

Current Update as of September 17, 2020

All information presented is presumed accurate at time of publication. The City of Cibolo is not presenting these summaries as the entirety of the programs; please be aware of the individual elements for each program including their requirements, restrictions, and guidelines. Those interested in the programs should contact the applicable agencies over these programs to get more information or if they have questions.

Governor Greg Abbott's Declarations (Order by Newest to Oldest):

Governor Greg Abbott's Executive Order GA-30 09/17/2020: Relating to the continued response to the COVID-19 disaster as Texas reopens.

Governor Greg Abbott's Executive Order GA-28 06/26/2020: Relating to the targeted response to the COVID-19 disaster as part of the reopening of Texas.

Governor Greg Abbott's Executive Order GA-26 06/03/2020: Relating to the expanded opening of Texas in response to the COVID-19 disaster (coronavirus).

Governor Greg Abbott's Executive Order GA-23 05/18/2020: Relating to the expanded reopening of services as part of the safe, strategic plan to Open Texas in response to the COVID-19 disaster. This reopens a wide variety of business previously closed by GA-14.

Governor Greg Abbott's Executive Order GA-21 05/05/2020: Relating to the expanded reopening of services as part of the safe, strategic plan to Open Texas in response to the COVID-19 disaster. This reopens cosmetology salons, hair salons, barber shops, nail salons/shops, and other establishments where licensed cosmetologists or barbers practice their trade, tanning salons, and public pools on Friday, May 8th. Wedding venues and reception services are reopened as of May 5th, 2020.

The Governor's Report to Open Texas 04/27/2020: The Governor's Strike Force to Open Texas will safely and strategically restart and revitalize all aspects of the Lone Star State—work, school, entertainment, and culture. This report presents Phase 1 of reopening up Texas Businesses and presents guidelines for both Employers and Consumers to help minimize the spread of COVID-19.

Governor Greg Abbott's Executive Order GA-18 04/27/2020: Relating to the reopening of retailers, restaurants, movie theaters, museums and libraries, outdoor sporting venues, and malls on May 1st, 2020. GA-18 still orders the closures of public swimming pools, bars, gyms, cosmetology salons, massage establishments, interactive amusement venues (bowling alleys and video arcades), and tattoo and piercing studios will remain closed until further notice.

Governor Greg Abbott's Executive Order GA-17 04/17/2020: Relating to the establishment of the Governor's Strike Force to Open Texas.

Governor Greg Abbott's Executive Order GA-16 04/17/2020: Relating to the safe, strategic, reopening of select services as the first step to Open Texas in response to the COVID-19 disaster. This specifically dates non-essential retail to open under modified operations. These are limited to curbside pickup and delivery only. This only notifies of additional Executive orders to be announced on April 27th.

Governor Greg Abbott's Executive Order GA-15 04/17/2020: Relating to hospital capacity during the COVID-19 disaster. This specifically affects business like dental offices to delay opening of non-emergency related issues until May 9th at 12:01 a.m.

Governor Greg Abbott's Renewal of GA-08 Declaration 04/12/2020: The newest declaration renews the initial closure of businesses from the GA-08 order for an additional month now lasting till May 13th, 2020.

Governor Greg Abbott's Declaration and Executive Orders for Essential Services and Activities 03/31/2020: Executive Order No. GA-14 relating to statewide continuity of essential services and activities during the COVID-19 disaster.

- **Essential Businesses listed by The Cybersecurity and Infrastructure Security Agency (CISA).**

Governor Greg Abbott's Proclamation 03/19/2020: A proclamation certifying that COVID-19 poses an imminent threat of disaster in the state and declaring a state of disaster for all counties in Texas.

Governor Greg Abbott's Declaration and Executive Orders for Closure 03/19/2020: Executive Order GA-08 relating to COVID- 19 preparedness and mitigation.

Guadalupe County and City of Cibolo Declarations:

Guadalupe County Judge's Declaration: Stay Home Stay Safe Order lasting until April 30th, 2020.

(Newest) City of Cibolo's Mayoral Declaration (05/01/2020): The newest declaration adopts Governor Greg Abbott's Executive Order GA-18 for essential and reopened services.

City of Cibolo's Mayoral Declaration: The newest declaration renews the initial closure of businesses now lasting till April 30th, 2020.

City of Cibolo's Mayoral Declaration: An amended declaration signed on 03/26/2020

Federal Resources:

The Coronavirus Aid, Relief, and Economic Security (CARES) Act: A package program that is from the Small Business Administration (SBA) and the Department of the Treasury. It includes multiple programs that were created to help small businesses, as well as non-profits and other employers. For a guide please click [here](#).

