



COVID-19 COMMUNITY RESOURCE GUIDE



A Message from Congresswoman Lizzie Fletcher:

Dear Neighbor,

As our community responds to the COVID-19 pandemic, we are all navigating real challenges in our lives. From public health concerns to economic insecurity, we are adapting, learning, problem-solving, and working to face the very real threats this novel coronavirus presents in the days, months, and years ahead. We are concerned about the health and well-being of our neighbors, our community, our country, and our world.

We are also grateful for those heroes on the frontlines of the pandemic, those who are working around the clock to provide essential services to our community and risking their own health and safety to do so. From our hospitals, where health care providers and the people who make it possible to do so are working around the clock, to our grocery and drug store workers, to our mail carriers and delivery teams, to our food service workers and volunteers, our neighbors are doing critical work to take care of us all. That includes you, and I thank you for all you are doing.

As your representative in the United States Congress, I am working to ensure that we combat this unprecedented challenge by working together, partnering with federal, state, and local governments and agencies to protect the health, security, and well-being of our community and our country.

My team and I have prepared this **Resource Guide** with information to help you navigate the various avenues of support—from health care to nutrition to small business assistance—as well as answer some frequently asked questions. We have also included information about what Congress has done in response to COVID-19; but please know, as we do, that our work is not done.

We are facing a crisis unlike any we have experienced. The magnitude of the crisis calls for an unprecedented response. The weeks and months ahead will continue to be trying for us all, even as we work together to get through these difficult times.

Please know that my team and I are here to help. Please do not hesitate to call me to share your thoughts and experiences or to ask for assistance. You can submit a [request for help](#) through my website, you can send me an [email](#), you can call my office at (713) 353-8680 or (202) 225-2571, or you can find information [on my website](#): fletcher.house.gov.

I am honored to represent you, and I am here to help you.

A handwritten signature in black ink that reads 'Lizzie Fletcher'.



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COVID-19 Quick Resources

Health Authorities

Harris County Public Health

"Ask My Nurse" Hotline (713) 634-1110

COVID-19 Hotline (832) 927-7575

About COVID-19

publichealth.harriscountytexas.gov/Resources/2019-November/Coronavirus

Houston Health Department

COVID-19 Call Center (832) 393-4220

houstonemergency.org/covid19

CDC Guidance

cdc.gov/coronavirus/2019-nCoV/index.html

Unemployment Benefits

Texas Workforce Commission

(800) 628-5115

twc.texas.gov/news/covid-19-resources-job-seekers

Taxes

Note: The 2020 tax filing has been delayed until July 15.

IRS: Coronavirus Tax Relief

irs.gov/coronavirus

Taxpayer Advocate Service

(877) 777-4778

taxpayeradvocate.irs.gov/contact-us

Testing Information

Houston & Harris County

COVID-19 Testing

(832) 927-7575

covcheck.hctx.net

Food, Financial, and Healthcare Assistance

The Centers for Medicare & Medicaid Services

are covering telehealth costs.

Learn more online:

www.cms.gov/newsroom/fact-sheets/medicare-telemedicine-health-care-provider-fact-sheet

United Way of Greater Houston

Dial 2-1-1

unitedwayhouston.org/work/disaster/coronavirus

Houston Food Bank

(713) 223-3700

houstonfoodbank.org

Small Business Assistance

Small Business Administration

Houston Branch

(713) 773-6500

sba.gov/tx/houston

Need help? That's what we're here for! Call my office at (713) 353-8680 or visit my website at

fletcher.house.gov

Stay home. Work safe.



COVID-19 Information

There are many challenges facing our community as we respond to COVID-19, from public health concerns to economic insecurity. And a community-wide response, from government action to individual responsibility will allow us to face our current challenges. Key measures—like staying at home and social distancing when you access essential services—can go a long way toward mitigating the spread of the virus in our community.

General COVID-19 Information

COVID-19 is a new disease, caused by a novel (or new) coronavirus that has not previously been seen in humans. And because it is new, there is currently no vaccine or cure for it. And there is still a lot we do not know about the virus.

The Centers for Disease Control (CDC) has resources and extensive information about the virus on its [website](#), some of which is shared here. The State of Texas Department of State Health Services has statewide information on its [website](#).

[Harris County Public Health's website](#) is updated daily with a dashboard of information, including the combined number of cases in Houston and Harris County, including active and recovered cases, deaths, and statistical data on the age, sex, and location of people with COVID-19 cases.

For additional information, the [Texas Medical Center website](#) provides useful information about the spread in our community.

Information in Spanish, Chinese, Korean, Vietnamese, and other languages can be found by visiting the [Harris County Public Health COVID-19 Resources Page](#).

