alcohol and Tobacco Tax and Trade Bureau (TTB) has issued public guidance that reduced federal permitting requirements for distillers seeking to produce hand sanitizer to address the coronavirus pandemic.

The U.S. Food and Drug Administration has published a temporary policy for producing hand sanitizer during the public health emergency.
Can I get a refund for my temporary event permit?
Yes. See this Temporary Event Permits Industry Notice to learn more.

Repurchasing of Product From Retailers

Allowed to Repurchase Product  *Only allowed for the duration of Gov. Abbott's March 13 disaster proclamation*
- General Distributor's License (BB), Branch Distributor's License (BC), Wholesaler's Permit (W)
- Wholesaler's (General Class B) Permit (X), Local Distributor's Permit (LP)

What's Allowed Repurchase unused/unopened alcoholic beverage products from retailers.

Requirements
- Limited to relieving a retailer adversely affected by a major event cancellation due to the coronavirus.
  - Examples: Houston Livestock Show and Rodeo, SXSW, professional and college sporting events, concerts, theatrical productions, parades, etc.
- Only allowed for sales made to a retailer Feb. 16, 2020, or after.
- Must verify each repurchase using the original purchase invoice.
- Keep invoices in case of subsequent audits.
- Retailers are not guaranteed repurchase. The business repurchasing the alcohol has complete discretion over the decision to repurchase.

Read the industry notice outlining the temporary waiver allowing repurchase of alcoholic beverages.
TABC RESOURCES

**TABC's marketing advisory** for specific information on delivering alcohol to consumers.
https://www.tabc.state.tx.us/marketing_practices/advisories/MPA061.pdf

**Restaurants with the following permits can sell and deliver alcohol to consumers:**
- Holders of a Mixed Beverage Permit (MB) that also hold a Food and Beverage Certificate (FB). *FB is not required during Gov. Abbott's March 13 disaster proclamation.*
- Holders of a Mixed Beverage Restaurant Permit (RM).

**Best Practices for Responsible Delivery, To-Go Sales and Curbside Pickup**

**How restaurants can deliver alcohol to consumers while TX is under disaster proclamation.**
PRICE GOUGING
COVID-19 PRICE GOUGING

To file a complaint with Office of Consumer Protection:

https://www.texasattorneygeneral.gov/consumer-protection

(800)621-0508
IRS
The IRS has established a special section focused on steps to help taxpayers, businesses and others affected by the coronavirus. This page will be updated as new information is available. For other information about the COVID-19 virus, people should visit the Centers for Disease Control and Prevention (CDC) (https://www.coronavirus.gov) for health information. Other information about actions being taken by the U.S. government is available at https://www.usa.gov/coronavirus and in Spanish at https://gobierno.usa.gov/coronavirus. The Department of Treasury also has information available at Coronavirus: Resources, Updates, and What You Should Know.
IRS TAX DAY EXTENSION & GUIDANCE

News Releases
IR-2020-58, Tax Day now July 15: IRS extend filing deadline and federal tax payments regardless of amount
IR-2020-57, Treasury, IRS and Labor announce plan to implement Coronavirus-related paid leave for workers and tax credits for small and midsize businesses to swiftly recover the cost of providing Coronavirus-related leave
Treasury News Release: Treasury and IRS Issue Guidance on Deferring Tax Payments Due to COVID-19 Outbreak
IR-2020-54, IRS: High-deductible health plans can cover coronavirus costs

Statements
Taxpayer Assistance Center Closure Statement
Filing and Payment Deadline Extended to July 15, 2020 - Updated Statement

Guidance
Notice 2020-18 (PDF), Relief for Taxpayers Affected by Ongoing Coronavirus Disease 2019 Pandemic
Notice 2020-17 (PDF), Relief for Taxpayers Affected by Ongoing Coronavirus Disease 2019 Pandemic
Notice 2020-15 (PDF), High deductible health plans and expenses related to COVID-19
DEPARTMENT OF LABOR
The President signed the Families First Coronavirus Response Act (the “Act”) on March 18, 2020. Among its many components, it provides for up to 14 days of additional Paid Sick Leave for the coronavirus emergency (“Temporary Paid Sick Leave”) and additional Family and Medical Leave protections including paid leave (“Temporary Extended FMLA Leave Protection”) during the coronavirus (COVID-19) emergency for employees of employers with fewer than 500 employees and governmental employers. Please see our more detailed description of the leave provisions here.

