



TEXAS ECONOMIC DEVELOPMENT COUNCIL

Webinar: Assisting Small Businesses During Turbulent Times – Resources and Information for Economic Developers

APR

1

VENUE

Online

TIME

10:30 AM – 11:30 AM

REGISTRATION FEE

Individual Rate: \$0.00





TEXAS ECONOMIC DEVELOPMENT COUNCIL



This webinar is being recorded. If you miss any portion of the webinar, please email Amy Swank, amy@texasedc.org to request a link to the webinar recording.



Q&A will be addressed at the end of the webinar presentation. Attendees can type in questions at anytime in the “chat box” in the control panel.



If you have any technology issues, please contact the TEDC office at 514-480-8432 or email abi@texasedc.org.



Please answer the brief survey that you will receive following the webinar.



Today's Webinar Panelists



Kelly Spillane
Small Business Advocate
Office of the Governor-
Economic Development &
Tourism



Dale Robertson
Interim Director-Office of
Employer Initiatives
Texas Workforce
Commission



Roxana Newton
Economic
Development Project
Controller
Texas Department of
Agriculture



Albert Salgado
Executive Director
South-West Texas
Border SBDC



Kelly Spillane

Small Business Advocate
Office of the Governor-Economic Development
& Tourism





Office of the Governor Sign-posting to State and Federal Resources

- Governor's Waivers
- Governor's Office
- Comptroller's Office
- Funding - CDFIs, as an alternative to SBA loans

Kelly Spillane, Small Business Advocate, Office of the Governor



Governor's Waivers – A Selection....

- Establishing the Governor's Strike Force portal to fast track procurement of emergency supplies <https://texas.gov/#covid19>
- Event permit refunds
- Restaurants to sell alcoholic drinks with food to go and for delivery
- Restaurants sell bulk products to customers
- Alcohol delivery trucks to deliver regular supplies to grocery stores etc.

Kelly Spillane, Small Business Advocate, Office of the Governor





Governor's Office Resources

- Governor's Small Business Assistance Team
- Governor's Permitting & Licensing Office
- Texas Film Commission [Resources](#)
- Texas Music Office [Resources](#)
- Office of the Governor Coronavirus [Resources](#)

OTHER RESOURCES:

- Texas Restaurant Relief Fund - \$5k grants
- Texas Department of Licensing & Regulation - <https://www.tdlr.texas.gov/covid19.htm>
- US Chamber of Commerce [Disaster Preparedness & Recovery Guides](#)

Kelly Spillane, Small Business Advocate, Office of the Governor





Comptroller's Office

Comptroller's Office – support for struggling businesses

- Difficulty in paying state sales taxes
 - short-term payment agreements
 - possible waivers of penalties and interest
- Temporary suspension of 60-day deadline for businesses to contest audit results
 - applies to both redetermination and refund hearings
 - interest accrued during this period will be waived
 - businesses will be notified to reestablish a request deadline at a later date
 - for more information on requesting a hearing, visit: <https://bit.ly/2UA2Gqy>

Kelly Spillane, Small Business Advocate, Office of the Governor





Funding

SBA EIDL & CARES Act Loans – Al Salgado will talk about this

Community Development Financial Institutions – CDFIs

- Alternative to SBA loans
 - CDFIs are private financial institutions
 - 100% dedicated to delivering responsible, affordable lending
 - Helping those that may not be well served by conventional lenders, as well as disadvantaged people and communities
-
- [PeopleFund](#)
 - [LiftFund](#)
 - [BCL of Texas](#)

Click [here](#) to download the full list of CDFIs in Texas

Kelly Spillane, Small Business Advocate, Office of the Governor





Dale Robertson

Interim Director
Office of Employer Initiatives
Texas Workforce Commission



Texas Workforce Commission Office of Employer Initiatives



How can the Texas Workforce Commission Assist YOU?