What It Is

COVID-19 is caused by a coronavirus called SARS-CoV-2. Coronaviruses are a large family of viruses that are common in people and many different species of animals, including camels, cattle, cats, and bats. Rarely, animal coronaviruses can infect people and then spread between people. This occurred with [MERS-CoV](#) and [SARS-CoV](#), and now with the virus that causes COVID-19.



How It Is Spread

The virus that causes COVID-19 is thought to spread mainly from person to person:

- Between people who are in close contact with one another (within about 6 feet).
- Through respiratory droplets produced when an infected person coughs, sneezes, or talks.
- These droplets can land in the mouths or noses of people who are nearby or possibly be inhaled into the lungs.

[Maintaining good social distance](#) is very important in preventing the spread of COVID-19.

The virus that causes COVID-19 may also be spread when a person touches a surface or object that has the virus on it and then touches his or her own mouth, nose, their eyes.

People who are infected often have symptoms of illness. There is great concern that people without symptoms may be able to spread virus.

How To Protect Yourself and Others

Limiting face-to-face contact with others is the best way to reduce the spread of COVID-19.

As a result of the potential for coming into contact with the virus, you should [wash your hands](#) often with soap and water. If soap and water are not available, use an alcohol-based hand sanitizer. Also, [routinely clean](#) frequently touched surfaces.

In addition, In light of new data about [how COVID-19 spreads](#), along with evidence of widespread COVID-19 illness in communities across the country, CDC recommends that people wear a [cloth face covering](#) to cover their noses and mouths in the community setting. This is to protect people around you if you are infected but do not have symptoms.

Know the Symptoms

Reported illnesses have ranged from mild symptoms to severe breathing problems and illness, sometimes resulting in death. COVID-19 symptoms, which may appear 2-14 days after exposure, include fever, cough, and shortness of breath.

Please note: Older adults and people who have severe underlying medical conditions like heart or lung disease or diabetes seem to be at higher risk for developing more serious complications from COVID-19 illness.



COVID-19 Health Care Information

If you have, or a member of your family has a personal health concern relating to COVID-19, your best course of action is to:

Call your physician; or

- [Harris County Public Health](#) COVID-19 Hotline: (832) 927-7575; or
- [Houston Health Department COVID-19](#) Call Center: (832) 393-4220; or
- The [Harris Health](#) Ask My Nurse helpline: 713-634-1110; or
- The Texas Department of State Health Services' dedicated COVID-19 call center, which is open seven days a week from 7:00 a.m. to 8:00 p.m. by dialing 2-1-1.

The CDC has also advised that if you develop any of the **emergency warning signs** for COVID-19, including trouble breathing, persistent pain or pressure in the chest, new confusion or inability to arouse, bluish lips or face, **get medical attention immediately**.

The CDC has developed a [self-checking guide](#) to help you make decisions and seek appropriate medical care.

The CDC has also teamed up with Apple to provide another [COVID-19 Screening Tool](#).

And, Harris County Public Health & Houston have a COVID-19 [self-assessment tool](#).

These are uncertain, trying times. If you or a loved one need help coping with anxiety, fear, grief, worry, or other issues, resources are here for you:

- [CDC Guidance on stress and coping](#)
- Baylor College of Medicine Mental Health Support Line: (713) 634-1110
- The Harris Center for Mental Health and Intellectual and Developmental Disability (IDD) COVID-19 mental health support line: (832) 251-7544 or (833) 986-1919.



Frequently Asked Questions

What if I think I might have COVID-19?

Your first course of action should be to contact your health care provider.

- **Stay home.** Most people with COVID-19 have mild illness and can recover at home without medical care. Do not leave your home, except to get medical care. Do not visit public areas.
- **Take care of yourself.** Get rest and stay hydrated.
- **Stay in touch with your doctor.** Call before you get medical care. Be sure to get care if you have trouble breathing, or have any other [emergency warning signs](#), or if you think it is an [emergency](#).

Where can I get tested?

Harris County and the City of Houston are operating testing centers in coordination with the Federal Emergency Management Agency (FEMA).

Visit the Office of [Harris County Public Health](#) or [City of Houston](#) websites to learn about how to begin the self-screening and testing process. You can also call 832-927-7575. The steps will entail:

Step 1 - Online Screening:

Once you have gone through the online screening process, you will receive a unique code and a phone number to call.

Step 2 - Phone Consultation:

Call the given number and complete phone consultation. If deemed "at-risk" you will be given another unique code and information of where to get your first test.

Step 3 - Testing Facility:

Proceed to the testing facility at your scheduled time. Be sure to bring with you any photo ID and other information as requested by your nurse screener.

Please note that you are required to participate in the screening process. Walk-ins at the testing sites will not be seen.

In addition, there are other testing locations operating in our area. The Texas Department of State Health Services (DSHS) has put together a [comprehensive list of drive-through testing locations](#) across the state of Texas. Your physician may also be able to provide testing.



Who is at risk for getting COVID-19?