More information at the link above.
Workplace Safety
The Occupational Safety and Health Administration (OSHA) has resources to help employers and workers prepare for and respond to coronavirus in the workplace.

**OSHA Guidance on Preparing Workplaces for COVID-19** – Developed in collaboration with the U.S. Department of Health and Human Services to help employers respond in the event of coronavirus in the workplace.

**Temporary OSHA Guidance on Respiratory Protection Standard** – This guidance provides suggestions and options to help increase the availability of N95 filtering facepiece respirators for healthcare providers.

**COVID-19 Webpage** – Provides infection prevention information specifically for employers and workers.

Wages, Hours and Leave
The Wage and Hour Division is providing information on common issues employers and workers face when responding to COVID-19, including the effects on wages and hours worked under the Fair Labor Standards Act and job-protected leave under the Family and Medical Leave Act.
Unemployment Insurance Flexibilities

NOTE: Check with your state’s unemployment insurance program regarding the rules in your state.

The Employment and Training Administration announced new guidance outlining state flexibilities in administering their unemployment insurance programs to assist Americans affected by the COVID-19 outbreak.

Under the guidance, federal law permits significant flexibility for states to amend their laws to provide unemployment insurance benefits in multiple scenarios related to COVID-19. For example, federal law allows states to pay benefits where:

• An employer temporarily ceases operations due to COVID-19, preventing employees from coming to work;
• An individual is quarantined with the expectation of returning to work after the quarantine is over; and
• An individual leaves employment due to a risk of exposure or infection or to care for a family member.

In addition, federal law does not require an employee to quit in order to receive benefits due to the impact of COVID-19.
FMLA RESOURCES

Articles of assistance:

Employee Leave Under the Families First Coronavirus Response Act: What Employers Need to Know

On March 18, 2020, the President signed the Families First Coronavirus Response Act (FFCRA) into law. Among its many features, the FFCRA creates three new components of federal leave for employees of employers with fewer than 500 employees and governmental employers\(^1\) in response to the coronavirus:

- Up to 80 hours of additional paid sick leave for the coronavirus emergency (“Temporary Paid Sick Leave”);
- Additional Family and Medical Leave Act (FMLA) protections during the coronavirus emergency; and
- A reimbursement mechanism through a tax credit.

More information at the link above.
SOCIAL SERVICES & PROTECTIONS
TARRANT AREA FOOD BANK

Find food: https://tafb.org/find-food

What can I do to help?

DONATE. As food becomes scarce on the shelves of grocery stores, it puts more pressure on the food bank to get access to resources. To make sure we can continue to procure and deliver food to all who need it, your financial support is crucial. Please give today to make an impact.

VOLUNTEER. Tarrant Area Food Bank continues to distribute food to people in need despite the coronavirus pandemic, and volunteers remain essential to our food bank operations. We currently have volunteer shifts at our distribution center every day. You can sign up here. Out of an abundance of caution and per CDC guidelines, we are limiting volunteer shifts to fifty people or fewer and following sanitation measures as outlined in CDC guidance documents.
UTILITIES UPDATES

For City of Fort Worth assistance with utility bills (electric, gas and propane)
https://fortworthtexas.gov/cap/energy-assistance/
City utilities such as water and sanitation will not be interrupted or disconnected for non-payment for residential customers.


Atmos COVID-19 Response https://www.atmosenergy.com/safety/covid-19?fbclid=IwAR1obdxiR3DUj-6EaJb9ra4fJ6bQr0bwjqiLkJUpCQ6TEQz4Rq4HRkGCm_Q


We strongly encourage you to check with your local electric provider for information on their support.
This Order is effective immediately and expires April 19, 2020, unless extended by the Chief Justice of the Supreme Court.

Fourth Emergency Order (Issued March 18)

Prohibits a trial, hearing, or other proceeding in an eviction to recover possession of residential property under Chapter 24 of the Property Code and Rule 510 of the Texas Rules of Civil Procedure until after April 19, 2020.

Prohibits the posting of the written warning required by Sec. 24.0061(d)(1) of the Property Code and the execution of a writ of possession until after April 26, 2020.

Permits new filings of eviction cases, but prohibits issuance and service of citation until after April 19, 2020.