Programs and Tools to Aid Small Businesses During the
Current Turbulent Period

TWC Resources and Services

- Assisting Businesses with managing and preventing lay-offs
- Available statewide network of Workforce Solutions Offices
- Continuation of job matching and training services
- Ongoing communication with employers to provide information and updates about services and resources

Rapid Response Services

Rapid Response

- Services are on-site or virtual - provided by the local Workforce Solutions offices.
- Services are designed to provide employers and employees with information about available resources that allow for smoother transition.
- Rapid Response Team provides information on Unemployment Insurance benefits, comprehensive Workforce Solutions Office services, and employment and training activities opportunities.

Shared Work Program

- Provides Texas employers with an alternative to layoffs.
- Helps 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
- Employees who qualify will receive both wages and Shared Work unemployment benefits.
- For more information visit: <https://twc.texas.gov/businesses/shared-work>

Mass Claims for Unemployment Benefits

- 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.
- During COVID – 19 the requirement to submit Mass Claims Request at least five days prior to the planned layoff has been waived.
- For more information, please visit:

<https://twc.texas.gov/businesses/mass-claims-unemployment-benefits>

Unemployment Insurance Waivers

- **COVID – 19 Related Waivers:**
 - Governor Abbott granted the Texas Workforce Commission's request to suspend the one-week waiting period, allowing workers in Texas to receive benefits immediately after their unemployment benefit applications are approved.
 - Work search requirements are waived for employees
 - Employers can receive more information online at uicentral.twc.state.tx.us, or by calling the Tele-Center at 800-939-6631.



Families First Coronavirus Act (H.R. 6201)

Families First Coronavirus Response Act (FFCRA):

- Requires certain employers to provide employees with paid sick leave or expanded family and medical leave for specified reasons related to COVID-19
- In general, **employees** of private sector **employers with fewer than 500 employees**, and certain public sector employers, are eligible for **up to two weeks of fully or partially paid sick leave for COVID-19 related reasons**
- Effective on April 1, 2020, and apply to leave taken between April 1, 2020, and December 31, 2020.

Families First Coronavirus Act (H.R. 6201)

Families First Coronavirus Response Act (FFCRA):

- **Employer Paid Leave Requirements:**
<https://www.dol.gov/agencies/whd/pandemic/ffcra-employer-paid-leave>
- **Employee Paid Leave Rights:**
<https://www.dol.gov/agencies/whd/pandemic/ffcra-employee-paid-leave>
- **FFCRA Questions:**
<https://www.dol.gov/agencies/whd/pandemic/ffcra-questions>

Coronavirus Aid, Relief, and Economic Security (CARES) Act (H.R. 748)



TITLE II - Assistance for American Workers, Families, and Businesses (partial list of provisions)

Subtitle A—Unemployment Insurance Provisions - Relief for Workers Affected by Coronavirus Act

- **Pandemic Unemployment Assistance**
 - creates a temporary Pandemic Unemployment Assistance program through December 31, 2020
 - provides payment to those not traditionally eligible for unemployment benefits (self-employed, independent contractors, those with limited work history, and others) who are unable to work as a direct result of the coronavirus public health emergency.
- **Emergency Unemployment Relief for Governmental Entities and Nonprofit Organizations**
 - provides payment to states to reimburse nonprofits, government agencies, and Indian tribes for half of the costs they incur through December 31, 2020 to pay unemployment benefits.



Coronavirus Aid, Relief, and Economic Security (CARES) Act (H.R. 748)

TITLE II - Assistance for American Workers, Families, and Businesses (partial list of provisions)

Subtitle A - Unemployment Insurance Provisions - Relief for Workers Affected by Coronavirus Act

- **Emergency Increase in Unemployment Compensation Benefits -**
 - provides an additional \$600 per week payment to each recipient of unemployment insurance or Pandemic Unemployment Assistance for up to four months.
- **Pandemic Emergency Unemployment Compensation -**
 - provides an additional 13 weeks of unemployment benefits through December 31, 2020 to help those who remain unemployed after weeks of state unemployment benefits are no longer available.