Everyone. The CDC has explained that older adults and people of any age who have serious underlying medical conditions might be at higher risk for severe illness from COVID-19. Based on what we know now, those at high-risk for severe illness from COVID-19 are:

- [People aged 65 years and older](#)
- People who live in a nursing home or long-term care facility

People of all ages with underlying medical conditions, particularly if not well controlled, including:

- People with chronic lung disease or moderate to severe asthma
- People who have serious heart conditions
- People who are immunocompromised
 - Many conditions can cause a person to be immunocompromised, including cancer treatment, smoking, bone marrow or organ transplantation, immune deficiencies, poorly controlled HIV or AIDS, and prolonged use of corticosteroids and other immune weakening medications
- People with severe obesity (body mass index [BMI] ≥ 40)
- People with diabetes
- People with chronic kidney disease undergoing dialysis
- People with liver disease

What if I do not have health insurance?

Federally Qualified Health Centers (FQHC) provide primary care services, even if you don't have health insurance. See this [guidance for people without health insurance](#) to help find care.

What about my animals?

Until we learn more about how this virus affects animals, the CDC recommends that you treat your pets as you would other human family members to protect them from a potential infection. There is more guidance on the CDC website here: <https://www.cdc.gov/coronavirus/2019-ncov/daily-life-coping/animals.html>

There are many more answers to [FAQs on the CDC website](#).



Harris County Response to COVID-19

Texas' Seventh Congressional District (TX-07) is located entirely within Harris County. County-wide programs apply to all residents in our district, as well as orders and declarations from the City of Houston, Bellaire, Bunker Hill Village, Hedwig Village, Hilshire Village, Hunters Creek Village, Jersey Village, Katy, Piney Point Village, Southside Place, Spring Valley Village, and West University Place.

Through Harris County Public Health, our county is responding to the COVID-19 pandemic by working closely with the Centers for Disease Control and Prevention, Texas Department of State and Health Services, and other health partners in monitoring the developing outbreak.

Stay Home, Work Safe Order

On March 24, 2020, Harris County Judge Lina Hidalgo enacted a Stay Home, Work Safe Order to help prevent community spread. The order requires all Harris County residents to stay home and leave only to travel for essential activities, or to provide or perform essential governmental functions, or to operate an essential business. This order has been extended through April 30, 2020.

You can find the full text of the order and further guidance on what qualifies as an essential activity and an essential business at [ReadyHarris.Gov/Stay-Home](https://www.readyharris.gov/stay-home). You can also email stayhome@cjo.hctx.net with questions or concerns.

Testing in Houston and Harris County

Testing sites are available in [Houston](#) and [Harris County](#). Public health officials request that individuals follow [these steps before](#) visiting a testing site. Questions? You can call (832) 927-7575.

COVID-19 Resources in Languages Other than English

Harris County Public Health has prepared COVID-19 information in languages spoken throughout our district, including Spanish, Chinese, Korean, Vietnamese, and others. If you know someone who could use this information, it can be found by visiting the [Harris County Public Health COVID-19 Resources Page](#).

Transit Services

METRO has temporarily suspended collection of fares on local bus, METRORail, Park & Ride, METROLift, and Community Connector services to assist those facing sudden economic hardship, to provide ease of use for medical workers, and to prevent the spread of COVID-19. METRO's website has more information on [service modifications and safety measures in response to COVID-19](#).



Congressional Response to COVID-19

In response to COVID-19, Congress has passed, and the President signed into law, three legislative packages to protect our public health and bring much-needed relief to communities across the country.

Coronavirus Preparedness and Response Supplemental Appropriations Act

In early March, Congress passed the bipartisan **Coronavirus Preparedness and Response Supplemental Appropriations Act**, an emergency response funding package totaling \$8.3 billion, including more than \$3 billion to develop treatments and a coronavirus vaccine; \$2.2 billion in public health funding for prevention, preparedness, and response measures, including nearly a billion dollars to help state and local health systems, to protect public health by allowing Medicare providers to extend telemedicine services to seniors, as well as provisions to protect against price gouging and provide additional funding to support small businesses affected by the epidemic.

You can read a more detailed [summary of the bill here](#).

Families First Coronavirus Response Act

In mid-March, Congress passed the bipartisan **Families First Coronavirus Response Act** to bolster the federal government's response to the pandemic and address its impacts on Americans' health and economic security by providing free coronavirus testing for everyone who needs a test, including the uninsured; increasing funding for Medicaid to support local health systems; providing emergency paid sick leave to millions of workers and reimbursing small businesses for providing leave; enhancing unemployment insurance; and strengthening nutrition programs, including SNAP, student meals, seniors' meals, and food banks.