Permits one of these proceedings to proceed only if the following three actions are met:

- the plaintiff files a "sworn complaint for forcible detainer for threat to person or for cause";
- the court determines the facts and grounds for eviction stated in the complaint, under oath with personal knowledge, taken as true, show that the actions of the tenant, or the tenant's household members or guests, pose an imminent threat of (i) physical harm to the plaintiff, the plaintiff's employees, or other tenants, or (ii) criminal activity; and
- the court signs an order stating procedure for the case to proceed.

See the order here: https://www.txcourts.gov/media/1446203/209045.pdf
Name: __________________________________________________________
Address: _______________________________________________________
Phone #: _________________________________________________________
Place of Employment/Business: ______________________________________

I request forbearance of my rental payments, beginning _________ and ending _____________.

REASON FOR FORBEARANCE: (CIRCLE ONE)

Layoff From: ___________________ Date Laid Off: ____________________
Pay-cut: Date of Pay-cut: ____________________
Decrease in hours: From ___ Hours to ___ Hours
Closure of business: Date of Closure ____________________
Business Income Loss: Start Date: ___________ Reason: _____________
Poor Health/Prolonged Illness- Attached explanation of how your health affects your ability to make your payment. Provide a Physician statement of diagnosis and submit with application.

FORM FOR FORBEARANCE: (Circle one)

Temporarily stop making payments. (amount skipped will be added to future payments until caught up) Dates ___________ To ___________ 60 days max allowed
Partial Payment (Amount skipped will be added to future payments until caught up)
Payment Amount ___________ Amount Requested to Pay ___________

I swear all statements are the truth under penalty of law.
By: ______________________________________ By: _________________________
Signature: _______________________________ Signature: ________________________ Date: ___________________________ Date: ______________________________

STATE OF TEXAS
§
COUNTY OF TARRANT §

This instrument was acknowledged before me on the ____ day of ______, 2020, by _______________________________.

nearsouthsidefw.org
TRINITY METRO
For questions regarding Trinity Metro’s precautionary measures in response to COVID-19 or Trinity Metro’s services, call customer care representatives at 817-215-8600.

Trinity Metro COVID-19 Website
https://ridetrinitymetro.org/customer-information-regarding-covid-19
FWISD
The District will remain closed through Friday, April 3, 2020. FWISD is also canceling all activities, including travel for both adults and children, through that time frame. All athletic events, UIL competitions, and athletic strength conditioning sessions have been canceled, as well.

Map of FWISD Meals-To-Go locations here:
https://www.google.com/maps/d/viewer?mid=1lauv9FC_0WkLYiRlRAC1iLFqKqJOhYAS&fbclid=IwAR25V-QwSPRogVLUHE5mqW093SN0yuwkFn1LAb2T_VB8nNcYqGooQ_p9ZA&ll=32.73493222279893%2C-97.34689000000003&z=12
LOCAL EVENTS
LOCAL EVENT INFORMATION
Canceled, Rescheduled & Postponed

Visit Fort Worth - Event Updates
RELIEF FUNDS
WOMEN IN BUSINESS RELIEF GRANT

Purpose: The purpose of this program is to assist Texas, woman-owned businesses that have been severely impacted by Coronavirus (COVID-19). A total of $1,000,000 (100 grant awards) is available.

Grant amount: $10,000

Who can apply? Eligible businesses must satisfy all of the following conditions:
● Existing woman-owned businesses (at least 51% directly owned and controlled by one or more women who are U.S. citizens) may apply.
● The business must be a for-profit corporation, partnership, LLP or LLC, or sole proprietorship. Not-for-profit corporations or similar nonprofit entities are not eligible.
● The business must be suffering an economic hardship due to COVID-19.
● If the business or business owner owns the premises from which the business operates, all property taxes must be current.
● All sales, payroll and other taxes must be current.
● Business must be located and/or operated within the state of Texas.
● The business, business owner and applicant must not be involved in any pending or current litigation.
● The business, business owner and applicant are operating with all required permits and licenses and are conforming to all required laws.
*TWU faculty, staff and students, and previous grant winners, are not eligible to apply.

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WOMEN IN BUSINESS RELIEF GRANT

Application process:
● Grant applications will be accepted electronically only, must not exceed five pages, and will be assessed for funding on a rolling basis until available funding is expended. Please combine all materials into a single PDF and submit to smantaro@twu.edu. Any applications with multiple documents and not in PDF format will not be accepted.