Coronavirus Aid, Relief, and Economic Security (CARES) Act (H.R. 748)

Subtitle C - Business Provisions (partial list of provisions)

Employee retention credit for employers subject to closure due to COVID-19

- The provision provides a refundable payroll tax credit for 50 percent of wages paid by employers to employees during the COVID-19 crisis.
- The credit is available to employers whose:
 - (1) operations were fully or partially suspended, due to a COVID-19- related shut-down order, or
 - (2) gross receipts declined by more than 50 percent when compared to the same quarter in the prior year.

Coronavirus Aid, Relief, and Economic Security (CARES) Act (H.R. 748)

Subtitle C - Business Provisions (partial list of provisions)

- **Employer Credit**

- The credit is based on qualified wages paid to the employees
- **For employers with greater than 100 full-time employees**
 - qualified wages are wages paid to employees when they are not providing services due to the COVID-19-related circumstances.
- **For eligible employers with 100 or fewer full-time employees**
 - all employee wages qualify for the credit, whether the employer is open for business or subject to a shut-down order.
- **The credit is provided for the first \$10,000 of compensation, including health benefits, paid to an eligible employee**
- **The credit is provided for wages paid or incurred from March 13, 2020 through December 31, 2020**

Coronavirus Aid, Relief, and Economic Security (CARES) Act (H.R. 748)

- **Subtitle C - Business Provisions (partial list)**
 - **Delay of payment of employer payroll taxes -**
 - The provision allows employers and self-employed individuals to defer payment of the employer share of the Social Security tax they otherwise are responsible for paying to the federal government with respect to their employees.
 - **Note:** Employers advised to consult with their own accountants for specific tax guidance for their business.
 - **Additional Information** will be made available upon completion of full review of the CARES Act benefits for businesses



Workforce Development Boards

Texas has 28 Workforce Development Boards (WDB's)

Workforce Solutions Offices remain open in most cases for virtual services:

- **Employer Services**: full array of job posting and placement services, up-to-date information on the labor market and emerging occupations, recruiting, retention, and training assistance, tax and hiring incentives, and more
- **Job Seeker Services**: access to thousands of job postings, job search resources, training programs and help with exploring career options, resumé and application preparation, career development, and more
- **Child Care Assistance**: Child Care is a support service for parents who work, attend school, or participate in job training. Specific COVID 19 Child-care resources:
<https://twc.texas.gov/news/covid-19-resources-child-care>
- **For more information visit:**
<https://twc.texas.gov/partners/workforce-development-boards-websites>



- **WorkInTexas.com** is an online application that offers employers and job seekers immediate and continuous access to job matching services.
- Even when job seekers are not logged on WorkInTexas.com continues to match job openings with qualified job seekers and generates notices to alert them to potential job opportunities.
- Job seekers can also browse thousands of job postings including all Texas state agency jobs, refer themselves to open positions, complete resumés and/or state applications and maintain them online.



Small Business Training Programs

- Targets private for profit businesses that employs at least 1 & not more than 99.
- The program pays tuition & fees up to \$1,800 for new employees.
- Up To \$900 for existing employees, per 12-month period
- Eligible employees must be full-time, W-2
- Training providers include public community or technical colleges, or Texas A&M Engineering Extension Service (TEEX)



