



# COVID-19 Resources\*

Last updated 05/15/2020

*\*This list is provided for your information only. Community Wheelhouse, Inc. does not guarantee any resource and assistance availability. Information is changing rapidly, please check with the organization listed for updates.*

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## FORECLOSURE & EVICTION

### Homeowners

The federal government announced that mortgage lenders, including Fannie Mae and Freddie Mac, will suspend foreclosures and evictions for at least 60 days. This foreclosure and eviction suspension allows homeowners with an Enterprise-backed mortgage to stay in their homes during this national emergency.

The government has also announced that Fannie Mae and Freddie Mac would offer payment forbearance – the option to suspend mortgage payments – because of hardship related to the pandemic. Separately, Department of Housing and Urban Development Secretary Ben Carson said that the Federal Housing Administration (FHA) will be putting a sixty-day moratorium on foreclosures and evictions of single-family homeowners.

Please call your mortgage servicer, if you are unable to pay your mortgage. They can help you with a payment plan. To learn more:

- Contact your loan servicer (where you send your mortgage payment)
- Fannie Mae: Call the Consumer Resource Center at 800-2FANNIE (232-6643), option 4 or visit <https://www.knowyouroptions.com/covid19assistance>
- Freddie Mac: Call (972) 395-4000 or visit <https://www.freddiemac.com/about/covid-19.html>

### Federal Housing Finance Agency (FHFA)

<https://www.fhfa.gov/Media/PublicAffairs/Pages/FHFA-Suspends-Foreclosures-and-Evictions-for-Enterprise-Backed-Mortgages.aspx>

### U.S. Department of Housing and Urban Development (HUD)

[https://www.hud.gov/press/press\\_releases\\_media\\_advisories/HUD\\_No\\_20\\_042](https://www.hud.gov/press/press_releases_media_advisories/HUD_No_20_042)

### Renters

Resources related to rental housing and evictions are available here:

#### [Austin Tenants Council](#)

Austin Tenant Council provides counseling related to the eviction process, tenant-landlord issues, mediates disputes, provides workshops, and identifies fair housing issues to resolve or minimize discriminatory housing practices

#### [Austin Apartment Association](#)

Austin Apartment Association has a Renters Resource Documents in [English](#) and [Spanish](#). It includes FZOs related to COVID-19 and contacts of local groups that may offer assistance

#### [Travis County Justice of the Peace](#)

Travis County Justices of the Peace have a standing order posted indicating there will be no eviction settings held until after May 8, 2020.

#### [Rental Payment Assistance](#)

Rental Payment Assistance website provides resources to help pay rent and utilities.

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### Eviction Resources

Eviction Resources are available to assist residents with legal assistance, emergency grants for rent or utilities, alternate housing, short-term motel vouchers, or placement in a local shelter.

### Texas Apartment Association

Recognizing that Covid-19 may have impacted renters across the state, the Texas Apartment Association (TAA) offers the following guidance to households who may have experienced a loss or reduction of income and are concerned about paying their rent.

- TAA Resources for Renters: <https://www.taa.org/renters/helpful-info/>
- TAA Resources for Rental Housing Industry Professionals: <https://www.taa.org/resources/useful-resources-for-responding-to-covid-19-novel-coronavirus/>

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## UTILITIES

### Austin Energy

#### City of Austin Utility Bill Relief

As our community comes together to respond to the concerns of COVID-19, the City has taken steps to ensure customers have uninterrupted access to utility services and that customers experiencing hardships due to COVID-19 can get immediate utility bill help.

These measures are in effect from now until September 30, 2020:

- All utility disconnects for non-payment are suspended and all late fees are waived.
- All customers in need will be placed on [payment arrangements](#).
- Regulatory electric charges are reduced by 32% for residential and commercial customers, which will result in about a 4% reduction of the total bill. This change for residential customers is in effect immediately and on May 1, 2020 for commercial customers.
- Rates for all residential electric customers are set at 7.814 cents/kWh for usage above 1,000 kWh.
- Residential water rates (Tiers 1-3) and wastewater (Tiers 1-2) volume are reduced by 10%.
- [Customer Assistance Program \(CAP\) Utility Bill Discounts](#) on electric charges are increased from 10% to 15%. Customers with household incomes at or below 200% of the Federal Poverty Level may receive the CAP discount.
- [The Financial Support Plus 1 fund](#) has received additional funding. Customers who experience financial hardship due to the effects of COVID-19 are eligible for the Plus 1 Program.
- [Get more information about City of Austin Bill Relief](#)

### Trash and Recycling

- The City of Austin has waived all extra trash fees until further notice. Given the unprecedented situation, the City of Austin understands most households will be generating extra trash, and they want to make these uncertain times easier for all.
- Help protect the health and safety of staff, please remember to bag and tie all trash to keep it contained.
- Use a BPI-certified compostable bag or paper bag for compost. Do not bag recycling.

### Texas Gas Service

In order to lessen any financial hardship, the Coronavirus (COVID-19) pandemic may have on our customers, Texas Gas is temporarily suspending disconnects due to nonpayment through May 15.