● Proof of woman-owned and controlled documentation must show at least 51% ownership and could include any woman-owned certification, sole proprietor/assumed name filings, LLC or LLP documentation, certification of organization, articles of incorporation, partnership agreement or bank signature card. If one document alone doesn’t show this, send the corresponding agreement with it.

● All questions must be answered, and all required information and documentation must be included; when submitting an application, the applicant must attach documentation for all expenses (for example: operating costs, proposals from a vendor, quotes or estimates, invoices, etc.). Incomplete applications will be automatically rejected.

As a prerequisite for award eligibility, awardees must view an instructional video on best practices for maintaining grant funds and long-term business sustainability. Award recipients will have an opportunity to engage in one-on-one conversations with a CWE business advisor, if needed.

Questions? Contact Tracy Irby: tirby@twu.edu or 940-898-2894 or www.twu.edu/cwe.
RESTAURANT & SERVICE INDUSTRY
NATIONAL RELIEF via National Restaurant Assoc.

Information at https://rerf.us/apply-for-aid

Through the Restaurant Employee Relief Fund, we will provide grants to restaurant industry employees who have been adversely impacted by COVID-19, financially, whether through a decrease in wages or loss of employment.

Apply for a grant starting Thursday, April 2, 2020

Each approved grant is $500, one per person only

See Eligibility Requirements listed below
Grants will be awarded on a first-come first-served basis to those individuals who meet the prescribed eligibility criteria, as reviewed and verified by the National Restaurant Association Educational Foundation (NRAEF). Subject to the availability of funds contributed to the Fund, a one-time grant of $500 will be disbursed directly to the applicant following NRAEF’s review and confirmation that their submitted application meets the prescribed guidelines. Awards will limited to one grant per person.
Feed the Front Line is a 501(c)3-filed Texas non-profit corporation responding to the extraordinary challenges stemming from COVID-19. Our meal delivery program provides much-needed support to local Texas restaurants, while feeding the healthcare workers risking their lives to fight the virus.

Get Involved [https://www.ftfl.org/contact-1](https://www.ftfl.org/contact-1)

Contact mmurray@stanford.edu
RESTAURANT & SERVICE INDUSTRY
NATIONAL RELIEF via James Beard Foundation

Information at [https://www.jamesbeard.org/relief-fund-application](https://www.jamesbeard.org/relief-fund-application)

The application period is now open through April 3 at 3:00 P.M. ET. Please review the information below before starting the application process.

The James Beard Foundation’s mission is to celebrate, nurture, and honor chefs and other leaders making America's food culture more delicious, diverse, and sustainable for everyone. For more than 30 years, our 501(c)(3) nonprofit organization has highlighted the centrality of restaurant and food culture in our daily lives.

The James Beard Foundation recognizes the dire situation the food and beverage community is facing due to the COVID-19 pandemic. The majority of the businesses in the culinary community we work with and support each year are small or medium-sized, and all of them play an essential role in the communities they serve. To help bring swift economic relief to these essential businesses, the Foundation launched a fund that will be gathering support from corporate, foundation, and individual donors to provide micro-grants to independent food and beverage businesses in need.
The Fund Purpose and Criteria for Eligibility

The purpose of the James Beard Foundation Food and Beverage Industry Relief Fund (the “Fund”) is to provide critical financial assistance to small, independent restaurants that, due to the COVID-19 (Coronavirus) national disaster, have an immediate need for funds to pay set operating expenses and keep from going out of business. Our goal is to do our part along with federal, state, and local governments to provide for workers, sustain local business, reduce the financial impact on communities, and otherwise mitigate the severe economic consequences of this global pandemic.

To qualify for funding, a restaurant must be (i) independently owned with 100 or less full- or part-time employees as of February 15, 2020, or (ii) a restaurant group in which each member restaurant has 100 or less full- or part-time employees on that date.