Small Business Contact

Matt Sniadecki

Program Manager

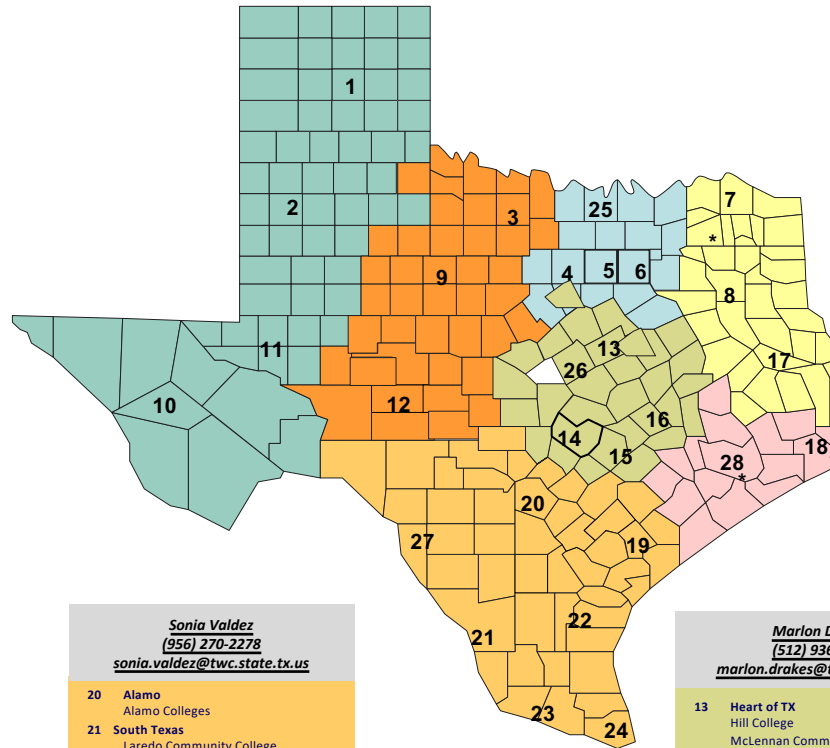
(512) 936-6404

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skillsforsmallbusiness@twc.state.tx.us

texasworkforce.org/skillsforsmallbusiness

Office of Employer Initiatives Skills Development Fund Regional Outreach Staff



Muriel Borders
(915) 258-9298
muriel.borders@twc.state.tx.us

- 1 Panhandle**
Amarillo College
Clarendon College
Frank Phillips College
- 2 South Plains**
South Plains College
- 10 Borderplex**
El Paso Community College District
- 11 Permian Basin**
Midland College
Odessa College
Howard College - Big Spring

Reba Bacon
(512) 936-9835
reba.bacon@twc.state.tx.us

- 3 North Texas**
Vernon College
- 9 West Central TX**
Cisco Junior College
Ranger College
TSTC-West TX
Western TX College
- 12 Concho Valley**
Howard College - San Angelo
- 19 Golden Crescent**
Victoria College

Sonia Valdez
(956) 270-2278
sonia.valdez@twc.state.tx.us

- 20 Alamo**
Alamo Colleges
- 21 South Texas**
Laredo Community College
- 22 Coastal Bend**
Coastal Bend College
Del Mar College
- 23 Lower Rio Grande**
South Texas College
- 24 Cameron County**
Texas Southmost College
TSTC-Harlingen
- 27 Middle Rio Grande**
Southwest TX Junior College

Seth Green
(512) 463-7213
Seth.Green@twc.state.tx.us

- 4 North Central TX**
Collin College
Weatherford College
Navarro College
TSTC-North Texas (Marlon)
- 5 Tarrant County**
Tarrant County College
- 6 Greater Dallas**
DCCCD- District
Brookhaven College
Cedar Valley College
Eastfield College
El Centro College
Mountain View College
North Lake College
Richland College
- 25 Texoma**
Grayson College
North Central Texas College

Marlon Drakes (temporary)
(512) 936-2613
marlon.drakes@twc.state.tx.us

- 7 North East TX**
Northeast Texas CC
Paris Jr. College
Texarkana College
- 8 East Texas**
Trinity Valley CC
Kilgore College
Tyler Junior College
TSTC- Marshall
Panola College
- 17 Deep East TX**
Angelina College

Marlon Drakes
(512) 936-2613
marlon.drakes@twc.state.tx.us

- 13 Heart of TX**
Hill College
McLennan Community College
TSTC-Waco
- 14 Capital Area**
- 15 Rural Capital Area**
Austin Community College
TSTC-Williamson County
- 16 Brazos Valley**
Blinn College
Texas A&M Engineering
Extension Service (TEEX)
- 26 Central TX (Seth)**
Central Texas College
Temple College

Kristina DeWitty
(832) 707-6122
kristina.dewitty@twc.state.tx.us

- 18 South East TX**
Lamar Institute of Tech.
Lamar St College-Orange
Lamar St College-Port Arthur
- 28 Gulf Coast**
Brazosport College
College of the Mainland
Galveston College
Lee College
San Jacinto College District
Alvin Community College
Wharton County Jr. College
Houston CC System
Lone Star College System
TSTC-Fort Bend (Marlon)



Need More Information?