You can read a more detailed summaries of the contents of the bill on the following issues here:

- [Department of Labor: COVID-19 and the Workplace](#)
- [Employee Rights: Paid Leave Rights \(Summary\)](#)
- [Employer Requirements: Expanded Family and Medical Leave Requirements](#)
- [Employee Rights for Paid Sick and Family & Medical Leave](#)
- [Federal Employee Rights for Paid Sick and Family & Medical Leave](#)
- [Ways & Means Committee: Tax-Related Provisions FAQ](#)
- [Small Business Committee: Families First Coronavirus Response Act FAQ](#)



Coronavirus Aid, Relief, and Economic Security (CARES) Act

In late March, Congress passed the bipartisan **Coronavirus Aid Relief and Economic Security (CARES) Act**, to provide meaningful relief for health care providers, hospitals and health care systems, individuals, businesses, and first responders on the frontlines of this crisis. Among other provisions, the bill includes:

- Direct payments to American families of up to \$1,200 for adults (\$2,400 for couples), and \$500 per child under the age of 17 based on income;
- \$260 billion for unemployment insurance, making the program more expansive and inclusive;
- \$377 billion to provide immediate relief for small businesses and non-profits, making payroll, rent, mortgage, and utility costs eligible for SBA loan forgiveness;
- \$150 billion for the country's health system, which will be available to hospitals and providers most affected by COVID-19 to invest in personal protective equipment, testing supplies, increased workforce, and more; and
- \$150 billion to state and local governments to help pay for new expenses related to COVID-19 response, including an estimated \$11 billion in funding to Texas.

For more detailed information about the provisions in these bills that are to be implemented by federal and state agencies, here are some useful links:

- [Economic Impact Payments to Individuals](#)
- [Expected Timeline for Economic Impact Payment Deposits](#)
- [Social Security and the CARES Act](#)
- [Economic Impact Payments for Social Security Beneficiaries](#)
- [Unemployment Compensation Provisions of the CARES Act](#)
- [Overview of different types of unemployment benefits](#)
- [Small Business Provisions in the CARES Act](#)
- [Senate Guide to Small Business Provisions in the CARES Act](#)
- [SBA Economic Injury Disaster Loan \(EIDL\)](#)
- [SBA Paycheck Protection Program \(PPP\)](#)
- [Comparison of PPP and EIDL Loan Programs](#)
- [Education Provisions of the CARES & Families First Acts](#)

Our work is not done.

Congress is already at work on additional legislation, and I am working with our neighbors, subject matter experts, and my colleagues on both sides of the aisle to do all we can to deliver additional relief in the weeks and months ahead.



Federal Resources

There are resources at every level of government to help you adapt, recover, and stay informed. Here is information about resources from the federal government.

Please know that my team and I are here to help, and regularly help constituents who have issues with federal agencies. You can submit a [request for help](#) through my website, you can send me an [email](#), you can call my office at (713) 353-8680 or (202) 225-2571, or you can find information [on my website: fletcher.house.gov](#).

Direct Financial Assistance

Economic Impact Payments

As discussed above, the CARES Act provides for direct payments to families of \$1,200 for each adult individual (\$2,400 for joint filers), and \$500 per qualifying child under age 17. The advance payment is reduced by \$5 for every \$100 of income to the extent a taxpayer's income exceeds \$150,000 for joint filers, \$112,500 for a head of household filer, and \$75,000 for anyone else (including single filers). Social Security beneficiaries will also receive payments from Social Security.

You can find more information here: [IRS Economic Impact Payments](#)

Expected Timeline:

- The IRS will make about 60 million payments to Americans through direct deposit. The IRS has direct deposit information for these individuals from their 2018 or 2019 tax returns.
- About 3 weeks after those deposits are made, the IRS will begin issuing paper checks to individuals who do not have direct deposit.
- The paper checks will be issued at a rate of about 5 million per week, which could take up to 20 weeks to get all the checks out.
- The checks will be issued in reverse order of adjusted gross income—starting with people with the lowest income first.
- [Information for Social Security Recipients](#)

Housing

For Homeowners

Fannie Mae, Freddie Mac (the Enterprises) and the Federal Home Loan Banks are taking steps to help people who have been impacted by the coronavirus. If your ability to pay your mortgage is impacted, and your loan is owned by Fannie Mae or Freddie Mac, you may be eligible to delay making your monthly mortgage payments for up to 12 months and may be eligible for additional



assistance. This assistance is available to homeowners with single family or condominium mortgages owned by Fannie Mae or Freddie Mac (the Enterprises) regardless of whether their property is owner occupied, a second home, or an investment property.

- You can learn more at the FHFA website here: [Mortgage Help for Homeowners Impacted by the Coronavirus](#)

For Renters

The CARES Act institutes a 120-day suspension on evictions for renters unable to pay rent in federally assisted properties, which includes single-family and multifamily properties with loans owned or securitized by the Enterprises.

Be aware of fraudulent schemes. Learn more here: [Coronavirus-related Fraud Prevention Tips and Resources](#).