In this first round of funding, the Fund will accept applications through April 3, 2020 at 3:00 P.M. ET. All donations are received by the Fund and cannot be earmarked for specific regions of the country, states, or cities. All donations will be divided evenly across the 12 regions defined for the James Beard Awards. Completed applications in each region will be reviewed on a first-come, first-serve basis. Each applicant (whether an independent restaurant or restaurant group) approved by the Fund shall receive a one-time payment of $15,000. We expect to begin distributing funds by April 1, 2020. We will continue to process applications received in a region until we run out of funds in that region. If additional funds are raised, we will allocate them across the 12 regions and will process previously received but unfunded applications first and then reopen the process for new applications.
The Fund retains the right to make final funding decisions, in its sole discretion, consistent with the applicable criteria, which the Fund may amend as needed to ensure smooth operations. In addition, the Fund, in making these charitable grants, wants to promote a safe, fair, and respectful workplace. Any restaurant that does not provide a workplace consistent with these values will be disqualified from receiving a distribution from the Fund. Any funds that have been allocated to a region but have not been granted as of April 15 will be reallocated in the Fund’s sole discretion to another region where the request for support has not been met.

**Regions are defined as:**

1. New York State
2. Northeast (CT, MA, ME, NH, RI, VT)
3. Mid-Atlantic (DC, DE, MD, NJ, PA, VA)
4. Southeast (GA, KY, NC, SC, TN, WV)
5. South (AL, AR, FL, LA, MS, PR)
6. Great Lakes (IL, IN, MI, OH)
7. Midwest (IA, KS, MN, MO, NE, ND, SD, WI)
8. Mountain (CO, ID, MT, UT, WY)
9. Southwest (AZ, NM, NV, OK)
10. Northwest & Pacific (AK, HI, OR, WA)
11. California
12. Texas

The James Beard Foundation Food and Beverage Industry Relief Fund is administered by NVF with technical assistance from the James Beard Foundation.
RESTAURANT & SERVICE INDUSTRY
NATIONAL RELIEF via James Beard Foundation

Application Process
The application process consists of a short form that will gather necessary information for determining an applicant’s eligibility. Applicants should be prepared to provide all of the following:

• Corporate/Individual Name of Owner and Address
• Owner’s Tax Identification Number
• Tradename of Restaurant or Restaurant Group and location(s)
• Contact Name and Information (mailing address, email, telephone)
• Electronic Funds Transfer (ACH) banking information
• Upload at least one Proof of Ownership:
  • Business license, health certificate, liquor license, or other official government document showing the name of the qualified restaurant and the name of the restaurant owner. (Note: the name of the bank account holder to which funds are transferred must match either the restaurant’s or owner’s name shown on the proof provided.)
  • Website and social media information for the restaurant(s)
  • Number of full- or part-time employees at your restaurant as of February 15, 2020

TEXAS APPLICATION LINK: https://www.surveymonkey.com/r/relief-fund-application-Texas
The Fort Worth Food + Wine Foundation – a 501(c)(3) non-profit charitable foundation – is committed to supporting Fort Worth's culinary community. As of today we are temporarily shifting our focus to include a relief fund to provide emergency assistance to employees of restaurants and/or bars (with food service) impacted by recent events that limit available work in our area.

Through our newly launched Restaurant Employee Relief Fund, restaurant owners or GMs are encouraged to apply for funds to help employees who are experiencing extreme hardship as a result of the current COVID-19 crisis.

Funds of up to $500 per employee are available, with the foundation pledging a total of $100,000. Applications will be approved on a weekly basis and funds will be distributed in a timely manner to the employer, to be disbursed to employees.

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To be eligible, the owner or GM of the business that is applying on behalf of employee(s) must:

1. Have either participated in the 2019 FWFWF, registered to participate in 2020 FWFWF, or be either a locally owned and operated restaurant group or an independent restaurant in Tarrant County.
2. Have recently had a public health related layoff, furlough or business slowdown.
3. Demonstrate need based on extreme hardship in addition to public health related closures/slowdowns.

Click here to fill out the short application. Please complete one application per employee for whom you are requesting funds.

Please don’t hesitate to reach out with any questions,
Kayla
Administrative Assistant
Fort Worth Food + Wine Festival
admin@fwfwf.com
www.fortworthfoodandwinefestival.com

nearsouthsidefw.org
ARTS, RESTAURANT, SERVICE INDUSTRY LOCAL RELIEF

Arts Council of Fort Worth https://www.artsfortworth.org/resources

Com • immunity: A Facebook Group for Artists & Entertainers. Google Document with resources https://docs.google.com/document/d/14gf8G1o7Ux1zZ5RwkXGZZwht5hiQ-smXNPB2LqBhauM/edit?fbclid=IwAR3T7oLowD7tYJrzT2CVe7WX-LiGfOJ2usVhCJi4PXZAcwP3PTde5bBi4Xo

Fort Worth Artists + Service Workers Relief Fund https://www.gofundme.com/f/fort-worth-relief-fund

Near Southside Service Workers Relief Fund https://www.gofundme.com/f/near-southside-service-industry-relief-fund
Arts Council of Fort Worth [https://www.artsfortworth.org/resources](https://www.artsfortworth.org/resources)

It’s times like these that show us how vital the arts are to our community. The Arts Council has mobilized quickly to do everything we can to provide resources for the arts community- both for arts organizations and individual creatives.