- The Employer Commissioner has developed and is maintaining FAQs and other information located at:
 - <https://twc.texas.gov/files/agency/faq-texas-employers-twc.docx>
- Commissioner Aaron Demerson, Commissioner Representing Employers, has a hotline open to his office for any questions you may have:

1-800-832-9394

Additional Resources and Information

- **U.S. Department of Labor**

- Workplace Safety:

- COVID-19 - <https://www.osha.gov/SLTC/covid-19/>
 - Guidance on Preparing Workplaces for COVID-19
<https://www.osha.gov/Publications/OSHA3990.pdf>

- **The U.S. Equal Employment Opportunity Commission (EEOC)**

- For more information regarding preparedness in the workplace and the American Disabilities Act, please visit: https://www.eeoc.gov/facts/pandemic_flu.html
 - For more information regarding teleworking and work at home, please visit: <https://www.eeoc.gov/facts/telework.html>



Additional Resources and Information

- **U.S. Small Business Administration:**
 - Coronavirus (COVID-19): Small Business Guidance & Loan Resources:
<https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources>
- **U.S. Chamber of Commerce:**
 - Coronavirus Small Business Guide:
<https://www.uschamber.com/co/small-business-coronavirus>

Stay Up-to-Date!



- Information regarding COVID-19 is constantly changing so make sure to get the most up-to-date information at the following helpful TWC links:
 - <https://twc.texas.gov/news/covid-19-resources-employers>
 - Facebook: [@Texasworkforcecommission](#)
 - Twitter: [@Txworkforce](#)
 - LinkedIn: <https://www.linkedin.com/company/texas-workforce-commission/>

Thank You

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Albert Salgado

Executive Director
South-West Texas
Border SBDC



Small Business Guide to the CARES ACT

Today's Topics

Paycheck Protection Loans
Small Business Debt Relief Program
Economic Injury Disaster Loans
Small Business Counseling
Small Business Contracting
Small Business Tax Provisions



Paycheck Protection Program Loans PPP

- PPP Loan Period- February 15, 2020 to June 30,2020
- Business in operation as of February 15, 2020
- Business must have been harmed by COVID-19 between February 15th through June 30, 2020
- Cash Flow Protection during emergency through 100 Percent federally guarantee loans to employers
- If payroll maintained during emergency loans will be forgiven



Small Business Debt Relief Program

- Immediate relief to small businesses with non-disaster SBA Loans
- SBA cover loan payments on 7(a), 504, and Microloans
- Debt relief available to new borrowers who take out loans within six months of President signing the bill in to law.



Economic Injury Disaster Loans & Emergency Injury Grants

- Emergency advance up to \$10,000 harmed by COVID within 3-days of applying for EIDL
- Must apply then request the advance
- The advance does not need to be repaid under any circumstances
- May be used to keep employees on the payroll, sick leave, production cost due to supply-chain disruptions,
- Also, pay business obligations, including debt, rent and mortgage payments



Small Business Tax Provisions

- Provision would provide a refundable payroll tax credit for 50 percent of wages paid by eligible employers to certain employees during the COVID-19 crisis.
- Available to employers, including non-profits, whose operation have been fully or partially suspended as a result of a government order limiting commerce, travel or group meetings.
- Also provided to employers who have experienced a greater than 50 percent reduction in quarterly receipts, measured on a year-over-year basis.
- Wages of employees who are furloughed or face reduced hours as a result of their employer's closure or economic hardship are eligible for the credit.
- For employers with 100 or fewer full-time employees, all employee wages and compensation, health benefits, for the first \$10,000 in wages and compensation.