The Consumer Financial Protection Bureau also has useful information about [protecting your finances during the Coronavirus pandemic](#) on its website.

Frequently Asked Questions about Financial Assistance

I have not yet filed my 2018 and 2019 tax returns. Can I still get a payment?

Yes. The Internal Revenue Service (IRS) urges anyone with a tax filing obligation who has not yet filed a tax return for 2018 or 2019 to [file as soon as they can](#) to receive an Economic Impact Payment. Taxpayers should include direct deposit banking information on the return.

Will the qualification to receive the \$1,200 payment be based on my 2018 or 2019 federal income tax return?

For people who have already filed their 2019 tax returns, the IRS will use this information to calculate the payment amount. For those who have not yet filed their return for 2019, the IRS will use information from their 2018 tax filing to calculate the payment.

Will I receive a payment if I'm retired?

If you are not typically required to file, the IRS will use the information on the Form SSA-1099 or Form RRB-1099 to generate Economic Impact Payments to recipients of benefits reflected in the Form SSA-1099 or Form RRB-1099 who are not required to file a tax return and did not file a return for 2018 or 2019. This includes senior citizens, Social Security recipients, and railroad retirees who are not otherwise required to file a tax return.



Will I receive a stimulus payment if I'm on Social Security?

Yes. The Treasury Department and the IRS have announced that Social Security beneficiaries who are not typically required to file tax returns will not need to file an abbreviated tax return to receive an Economic Impact Payment. Instead, payments will be automatically deposited into their bank accounts. The IRS will use the information on the Form SSA-1099 and Form RRB-1099 to generate \$1,200 Economic Impact Payments to Social Security recipients who did not file tax returns in 2018 or 2019. Recipients will receive these payments as a direct deposit or by paper check, just as they would normally receive their benefits. This includes senior citizens, Social Security recipients, and railroad retirees who are not otherwise required to file a tax return.

Will the payments affect my eligibility for federal income-targeted programs?

No, the payment is considered a tax refund and is not counted toward eligibility for federal programs.

How do I check the status of my payment?

The IRS has introduced [Get My Payment](#), a portal to check the status on direct payments. It will allow taxpayers, once authenticated, to find out the status of their economic impact payments and, if no payment or check has been issued, to provide their banking information for direct deposit.

What if I have moved or changed my bank account since filing my last tax return?

If IRS does not have your direct deposit information from your 2018 or 2019 return – and has not yet sent your payment – use the [Get My Payment application](#) to provide the information for your direct deposit.

- 2019 Filers: Your payment will be sent using the information you provided with your 2019 tax return. You will not be able to change it.
- 2018 Filers: If you need to change your account information or mailing address, file your 2019 taxes electronically as soon as possible using the Get My Payment application. That is the only way to let us know your new information.

Is the Payment taxable as 2020 income?

No, the Payment is not income and you will not owe tax on your Payment. It will not reduce your refund or increase the amount you owe when you file your 2020 return next year.



Education

COVID-19 presents urgent challenges to our education systems, from early childhood education programs to K-12 schools and institutions of higher education.

If you have student loan debt, Congress secured several options outlined below for borrowers that help provide relief through September 30, 2020. You can find information on [Student Loan Forbearance](#) here. Generally, during this period, a borrower will be able to:

- Pause payments for federal student loan borrowers who have Direct Loans and Federal Family Education Loan (FFEL), which means these borrowers will not be required to make any payments toward outstanding interest or principal balance.
- Suspend interest accrual for such loans so that these balances don't accrue.
- Avoid forced collections such as garnishment of wages, tax refunds, & Social Security benefits.
- Halt negative credit reporting.
- Ensure a borrower continues to receive credit toward Public Service Loan Forgiveness, Income-Driven Repayment forgiveness, and loan rehabilitation.

Emergency Management (FEMA)

President Trump issued a nationwide emergency declaration on March 13, 2020, which enabled the Federal Emergency Management Agency (FEMA) to respond across the country. FEMA is working with other federal departments and agencies and working with state, local, tribal and territorial governments, including the City of Houston and Harris County.

- FEMA Response <https://fema.gov/information>.
- If you are interested in doing business with FEMA and supporting the response to COVID-19 with your company's non-medical goods and/or services, please email the Department of Homeland Security's Procurement Action Innovative Response (PAIR) team at: DHSIndustryLiaison@hq.dhs.gov.
- If you are a company with medical supplies to donate or sell, you can contact FEMA [with this form](#) with information about your offer.
- If you are a volunteer who is medically trained, or a member of the general public, you can offer your services [here](#).



Immigration

As of March 18, 2020, U.S. Citizenship and Immigration Services has temporarily suspended routine in-person services through at least May 3 to help slow the spread of coronavirus (COVID-19). USCIS staff will continue to perform mission critical duties that do not involve contact with the public. USCIS will provide emergency services for limited situations, however.