Here is what the Arts Council is doing:

- We created Arts at a Distance to provide access to and amplify the arts in Fort Worth.

- We have developed a $50,000 fund to provide Emergency Relief Grants to arts nonprofits in Fort Worth. We’re asking you to help us double this fund. Apply at the link above.

- We have added a new page to our website that covers every resource we can find to help individuals and organizations.
FORT WORTH, TEXAS (March 25, 2019) – Today, Hear Fort Worth and Film Fort Worth with assistance from United Way of Tarrant County announced expansion of a creative industry relief fund to help support musicians, visual artists and filmmakers who have lost work due to COVID-19.

The initiative spearheaded by Hear Fort Worth is an extension of Fort Worth musician Rachel Gollay’s Artist & Service Worker Relief Fund, which raised $10,000 and provided support of $200 per qualified applicant.

Visit Fort Worth, parent organization of Hear Fort Worth and Film Fort Worth, will manage the application process and United Way of Tarrant County will spearhead collection of donations and fund distribution.

“Members of the creative community have been ambassadors for our city and we need to support them in this crisis,” said Mitch Whitten, executive vice president of marketing and strategy at Visit Fort Worth. “We want to support musicians, artists and filmmakers who have lost so much work and income. We’re grateful to Rachel Gollay for starting this initiative and to the United Way for helping us expand it.”

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CREATIVE CLASS LOCAL RELIEF

United Way of Tarrant County will host the donation and application page on their website https://www.unitedwaytarrant.org/artistsrelieffund/. The goal is to reach a total of $20,000, however, the fund will stay open as long as donations continue to come in. Gifts to the fund will be 100% tax-deductible, with tax acknowledgements provided by United Way of Tarrant County for any individual donations of $250 or more. Fort Worth Weekly, the local music resource featuring local musicians is the first promotional partner for the effort, helping spread the word through its publication, website and network.

“United Way of Tarrant County is honored to partner with Visit Fort Worth to assist the creative community who have been impacted by COVID-19,” said Leah King, president and CEO of United Way of Tarrant County. “With so many artists relying on hourly or one-time income from large social gatherings in establishments now closed, this population has been hit hard by the virus. We encourage the community to support this initiative.”

The fund is open to Fort Worth musicians, filmmakers and visual artists. Qualified applicants will be eligible for a one-time grant of $300.

For more information or to donate, please visit https://www.unitedwaytarrant.org/artistsrelieffund/
EMERGENCY ARTIST SUPPORT LEAGUE WEBSITE:
https://easl.us/?fbclid=IwAR3LTMPuB2dO3xtbtXcVRzBMezAfyn72cWKdIpHCV9SeCMBuYoNWXDHm8Y

EASL is committed to making help readily available to individuals in the visual arts community when emergencies take place. In order to make sure our funds are being used responsibly, and are helping those who have given their time and talents to making the North Texas visual arts scene so special, we ask that people seeking our assistance submit a grant application. All applications are handled confidentially, and EASL does not disclose information about applications, or those who have received support.
WHAT DOES IT TAKE TO QUALIFY FOR GRANT FUNDS?

The grant funds available through EASL are intended for those individuals who support themselves through artwork, and those who are pursuing a career in the visual arts field. It is also reserved for artists who belong to the North Texas community. With this in mind, we ask that applicants fit the following criteria:

An applicant must fit the following professional qualifications:

- The applicant is pursuing a career in the fine arts, with a record of professional exhibition and evidence that they have been involved in the North Texas arts community for at least the past two years.
- The applicant is a visual arts professional of fine art, with a record of professional activity, as well as evidence of work in support of the North Texas arts community for at least the past two years.

For at least the past two years, an applicant must be a resident of at least one of the following ten counties: Collin, Dallas, Tarrant, Denton, Parker, Johnson, Ellis, Kaufman, Wise, or Rockwall. Proof of residency in any of the counties for the past two consecutive years is required.