Texas Gas Service offer a variety of options to make payments or set up alternative payment plans. If you are facing financial difficulties, please contact Texas Gas to discuss short-term payment extensions and long-term payment assistance.

The *Share The Warmth* program also provides energy assistance to those whose immediate financial resources simply cannot cover their home-heating expenses. Find out more information at [TexasGasService.com/special-services/share-the-warmth](https://www.texasgasservice.com/special-services/share-the-warmth).

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**Report emergencies** by calling 800-959-5325 at any time.

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## LOCAL RESOURCES & ASSISTANCE

### [City of Austin – Comprehensive List of Resources](#)

Austin - COVID-19: Austin Information and Resources regarding social distancing, healthcare, food, housing, utilities, transportation, family services, employment, education, activities for children, City of Austin services, homelessness services, more ways to help, census information, and emergency orders.

### [City of Austin – COVID-19 Community Resources](#)

As the new COVID-19 Orders on community gatherings, restaurants and bars are implemented, Austin-Travis County are highlighting the range of services provided by public sector and community and economic development partners to help people in the service, events, music and other industries who are likely to be impacted most by the restrictions.

Information on available services include the following: At-Home Education and Entertainment Resources, Childcare Assistance, Disaster & Emergency Scams Prevention, Food Assistance, General Information about Services, Homeless Resources, Housing Needs, Mental Health Services, Relief in a State of Emergency (RISE) Funds, Resources for Older Adults and Caregivers, Resources for Veterans, Utility Services, and Workforce and Business Resources

### [City of Austin RISE Fund](#)

The City of Austin is providing COVID-19 Relief in a State of Emergency (RISE) Fund.

On April 9, 2020 Austin City Council passed a [Resolution #20200409-81](#) and an ordinance amending the Fiscal Year 2019-2020 General Fund Emergency Reserve Fund (Ordinance 20190910-001) to appropriate an amount not to exceed \$15,000,000 to provide immediate direct services and assistance. Austin Public Health seeks to fund qualified social services agencies with demonstrated experience providing community-based services and financial assistance. Interventions must be designed to provide immediate direct services and assistance that are equitably focused and temporary for vulnerable residents, to quickly aid individuals affected by COVID-19.

Relief in a State of Emergency (RISE) funding will target relief and financial support services to be provided in an amount not to exceed \$15 million.

### [City of Austin – Childcare Assistance](#)

If you need help locating a provider that is open and accepting children of essential employees, you can visit the [Frontline Child Care Availability Portal](#). This website will allow parents who are essential workers to search for available child care near their home or work, and it will display a map of licensed child care centers, licensed homes, and registered homes. It will show each facility's operating hours, along with the number of open seats for each age group at the facility.

#### Child care subsidies for essential workers

To help make child care more accessible during this crisis, the income threshold for child care subsidies has been expanded for COVID-19 essential workers to approximately 150 percent of the state's median income (SMI). This is approximately \$118,000 annually or \$9,800 monthly **or less** for a family of four.

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Essential workers and businesses include (but may not be limited to):

- Pharmacy and health care workers
- First responders
- Critical local and state government staff
- Mail and delivery service staff
- Nursing home, child care, home health care, and other direct care providers
- Grocery store staff
- Gas station staff
- Bank staff
- Restaurant (with drive-through and delivery) staff
- Military personnel
- Any other workers deemed essential by TWC or Boards

If you are an essential employee for whom child care is absolutely necessary, please visit [Workforce Solutions resources for providers and parents](#). There you can review and complete the eligibility form to determine if you are potentially eligible for financial assistance. You will then be contact by an eligibility specialist from Workforce Solutions Capital Area to determine if you qualify for financial assistance, and if funds are currently available.

Call 2-1-1 for COVID-19 questions and social services and basic needs resources for individuals, staff and families.

For COVID-19 related early childhood resources in Austin, visit the [Success by 6 portal](#).

Read tips for children and masks in [English](#) and [Spanish](#).

### [Austin Economic Injury Bridge Loan Program](#)

Austin Economic Injury Bridge Loan Program provides loans up to \$35,000 for daily needs like rent, payroll, and debt. Eligible local businesses must be able to demonstrate an economic loss associated with the COVID-19 global pandemic. The loan is intended to “bridge the gap” between the time a major catastrophe hits and when a business secures recovery resources. The Austin Economic Injury Bridge Loan Program terms require payment of loan dollars up to 12 months at 3.75%.

This loan is not designed to be the primary source of assistance to affected businesses. To be eligible, you must be headquartered in a [City of Austin Council district](#) and have applied for [the U.S. Small Business Administration \(SBA\) Economic Injury Disaster Loan](#).

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## STATE RESOURCES & ASSISTANCE

### Texas Workforce Commission (TWC)

#### Unemployment – How to File for Unemployment with TWC

If you have been laid off amid COVID-19, you can [apply for benefits online](#) or by calling the [Texas Workforce Commission](#) (TWC) at 800-939-6631 from 8 a.m. to 6 p.m. Monday through Friday. If you experience long hold times because of the increase in calls, you can use an online claim portal, [Unemployment Benefits Services](#), to handle your needs.