- To schedule an emergency appointment contact the [USCIS Contact Center](#).
- Applicants and petitioners will be sent notices if they are affected by the closure.
- Individuals who had InfoPass or other appointments at the field office must reschedule through the USCIS Contact Center once field offices reopen to the public. (Please check the [USCIS Field Offices](#) page to see if your [field office](#) has reopened before reaching out to the USCIS Contact Center.)
- See uscis.gov/coronavirus for more information.

State Department and Travel

Many of our neighbors have questions about domestic and international travel. The CDC has issued guidance for domestic travel questions:

- [CDC Information for Travel](#)

The U.S. Department of State issued a “Do Not Travel” advisory on March 31, 2020 for U.S. citizens to avoid all international travel due to the global impact of COVID-19, advising that U.S. citizens who live in the United States should arrange for immediate return to the United States in countries where commercial departure options remain available unless they are prepared to remain abroad for an indefinite period.

- [State Department Travel Advisories](#)

Those who are travelling abroad are urged to enroll in the [Smart Traveler Enrollment Program \(STEP\)](#) to receive alerts and make it easier to locate you in an emergency.

Passport operations are also limited as a result of COVID-19, [see here](#).



Tax Matters

Because of COVID-19, the 2020 tax filing deadline has been delayed from April 15 to July 15, 2020. The following guidance may be useful to you.

- [IRS: Coronavirus Tax Relief](#)
- [IRS Press Release on COVID-19 efforts](#)
- [Taxpayer Advocate Service](#)
- [Understanding IRS Guidance - A Brief Primer](#)

Veterans Affairs

Many veterans have asked questions about what the Department of Veterans Affairs (VA) and its medical facilities are doing to protect and care for veterans during the outbreak. Veterans and their families are encouraged to consult the U.S. Department of [Veterans Affairs](#) website for the most current information. The following resources may also be useful to you:

- [House Committee on Veterans Affairs: COVID-19 Resources for Veterans](#)
- [Tax Filing Tips for Military Service Members and Veterans](#)
- [COVID-19 FAQs for Veterans](#)
- Veterans Crisis Line 1-800-273-8255



State & Local Resources: Houston, Harris County, & Texas

There are resources at every level of government to help you adapt, recover, and stay informed. Here are links to resources from the local and state governments and agencies.

Education

- [Texas Education Agency COVID-19 Support and Guidance](#)
- [HISD COVID-19 Updates](#)
- [CFISD COVID-19 Updates](#)
- [Katy ISD COVID-19 Updates](#)

Food

- [Houston Food Bank](#): Providing assistance to sign up for [SNAP benefits](#)
- [Texas WIC Updates](#)
- HISD and the Houston Food Bank are offering curbside food pickup at all 36 food distribution sites.
- [School Meal Pick-Up Locations](#)
- [USDA Meals for Kids Site Finder](#)
- [Crowdsource Rescue](#): No-contact food deliveries to high-risk Houstonians

General Help

- [United Way of Greater Houston Helpline](#): 2-1-1
- [Houston Area Women's Center](#) Domestic Violence Hotline: (713) 528-2121
- [Houston Area Women's Center](#) Sexual Assault Hotline: (713) 528-2121
- Texas Attorney General Hotline for price gouging and scams: (800) 621-0508

Housing, Rental, and Utility Assistance

- [Renter Resources from the Texas Apartment Association](#) (English)
- [Texas Apartment Association Frente al COVID-19: Recursos para inquilinos](#) (Spanish)
- [Public Utility Commission of Texas FAQ](#)
- [Coalition for the Homeless](#)

Transit/Transportation:

- [METRO Service Modifications](#)
- METRO Customer Service: (713) 635-4000
- [Traveling on Local Public Transportation During COVID-19](#)

Veterans

- [Veterans Affairs Houston Regional Office](#)
- [City of Houston Office of Veterans Affairs](#)



Resources for Unemployment

We have seen a devastating number of people losing their jobs, in the district and across the country, as a result of the COVID-19. The CARES Act made it possible for more laid-off and furloughed workers than ever before to be eligible for Unemployment Insurance.

The CARES Act expanded unemployment eligibility to self-employed individuals, independent contractors, “gig economy” employees, and individuals who have been unable to start a new job or contract due to the COVID-19 pandemic. The Texas Workforce Commission (TWC) administers unemployment insurance in the state of Texas and is working with the Department of Labor on implementing these changes to unemployment in Texas. [Sign up for email updates here](#) and you will be notified when the TWC has fully implemented the changes allowing you to file.