Counseling and Training

- Many business owners need a business counselor to help guide through uncertain times
- Turn to your local Small Business Development Center (SBDC) for support with counseling and up-to-date information and resources related to COVID-19
- South-West Texas Border SBDC Network- 13 field center south and west Texas at
- www.txsbdc.org for field centers in South and West
- www.texassbdc.org for all SBDC field center in Texas
- For SBA Economic Injury Disaster Loan information, go directly to www.sba.gov/disaster
For COVID-19 small business resources, go to www.americassbdc.org/disaster





Roxana Newton

Economic Development
Project Controller
Texas Department of
Agriculture



TEXAS DEPARTMENT OF AGRICULTURE
COMMISSIONER SID MILLER



Texas Department of Agriculture

Agriculture and Consumer Protection

Food and Nutrition

Trade & Business Development



Trade & Business Development

Office of Rural Affairs

- Texas Community Development Block Grant Program
- State Office of Rural Health (SORH)
- Field Representatives

Marketing & International Trade

- GO TEXAN
- Specialty Crops
- Export Programs

Grants Office

- Agricultural Production
- Health & Nutrition
- Rural Health
- Economic Development Finance



State Office of Rural Health

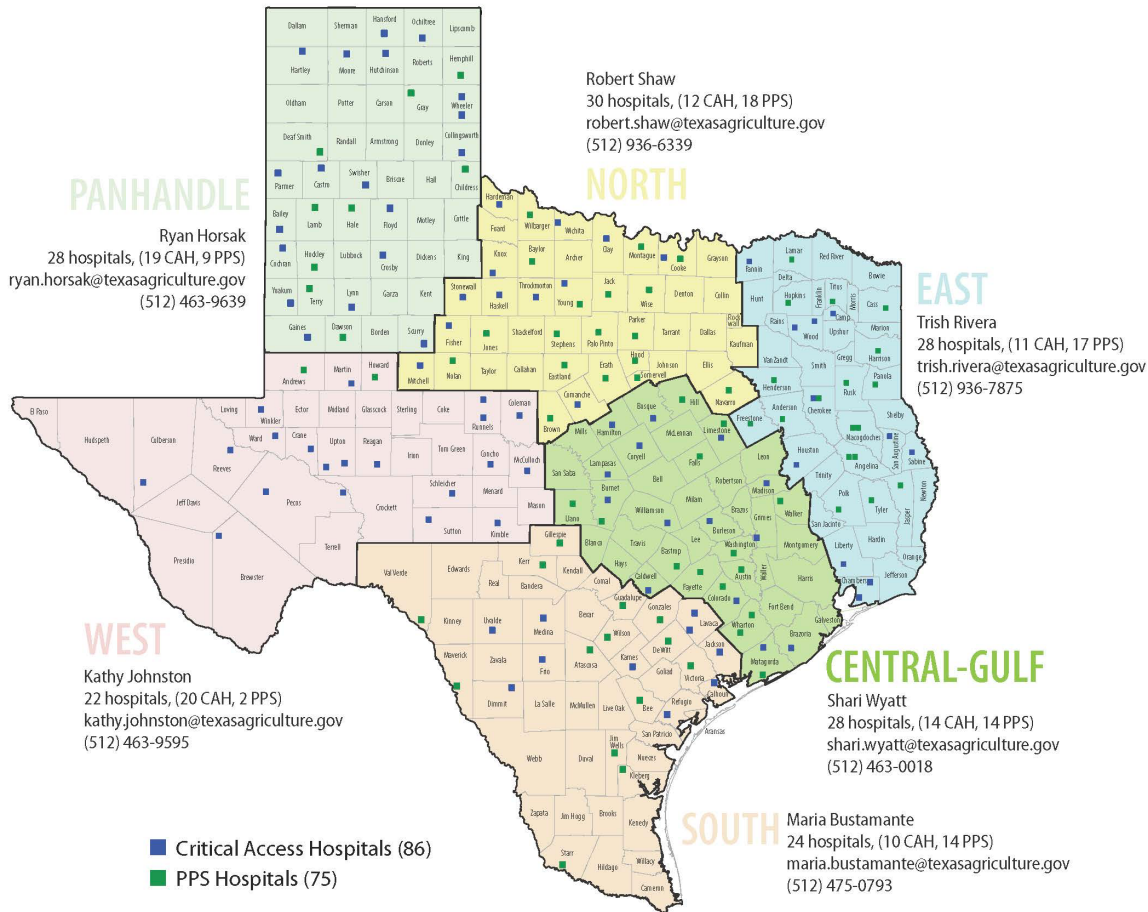
The **State Office of Rural Health (SORH)** is dedicated to serving the health needs of rural Texas. SORH works with local health care providers, county leaders and state partners to support access to quality health care for rural Texans.