The need for financial assistance must be provided, with both the individual’s needs and current financial status given.

A current VITA or resume of professional art activity, which should reflect exhibitions and/or significant involvement in the North Texas area.

An applicant must have references for EASL to contact.

An applicant must answer all of the questions listed on the grant application.

The application and all supplemental materials have to be submitted before an application is considered.

NOTE: Family members of an artist, and artists in a non-visual art field, will not be eligible for grant funds.
GRANT APPLICATION PROCESS
If you qualify for grant support and are in need, or if you believe you know someone who would qualify for support, use this link for the grant application. https://easl.us/wp-content/uploads/2019/11/EASL-FUND-Application-June-2017.pdf

GRANT APPLICATION
Give your completed application and all supporting documentation to any EASL Board of Director member, or mail your grant package to:
EASL Grant Application
P.O. Box 7895
Dallas, TX 75209

If you ‘snail mail’ your grant application, please let us know at info@easl.us (so we remember to go to the P.O. Box!)

Or, you may scan (pdf-format) and email the application and supporting documents to: info@easl.us
ARTIST SUPPORT
COVID-19 FREELANCE ARTIST RESOURCES

LIST OF RESOURCES  https://covid19freelanceartistresource.wordpress.com

This list is specifically designed to serve freelance artists, and those interested in supporting the independent artist community. This includes, but is not limited to, actors, designers, producers, technicians, stage managers, musicians, composers, choreographers, visual artists, filmmakers, craft artists, teaching artists, dancers, writers & playwrights, photographers, etc.
MUSICIAN SUPPORT
EQUAL SOUND CORONA RELIEF FUND

SUBMIT YOUR GRANT APPLICATION HERE https://equalsound.org/musicians-corona-relief-fund-application/

If you are a musician who has lost income due to a cancelled gig as a result of the Coronavirus / Covid-19 outbreak, please fill out the form below to apply to receive support from Equal Sound's Corona Relief Fund.

REQUIREMENTS
Be a human and a musician who had a confirmed gig cancelled due to coronavirus that you are not getting paid for
Fill out the info below
Upload your W9 (see the above paragraphs about security)
Upload evidence that you had this gig confirmed and then canceled IN A SINGLE PDF (see below)
That's that
Please wait until you've received a payment to apply for another canceled gig.

HOW WE THINK IT"S GONNA WORK
As donations come in, we'll pay them out to people who have completed this form, first come first served. We will probably do this by mailing checks to the addresses you've supplied, but we're still working that out and will update this once we see how much is actually coming in.
To be eligible, applicants must be based in the United States, be a professional writer, and be able to demonstrate that a small, one-time grant will be meaningful in helping them to address an emergency situation. The fund is limited, and not every application can be supported.

The Writers’ Emergency Fund is intended to assist fiction and non-fiction authors, poets, playwrights, screenwriters, translators, and journalists. The following guidelines are used in evaluating professional credentials:

**Publication of one or more books.**

**Multiple essays, short stories, or poems in literary anthologies or literary journals (either online or in print) in the last two years.**

**A full-length play, performed in a theater of more than 250 seats by a professional theater company. Productions in academic settings qualify if not a student at the time of the production.**
WRITERS SUPPORT

PEN AMERICA WRITERS’ EMERGENCY RELIEF FUND

Employment as a full-time professional journalist, columnist, or critic or a record of consistent publication on a freelance basis in a range of outlets during the last two years.

Contracted forthcoming books, essays, short stories, poems, or articles for which the name of the publisher can be provided. Other qualifications that support the applicant’s professional identity as a writer.

Writers do not have to be Members of PEN America to receive a grant, but all recipients of emergency funding will be given a complimentary one-year membership to PEN America.

We encourage applicants to be specific and thorough in presenting their case for support so that a proper evaluation of the application can be made. Be assured that all information will be kept strictly confidential. The PEN America Writers’ Emergency Fund Committee will review all complete applications. Applicants will receive a response within 10 days. Please note that not all applications will be supported, and the Committee’s decision is final.

PEN America is coordinating this crisis response with other organizations administering emergency resources for the literary community. We particularly encourage dramatists and musical theater writers to reach out to the Dramatists Guild Foundation, which has more grant funding available for those working in that field.

Questions may be addressed to the writersfund@pen.org.