To file for unemployment, you can file electronically with the [Texas Workforce Commission](#) (TWC), or call TWC at the numbers below:

- TWC Tele-Center: (800) 939-6631
 - To speak with a customer service representative, call the unemployment benefits Tele-Center. M-F: 8AM-6PM, Sat: 9AM-5PM
- TWC Tele-Serv: (800) 558-8321
 - To request payment for weeks of unemployment, get payment information or the status of your claim, get general information about unemployment benefits, and establish or change your PIN, call Tele-Serv, TWC's automated telephone system.
 - Claim status and payment request options are available M-F: 7AM-6PM. General information is available anytime.
- TWC How-Tos
 - [Create a Username and Password](#)
 - [Calculate and Report Earnings](#)
 - [How to Apply for Unemployment Benefits Online](#)



Frequently Asked Questions about Unemployment

I have called the Texas Workforce Commission and have been unable to get through.

The TWC is staggering call times by phone area codes to reduce load on their systems, so be sure to follow the guide below and call during your specific time:

Area Code of Applicant	Suggested Call Time
Area codes Beginning with 7, 8	Tues-Thurs-Sat 8:00 a.m. - Noon
Area codes Beginning with 2	Tues-Thurs-Sat 1:00 p.m. -5:00 p.m.
Area Codes Beginning with 3, 4, 5, 6	Mon-Wed-Fri 1:00 p.m. - 5:00 p.m.
Area Codes Beginning with 9	Mon-Wed-Fri 8:00 a.m.-Noon

If I am self-employed or an independent contractor, can I apply for Unemployment Benefits?

Yes. Under the CARES Act, unemployment benefits have been expanded to include self-employed and independent contractors, including “gig economy” employees. The TWC has implemented these changes - if you have already filed and were denied or received a \$0 benefit, no action is required on your part. The TWC will reach out to you directly to obtain the necessary information to complete your application.



Resources for Small Businesses & Non-Profit Organizations

Our office has received many calls about the impact COVID-19 and our mitigation strategies have had on their businesses and employees. Our team put together this downloadable [Small Business Resource Guide](#). An overview of the information is included below.

Much of the relief made possible in the CARES Act is also available to non-profit organizations that may not have previously qualified for relief from SBA programs. Useful summaries of several opportunities for non-profit organizations may be found at the following:

- [National Council of Non-Profits](#)
- [Non-Profit Loans](#)

Health and Safety Guidance

The CDC has issued guidance for businesses: [CDC Guidance for Businesses and Employers](#), encouraging businesses to coordinate with state and local health officials. Its guidance is that all employers need to consider how best to decrease the spread of COVID-19 and lower the impact in their workplace, including activities to reduce transmission among employees, maintain healthy business operations, and maintain a healthy work environment.

Likewise, the Occupational Safety and Health Administration (OSHA) developed COVID-19 planning guidance based on traditional infection prevention and industrial hygiene practices. [OSHA Guidance for COVID-19](#).

Financial Assistance

- [TX-07 Small Business Resource Guide](#)
- [Small Business Administration \(SBA\) Business Guidance & Loan Resources](#)
- [SBA Houston Office](#)



Economic Injury Disaster Loans (EIDL)

The EIDL program provides small businesses and non-profit organizations up to \$2 million to help meet financial obligations and operating expenses that could have been met had the disaster not occurred.

All applicants for an SBA Economic Injury Disaster Loan are eligible for an Emergency Economic Injury Grant of up to \$10,000, based on employee count, within days of submission of the application.

- [SBA Economic Injury Disaster Loan](#)
- [U.S. Chamber of Commerce Guide to SBA's Economic Injury Disaster Loans](#)

Paycheck Protection Program

The Paycheck Protection Program (PPP) is designed to provide a direct incentive for small businesses to keep their workers on payroll by providing each small business a loan of up to \$10 million for payroll and certain other expenses. If all employees are kept on payroll for eight weeks and laid-off employees are rehired by June 30, the portion of the loans used for payroll, rent, mortgage interest, or utilities is forgivable by the SBA.

- [SBA Paycheck Protection Program](#)
- [Paycheck Protection Treasury Fact Sheet](#)

Existing SBA Loan Relief

The SBA is also offering debt relief to small businesses as they overcome the challenges created by this health crisis. Under this program:

- The SBA will pay the principal and interest of current 7(a) loans for a period of six months.
- The SBA will also pay the principal and interest of new 7(a) loans issued prior to September 27, 2020.

Employer Retention Tax Credit

- Not available for people participating in PPP
- [Guide to the Employer Retention Tax Credit](#)



Important Non-Monetary Assistance from the SBA

The SBA has three local Resource Partners:

- [Texas Gulf Coast Small Business Development Centers \(SBDC\)](#) (713) 752-8444
- [SCORE Mentors](#) (713) 487-6565
- [The WBEA Women's Business Center \(WBC\)](#) (713) 681-9232

They provide a range of help, including:

- Cash flow management / short term financial management
- Messaging / social media to stay engaged with customers
- Import/Export
- Supply chain
- Strategic planning and financial tune-up; prepare to prosper after the disaster
- Planning for further disasters / risk management / insurance counseling

Local Resources

Our local governments and business associations also have assembled information, programs, and tools that may be useful for you:

- [City of Houston Office of Business Opportunity](#)
- [Resources for Restaurants, Grocers, and Hospitality](#)
- [Facebook Small Business Grants Program](#)
- [Texas Economic Development](#)



Frequently Asked Questions about Small Business Assistance

What counts as a small business?

