

FAQS FOR BUSINESSES IMPACTED BY COVID-19



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FAQS FOR BUSINESSES IMPACTED BY COVID-19

**Q: I AM STRUGGLING TO PAY MY TAXES AS I NORMALLY
WOULD. WHAT SHOULD I DO?**

**A; 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. IN ADDITION, THE COMPTROLLER'S OFFICE IS
TEMPORARILY SUSPENDING THE 60-DAY DEADLINE FOR
BUSINESSES TO CONTEST AUDIT RESULTS. TO LEARN MORE
VISIT [HTTPS://COMPTROLLER.TEXAS.GOV/](https://comptroller.texas.gov/)**

**MORE RESOURCES AVAILABLE AT
WWW.CLEARLAKESHORES-TX.GOV/COVID19**



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**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. TO LEARN MORE
PLEASE VISIT [HTTPS://WWW.TWC.TEXAS.GOV/NEWS/COVID-
19-RESOURCES-EMPLOYERS](https://www.twc.texas.gov/news/covid-19-resources-employers)**

**MORE RESOURCES AVAILABLE AT
WWW.CLEARLAKESHORES-TX.GOV/COVID19**



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Q: I AM SELF-EMPLOYED AND CAN NO LONGER WORK DURING THIS CRISIS. CAN I APPLY FOR UNEMPLOYMENT ASSISTANCE?

A: THE CORONAVIRUS AID, RELIEF, AND ECONOMIC SECURITY (CARES) ACT INCLUDES PROVISIONS FOR TEMPORARY COVERAGE OF INDIVIDUALS WHO HAVE EXHAUSTED THEIR ENTITLEMENT TO REGULAR UNEMPLOYMENT COMPENSATION (UC) AND INDIVIDUALS WHO ARE NOT ELIGIBLE FOR REGULAR UC, SUCH AS INDIVIDUALS WHO ARE SELF-EMPLOYED OR HAVE LIMITED RECENT WORK HISTORY. THE DEPARTMENT OF LABOR IS CURRENTLY WORKING ON GUIDANCE FOR SELF-EMPLOYED INDIVIDUALS LOOKING TO FILE A CLAIM. VISIT THEIR WEBSITE AT [HTTPS://WDR.DOLETA.GOV/DIRECTIVES/](https://wdr.doleta.gov/directives/)

**MORE RESOURCES AVAILABLE AT
WWW.CLEARLAKESHORES-TX.GOV/COVID19**



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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. SMALL BUSINESSES WHO BELIEVE THEY MAY BE ELIGIBLE FOR AN SBA EIDL, SHOULD VISIT [HTTPS://DISASTERLOAN.SBA.GOV/](https://disasterloan.sba.gov/)

**MORE RESOURCES AVAILABLE AT
WWW.CLEARLAKESHORES-TX.GOV/COVID19**



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**Q: WHAT IS THE CORONAVIRUS AID, RELIEF, AND
ECONOMIC SECURITY (CARES) ACT?**

**A: THE CARES ACT WAS PASSED BY CONGRESS ON MARCH
27, 2020. THE PROGRAMS ARE INTENDED TO ASSIST
BUSINESS OWNERS AND NONPROFITS WITH CURRENT
NEEDS DUE TO THE COVID-19 CRISIS. IN ADDITION TO
TRADITIONAL SBA FUNDING PROGRAMS, THE CARES ACT
ESTABLISHED SEVERAL NEW TEMPORARY PROGRAMS TO
ADDRESS THE COVID-19 OUTBREAK, SUCH AS:**

**EIDL LOAN ADVANCE
PAYCHECK PROTECTION PROGRAM
SBA DEBT RELIEF PROGRAM
SBA EXPRESS BRIDGE LOANS**

VISIT WWW.SBA.GOV

**MORE RESOURCES AVAILABLE AT
WWW.CLEARLAKESHORES-TX.GOV/COVID19**



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Q: WHAT IS THE EIDL LOAN ADVANCE?

A: THIS LOAN ADVANCE WILL PROVIDE UP TO \$10,000 OF ECONOMIC RELIEF TO BUSINESSES THAT ARE CURRENTLY EXPERIENCING TEMPORARY DIFFICULTIES.

