

# BRANDON CREIGHTON

STATE SENATOR  DISTRICT 4

**Dear Texans,**

Covid 19 has been devastating to small businesses across Texas--and now more than ever, we need to find ways to help the people that sponsor our little league teams, donate to our food drives, and make sacrifices everyday to make payroll for employees--who are often our family and neighbors.

Washington, D.C. finally acted on a package that can be a lifeline for small businesses. I am working with Senators Cruz and Cornyn, and many of our Congressmen to make sure that Texas employers get as much help as possible during these unknown times.

Below are some frequently asked questions that will hopefully be helpful regarding small business loans, tax payments, and the best options for your employees.

I am working every day to strike a balance between the advice of public health experts and data, and charting a path forward for our economy to get back on track as soon as possible. Email me at [Brandon.Creighton@senate.texas.gov](mailto:Brandon.Creighton@senate.texas.gov) if you have any questions or need assistance with these programs.

And if you can, order takeout, buy a gift card to use at a later time, or pick up supplies at a local hardware store. At times of crisis, Texans come together, and I know we will get through this too.

God Bless Texas,

A handwritten signature in black ink that reads "Brandon Ceyntor". The signature is written in a cursive, flowing style.

Capitol office (Austin): 512-463-0104

The Woodlands District office: (281) 292-4128

Beaumont District office: (409) 838-9861



Watch President Trump Sign the Coronavirus Aid, Relief and Economic Security Act into law on Friday, March 27, 2020.

## SMALL BUSINESS FREQUENTLY ASKED QUESTIONS

Q: I am struggling to pay my taxes as I normally would. What should I do?

A: The Comptroller's Office recognizes these are challenging times. 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. The Comptroller's Office is offering assistance to those businesses that are struggling to pay the full amount of sales taxes they collected in February. This assistance is in the form of short-term payment agreements and, in most instances, waivers of penalties and interest.

Please contact the Comptroller's Enforcement Hotline at 800-252-8880 to learn about your options for remaining in compliance and avoiding interest and late fees on taxes due.

In addition, the office has a variety of online tools for businesses seeking assistance. See [COVID-19 emergency response webpage](#) for access to online tools, tutorials and other resources for tax services.

#### **Employment:**

**Q: As an employer, where can I get advice about what I should do in this crisis?**

A: The [Texas Workforce Commission - Resources for Employers](#) provides information and actionable advice for employers facing layoffs or interacting with employees during this crisis. The site offers an option for subscribers to receive updates as new content is posted.

**Q: I am self-employed and can no longer work during this crisis. Can I apply for unemployment assistance?**

A: Freelancers, independent contractors and other self-employed individuals are not currently covered by the state's unemployment benefits, unless they have sufficient wages reported from covered employers aside from their independent

contractor or freelance work. This is because those types of workers do not have sufficient wage credits paid into the unemployment insurance system. There is a federal program, Disaster Unemployment Assistance (DUA), which is a cooperative effort between the U.S. Department of Labor and the State of Texas. However, at this time, the federal government has not authorized that program. If you are self-employed, please check in with the Texas Workforce Commission (TWC) regularly to see if DUA has become available. Additionally, if you are unsure of whether you qualify for unemployment benefits, you may call TWC's Commissioner Representing Labor at (800) 832-2829. Click on the link to learn more about [Disaster Unemployment Assistance](#).

#### Funding/Loans:

**Q: I am a small business and need a loan to stay in business. What options are available?**

A: The U.S. Small Business Administration (SBA) is offering low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of COVID-19. The Economic Injury Disaster Loans can be made to small businesses, most private non-profit organizations and small agricultural cooperatives. 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 and 2.75% for non-profits. Terms are determined on a case by case basis, based on each borrower's ability to repay.

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.

**Q: How do I apply for the new Federal package? And am I eligible?**

A: The Coronavirus Aid, Relief and Economic Security (CARES) Act was signed into law by President Trump on Friday, March 27th. This \$2.2 trillion stimulus will provide low interest loans to small businesses and checks to families negatively impacted by the Covid 19 crisis.

The funding stream was approved on Friday, and will become available soon. However, it's never too early to get in line. Contact your commercial or member bank to let them know you are interested and to contact you when these forgivable loans are available. If you have already applied for the SBA EIDL, don't worry, you are still eligible for this loan. Work with your SBDC to see if you are eligible.

Financial resources may be available in your local community. Check with your local and regional economic development organization for local resources which may be available, as well as your local financial institutions. Community Development Finance Institutions (CDFI) may also be able to provide assistance. Click [here](#) to download the full list of CDFIs in Texas.

**Q: I am thinking about applying for the SBA Economic Injury Disaster Loan (EIDL). Do you have any information for me to consider before applying?**

A: The SBA knows this is an unprecedented event and is working diligently to

ensure resources are made available to those small businesses in need of assistance. SBA loan reviews and approvals will be on a case-by-case basis, so applicants should be sure they have provided everything required to make the application complete or applications will be returned. There are several forms that will need to be completed, regarding considerable current and historical information about the business. Guidelines regarding the application are listed on the SBA disaster loan website. The SBA disaster loan application is available online [here](#).

**Other:**

**Q: I have a restaurant and cannot serve people on premises during the crisis. How can I keep my business alive?**

A: We know this is a challenging time for restaurants and other service-related industries who are not able to serve patrons onsite. However, these restrictions will ensure the health and safety of our residents and neighbors. Many restaurants are offering take-out, drive-thru and delivery options for customers. Additionally, Governor Abbott issued a [waiver](#) that now allows restaurants with a mixed beverage permit to deliver alcoholic beverages with food purchases to patrons, including beer, wine and mixed drinks. Visit the [Texas Alcoholic Beverage Commission website](#) to learn more about the qualifications necessary for your restaurant to offer this service.

**Q: I can supply emergency supplies to Texas state agencies involved in COVID-19 emergency response. How can I connect with these state agency buyers?**

A: Governor Abbott created the Texas Supply Chain Strike Force to help source

critical equipment for medical providers, such as personal protective equipment (PPE) and infection-control products. Visit the [Texas Supply Chain Strike Force Portal](#) to submit any supplies for procurement consideration or donation to the State of Texas. Due to the pressing timeline, the Supply Chain Strike Force will only consider procurement with companies that offer the following information in the initial outreach: product type, available inventory, units they can produce per day/week, the price per unit, tax ID, FDA registered (yes/no) and shipment date. For any questions, contact [dfsc@soc.texas.gov](mailto:dfsc@soc.texas.gov).

**Q: My county has a “Shelter-in-Place” order. How can I find out what businesses are deemed essential and allowed to remain open?**

A: If your city and/or county has issued Shelter in Place orders, please review those orders for what your community has designated as an “essential” business.

**Q: Where else can I find information that could help my business during the crisis?**

A: For the most up-to-date information, please utilize the following resources:

[Additional SBA Resources & Programs](#)

[Texas Department of State Health Services](#)

[Centers for Disease Control and Prevention](#)

[World Health Organization](#)

[Texas Department of Licensing & Regulation](#)

[Texas Comptroller’s Office](#)

[Texas Alcoholic Beverage Commission](#)

[Texas Department of Agriculture](#)