According to the SBA, a small business is defined 'either in terms of the average number of employees over the past 12 months, or average annual receipts over the past three years.' Small businesses must both satisfy the SBA's definition of small business concern and size standards for small businesses to be eligible for assistance from the SBA.

A small business concern:

- Is organized for profit;
- Has a place of business in the U.S.;
- Operates primarily within the U.S. or makes a significant contribution to the U.S. economy through payment of taxes or use of American products, materials, or labor;
- Is independently owned and operated; and
- Is not dominant in its field on a national basis.

A size standard represents the largest size that a business, including its subsidiaries and affiliates, may be to remain classified as a small business for SBA programs. The definition of "small" varies by industry. You can check whether your business is small using [this tool](#).

I am a small business owner and I don't know where to find available relief options.

Please visit our website [to download the Small Business Resource Guide](#). You will find detailed information about small business programs available, as well as contact information for local, state, and federal agencies.

What are the differences between SBA loans/programs/grants?

The SBA offers multiple solutions for small businesses in mitigating the effects of the coronavirus pandemic. The two primary options are Economic Injury Disaster Loans and the Paycheck Protection Program.

The **Economic Injury Disaster Loan (EIDL)** may be used to pay fixed debts, payroll, accounts payable, and other bills that can't be paid because of the disaster's impact. It offers up to \$2 million in assistance in long-term and low-interest loans directly from the SBA. All those who apply are eligible for an Emergency Economic Injury Grant of up to \$10,000 that will not have to be repaid.



The **Paycheck Protection Program (PPP)** may be used for payroll, rent, mortgage interest, or utilities. It offers up to \$10 million in assistance in loans through existing SBA 7(a) lenders, federally insured depository institution, federally insured credit union, and Farm Credit System institution. Other regulated lenders are able to be approved to be a part of the program. This loan can be fully forgiven if funds are used to maintain or quickly rehire employees and maintain salary levels. Forgiveness will be reduced if full-time headcount declines, if salaries and wages decrease, or if over 25% of the loan is used for non payroll-related costs. Application for a PPP loan does not make you eligible for an Emergency Economic Injury Grant of up to \$10,000.

Where can I apply for a PPP loan?

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.

The Houston branch of the local SBA has [a list of participant banks](#) and whether they are accepting new customers for the PPP program. Visit www.sba.gov for a list of SBA lenders or use [this tool](#) to search for PPP lenders by zip code.

Are non-profit organizations eligible to apply for economic relief?

Yes. The CARES Act includes several opportunities for non-profit organizations to apply for economic relief. The National Council of Nonprofits has put together a useful chart summarizing those opportunities [here](#).

Are self-employed workers and independent contractors eligible for economic aid?

Yes, individuals with self-employment income are eligible to apply for a PPP loan if they were in operation on February 15, 2020, their principal place of residence is in the United States, and they filed or will file a Form 1040 Schedule C for 2019. Information on how to apply and what a loan can be used for can be found on pages 8-9 of our [Small Business Resource Guide](#).



How To Help

Stay Home.

Staying home is one of the most important things you can do. Follow the guidance of our public health experts and epidemiologists. By doing so, you minimize the spread of the virus and protect all our neighbors.

Work Safe.

If you work in an essential business or you need to leave home to do essential tasks, protect yourself and others by making sure you are not sick, keeping your distance, wearing a mask, and following guidance on handwashing and hygiene.

Give Blood.

<http://www.giveblood.org/>

Volunteer.

For everyone: <https://volunteerhouston.org/>

For Health Professionals: Harris County Medical Reserve Corps (MRC) is looking for volunteers in response to COVID-19. <https://www.texasdisastervolunteerregistry.org/> or email MRC@phs.hctx.net

Help Our Health Professionals.

Our hospitals and other health care facilities are facing a shortage of Personal Protective Equipment (PPE) and equipment. If you want to sell or donate PPE, or if your company is available to be used as a COVID-19 testing site or hospital, see the following:

- For volunteering, donating PPE, and/or offering the use of space or a facility in Harris County, email vendor@oem.hctx.net or [register here](#).
- To donate PPE to the state of Texas, [please register here](#).
- To sell PPE to the state of Texas, [please register here](#).
- To sell PPE to FEMA, [please register here](#).

Stay Connected.

Our community is welcoming and giving. We take care of each other. And we need to do so now more than ever. While you keep your physical distance, stay connected. Pick up the phone. Get online. Check on your neighbors. Remember where we've been, and know that we will get through this—together.



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