- **Paycheck Protection Program:** 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 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 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. This program is on a first-come-first served basis as funds are limited so businesses are encouraged to apply as soon as possible.
- **Small Business Debt Relief Program:** This program will provide immediate relief to small businesses with non-disaster SBA loans, in particular 7(a), 504, and microloans. Under it, SBA will cover all loan payments on these SBA loans, including principal, interest, and fees, for six months. This relief will also be available to new borrowers who take out loans within six months of the President signing the bill into law.
- **Economic Injury Disaster Loans & Emergency Economic Injury Grants:** These grants provide an emergency advance of up to \$10,000 to small businesses and private non-profits harmed by COVID-19 within three days of applying for an SBA Economic Injury Disaster Loan (EIDL). To access the advance, you first apply for an EIDL and then request the advance. The advance does not need to be repaid under any circumstance, and may be used to keep employees on payroll, to pay for sick leave, meet increased production costs due to supply chain disruptions, or pay business obligations, including debts, rent and mortgage payments.
- **Counseling & Training from local Small Business Development Centers (SBDC) and Minority Business Development Agency's Business Centers (MBDC):** If you, like many small business owners, need a business counselor to help guide you through this uncertain time, you can turn to your local Small Business Development Center (SBDC), Women's Business Center (WBC), or SCORE mentorship chapter. These resource partners, and the associations that represent them, will receive additional funds to expand their reach and better support small business owners with counseling and up-to-date information regarding COVID-19. There will soon be a joint platform that consolidates information and resources related to COVID-19 in order to provide

consistent, timely information to small businesses. In addition, the Minority Business Development Agency's Business Centers (MBDCs), which cater to minority business enterprises of all sizes, will also receive funding to hire staff and provide programming to help their clients respond to COVID-19. Cibolo's local SBDC is located with partnership in UTSA and San Antonio has a MBDC located in downtown.

IRS: Employee Retention Credit: The Treasury Department and the Internal Revenue Service launched the Employee Retention Credit, designed to encourage businesses to keep employees on their payroll. The refundable tax credit is 50% of up to \$10,000 in wages paid by an eligible employer whose business has been financially impacted by COVID-19. Please visit the [irs.gov](https://www.irs.gov) webpage for more information on qualification and specifics.

National Federation of Independent Businesses: The National Federation of Independent Business (NFIB) has a COVID-19 resource page that includes:

- Financial resources including information on the SBA Economic Injury Disaster Loan program.
- Tips on how small businesses can prepare for COVID-19.
- Legislative updates on COVID-19.
- A guide to new federal lending options and a side-by-side comparison of the new Payroll Protection Loan Program and the SBA's Economic Injury Disaster Loan Program.

U.S. Chamber of Commerce: The U.S. Chamber of Commerce has a resource page with the following:

- How to get a loan through the new Payroll Protection Loan Program.
- Workplace tips for employees.
- Guidance for employers to help prevent workplace exposure while continuing operations.
- Small business guide that includes resources and tips including answers to the most common questions about small business loans.
- Communications toolkit to assist businesses using social media, websites, and other resources.

U.S. Department of Labor: The D.O.L has provided guidance on preventing the spread of COVID-19 from the Occupational Safety and Health Administration. Information on common issues employers and employees face when responding to COVID-19 including information on the Fair Labor Standards Act and job-protected leave under the Family and Medical Leave Act. This also includes information about the Families First Coronavirus Response Act (FFCRA).

U.S. Department of Homeland Security: The U.S. Department of Homeland Security Cybersecurity and Infrastructure Security Agency provides tips on avoiding cyber scams related to COVID-19.

State Resources:

Office of the Governor – Business Resource Website: The Texas Economic Development office under the Office of the Governor has a website dedicated to providing COVID-19 updates, resources, and information for Texas businesses. The page includes the following:

- FAQ's relating to COVID-19 for Texas businesses.
- Detailed section on how small businesses and private, non-profit organizations can apply for Economic Injury Disaster Loans (EIDL).
- Information on unemployment benefits for those affected by COVID-19, and a link to the Texas Workforce Commission (TWC) website.

Texas Workforce Commission (TWC): The Texas Workforce Commission (TWC) has created a COVID-19 page for employers and jobseekers. It has detailed sections on the following topics and resources:

- **Employers**
 - **COVID-19 FAQ for Texas Employers**
 - **Managing Multiple and Mass Layoffs**
 - Unemployment Benefit Information for Employers
 - TWC Tax Department
 - Precautions for Employers
 - **TWC's Shared Work Program** for those needing to reduce employee hours.
- **Employees and Job Seekers**
 - Unemployment Benefits
 - Unemployment Benefit Claim Self-Service
 - Precautions for Employees
 - Child Care & Early Learning COVID-19 Information

Texas Department of Insurance: The Texas Department of Insurance (TDI) has a COVID-19 resource page. Businesses are encouraged to check with their agent or carrier regarding specific questions about their policy or coverage. TDI has information on the following:

- Guidance to Industry: Information on regulatory relief and waiver action taken by the Governor and the Insurance Commissioner.
- Texas health insurers waiving cost-sharing: Lists which health insurers and HMOS's that are waiving consumer costs for medically necessary testing of COVID-19, some of which are also offering telemedicine at no cost to consumers.

- Business insurance, such as business interruption insurance, event cancelation insurance, and general liability insurance.

AssitHer Emergency Relief Grant: This Texas Woman's University fund was designed to assist Texas, woman-owned businesses that have been severely impacted by Covid-19. \$1 million (100 grants of \$10,000) is available.