- Rural Communities Healthcare Investment Program (RCHIP)
- Rural Health Facility Capital Improvement Program (CIP)
- Small Rural Hospital Improvement Program (SHIP)
- Medicare Rural Hospital Flexibility Program (FLEX)





State Office of Rural Health





Texas Community Block Grant Program (TxCBG)

Downtown Revitalization and Main Street Program provides grant funds to foster and stimulate economic development by assisted in the elimination of deteriorated conditions in rural downtown areas.

- Annual application – Application due August 2020
- Use of Funds: Public infrastructure located within community's downtown district with emphasis on ADA accessibility & pedestrian walkway improvements
- Awards from \$50,000 to \$500,000



City of San Augustine

Main Street Award: \$150,000

Total Project Investment: \$200,000

Use of Funds: Sidewalk replacement, drainage improvements, street lighting, and ADA accessibility



Texas Community Block Grant Program (TxCBG)

The **Fire, Ambulance, and Service Truck (FAST) Fund** provides funds for eligible vehicles and equipment to provide emergency response and special services to LMI rural communities.

- Annual application – Application due July 2020
- Eligible applicants: Non-entitlement cities and counties
 - Eligible applicants apply on behalf of service providers (emergency service districts, volunteer fire departments, fire departments and 3rd party EMS providers)
- Max Award - \$500,000



Marketing & International Trade

■ Marketing – Texas Products Domestically & Abroad

- Texas Wine
- Texas Gulf Shrimp
- Specialty Crops

■ International Trade

- Southern United States Trade Association (SUSTA)
- Livestock Export Pens
- Foreign Agricultural Services (FAS)

■ GO TEXAN

- State Fair of Texas – GO TEXAN Pavilion
- Local, national and international recognition and promotion
- Access to resources and other GO TEXAN events





Grants Office: Agriculture & Economic Development Finance

Texas Agricultural Finance Authority (TAFA)

- Agricultural Loan Guarantee Program
 - \$250,000 or 90% of the loan amount, whichever is less
 - \$500,000 or 80% of the loan amount, whichever is less
- Young Farmer Grant
 - Matching grant – Maximum grant amount is \$20,000 – Application due April 9th

State Trade Export Program (STEP)

- Stipend to support export-related activities
- State-sponsored (domestic & international) trade missions

Capital for Texas (C4T)

- Partnership with Texas CDFIs to provide access to capital to rural, women and minority-owned small businesses



Other Resources

- [Texas Department of Agriculture \(TDA\)](#): Visit TDA's [website](#) for an overview of information related to school meals, consumer protection, rural hospitals, weights and measures and licensing.
 - [COVID-19 Resource Guide](#)
- [U.S. Department of Agriculture \(USDA\): Measures to assist rural residents, businesses and communities impacted by COVID-19](#)
 - For agricultural enterprises that may not qualify for the SBA EDIL, please visit with the Farm Service Agency.
- [Connected Nation Texas: Synopsis of Telecommunications and Cable Television Provider Responses to COVID-19](#)
- [Meals for Kids](#)
 - [TxSchools.gov: Meals for Students](#)
 - [School Meal Finder \(map\)](#)

In partnership with the Baylor Collaborative on Hunger and Poverty, TDA will be working to support meal deliver to nearly 1,000,000 meals to students. The meals are targeted to rural schools that are closed due to COVID-19. The Meals-to-You program will provide shelf-stable, easily prepared, kid-friendly meals to students during unexpected school closures lasting four weeks or longer to eligible families at no cost. Visit the [Meals-To-You website](#) for more information.





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TEXAS ECONOMIC DEVELOPMENT COUNCIL

Questions ?