VISIT WWW.SBA.GOV

**MORE RESOURCES AVAILABLE AT
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Q: WHAT IS THE PAYCHECK PROTECTION PROGRAM?

A: THE PAYCHECK PROTECTION PROGRAM IS DESIGNED TO PROVIDE A DIRECT INCENTIVE FOR SMALL BUSINESSES TO KEEP THEIR WORKERS ON PAYROLL BY PROVIDING EACH SMALL BUSINESS A LOAN UP TO \$10 MILLION FOR PAYROLL AND CERTAIN OTHER EXPENSES.

VISIT WWW.CLEARLAKESHORES-TX.GOV/PPP TO READ THE COMPLETE PAYCHECK PROTECTION PROGRAM FAQS

**MORE RESOURCES AVAILABLE AT
WWW.CLEARLAKESHORES-TX.GOV/COVID19**



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Q: WHAT IS THE SBA EXPRESS BRIDGE LOANS?

A: ENABLES SMALL BUSINESSES WHO CURRENTLY HAVE A BUSINESS RELATIONSHIP WITH AN SBA EXPRESS LENDER TO ACCESS UP TO \$25,000 QUICKLY.

VISIT WWW.SBA.GOV

**MORE RESOURCES AVAILABLE AT
WWW.CLEARLAKESHORES-TX.GOV/COVID19**



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Q: WHAT IS THE SBA DEBT RELIEF PROGRAM?

A: THE SBA IS PROVIDING A FINANCIAL REPRIEVE TO SMALL BUSINESSES DURING THE COVID-19 PANDEMIC. THIS PROGRAM PROVIDES IMMEDIATE RELIEF TO SMALL BUSINESSES WITH NON-DISASTER SBA LOANS, IN PARTICULAR 7(A), 504 AND MICROLOANS.

VISIT WWW.SBA.GOV

**MORE RESOURCES AVAILABLE AT
WWW.CLEARLAKESHORES-TX.GOV/COVID19**



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Q: I HAVE A RESTAURANT AND CANNOT SERVE PEOPLE ON PREMISES DURING THE CRISIS. HOW CAN I KEEP MY BUSINESS ALIVE?

A: MANY RESTAURANTS ARE OFFERING TAKE-OUT, DRIVE-THRU AND DELIVERY OPTIONS FOR CUSTOMERS. 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 AT [HTTPS://WWW.TABC.STATE.TX.US/CORONAVIRUS/INDEX.ASP](https://www.tabc.state.tx.us/coronavirus/index.asp) TO LEARN MORE ABOUT THE QUALIFICATIONS NECESSARY FOR YOUR RESTAURANT TO OFFER THIS SERVICE.

**MORE RESOURCES AVAILABLE AT
WWW.CLEARLAKESHORES-TX.GOV/COVID19**



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Q: HOW CAN I FIND OUT WHAT BUSINESSES ARE DEEMED ESSENTIAL AND ALLOWED TO REMAIN OPEN?

A: THE TEXAS DIVISION OF EMERGENCY MANAGEMENT (TDEM) WILL MAINTAIN AN ONLINE LIST OF ESSENTIAL SERVICES SPECIFIED IN THE GOVERNOR'S EXECUTIVE ORDER AT [TDEM.TEXAS.GOV/ESSENTIALSERVICES/](https://www.tdem.texas.gov/essentialservices/).

OTHER ESSENTIAL SERVICES MAY BE ADDED TO THIS LIST WITH THE APPROVAL OF TDEM. THESE ORDERS WILL REMAIN EFFECTIVE ON A STATEWIDE BASIS THROUGH APRIL 30, 2020, SUBJECT TO EXTENSION THEREAFTER BASED ON THE STATUS OF COVID-19 IN TEXAS AND THE RECOMMENDATIONS OF THE CENTERS FOR DISEASE CONTROL AND PREVENTION.

**MORE RESOURCES AVAILABLE AT
[WWW.CLEARLAKESHORES-TX.GOV/COVID19](https://www.clearlakeshores-tx.gov/covid19)**



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**Q: WHERE ELSE CAN I FIND INFORMATION THAT COULD
HELP MY BUSINESS DURING THE CRISIS?**

**A: PLEASE VISIT WWW.CLEARLAKESHORES-TX.GOV TO FIND
A LIST OF RESOURCES AVAILABLE FOR BUSINESSES
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