According to the TWC website, after you file a claim, it will "investigate why you lost your job and mail a decision explaining whether you are eligible for unemployment benefits." However, the investigation period has been waived for Texans applying for unemployment benefits due to COVID19, to get people their benefits ASAP.

#### TWC – Employers

The Texas Workforce Commission is offering options for both unemployment assistance as well as shared work plans. Unemployment assistance applies directly to employees who have been laid off, suspended, or have had hours cut and individuals will need to apply directly. Shared work plans are meant to be applied for by employers who have had to cut employee hours to help supplement payroll costs. You can find more information about unemployment assistance [here](#) and shared work plans [here](#). TWC also has outlined more resources for employers [here](#) in regards to taxes, unemployment benefits, shared work, appeals, and sick/health prevention.

#### TWC – Shared Work for Employers

The Shared Work program provides Texas employers with an alternative to layoffs. TWC developed this voluntary program to help Texas employers and employees withstand a slowdown in business. TWC administers the Shared Work Program, which allows partial unemployment benefits for similarly situated employees whose hours are reduced by a standard amount between 10 and 40 percent.

The Texas Workforce Commission and municipalities are offering rapid response information sessions for impacted workers. In Travis County they should email [rapidresponse@wfscapitalarea.com](mailto:rapidresponse@wfscapitalarea.com) or in Bastrop, Burnet, Giddings, La Grange, Llano, Lockhart, Johnson City, San Marcos, and Georgetown should email [rapirresponse@ruralcapital.net](mailto:rapirresponse@ruralcapital.net).

#### TWC – Childcare Resources

Many families and child care programs that participate in the Texas Workforce Commission's (TWC) subsidized child care program have been affected by the COVID-19 pandemic. Additionally, many essential workers require child care to continue working during the emergency.

TWC has approved multiple policy actions to support families and programs at this time and continues to move quickly to respond to child care needs across the state. Actions approved by the commission include the following:

- Effective March 1, 2020, children may accrue absences without impacting ongoing eligibility for services or provider reimbursements. TWC will continue to monitor the COVID-19 situation and

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make a future determination on when this absence policy will conclude. Providers will continue to be paid, if children are absent, or if the provider is temporarily closed due to COVID-19.

- Workforce development boards (Boards) are authorized to make supplemental payments to child care programs to offset lost parent share of cost payments.
- Parents who become unemployed will be granted an extended timeline to find work while continuing to receive child care services.
- Children of essential workers will receive priority of service and access to an expedited enrollment process for child care financial assistance.
- Supplemental funds have been distributed to Boards to respond to COVID-19 child care needs.

A new Frontline Child Care Availability Portal can be accessed at [find.frontlinechildcare.texas.gov](https://find.frontlinechildcare.texas.gov). This website will allow parents who are essential workers to search for available child care near their home or work, and it will display a map of licensed child care centers, licensed homes, and registered homes. It will show each facility's operating hours, along with the number of open seats for each age group at the facility. After searching, families will need to contact the child care facility directly to enroll their child.

Texas is working hard to ensure the health and safety of all of its citizens. It is important that we all work to practice social distancing and limiting our contacts with others during this time. If you are able to have a family member, relative, or trusted neighbor care for you children in lieu of a childcare provider, we encourage you to do so. While our childcare facilities will follow the safety guidelines provided by the Texas Health and Human Services Commission and the Center for Disease Control, the simplest way to avoid Covid-19 is to limit your children's exposure to others.

If you are an essential worker, financial assistance for child care may be available to you. [Contact your Local Board to determine if you qualify](#) and if funds are currently available. To qualify for assistance, your family income must be under 150% of the state's median income, you must work in an essential job, and you must require child care in order to work.

### [Texas Benefits \(Medicaid, SNAL, TANF\)](#)

Texas Health and Human Services is encouraging Texans to submit benefit applications and other paperwork online at [YourTexasBenefits.com](https://YourTexasBenefits.com) or via the Your Texas Benefits mobile app. HHS administers assistance programs such as Medicaid, SNAP food benefits and TANF cash assistance. Through the website or the mobile app, Texans can:

- Create a new account;
- Find their username on existing account;
- Upload files;
- Update phone number;
- Report changes.

Your Texas Benefits mobile app can be downloaded at your mobile carrier's app store. People with questions about using the website or mobile app, including those who have special needs, should dial 2-1-1 and select option 2. For questions about SNAP, TANF, Medicaid or CHIP, dial 2-1-1 and select option 2. To check benefit amounts, visit [YourTexasBenefits.com](https://YourTexasBenefits.com) or call the Lone Star Help Desk at 1-800-777-7EBT (1-800-777-7328).

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### Texas Comptroller's Office

The Texas Comptroller's office knows that 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 Texas Comptroller's office understands that virtually all taxpayers are doing their best to remain in compliance and be responsible in submitting the taxes they collected from their customers. With that in mind, The Texas Comptroller's office is here to offer assistance to those businesses that are struggling to pay the full amount of sales taxes they collected in February.

For businesses that find themselves in this situation, the Texas Comptroller's office is offering assistance in the form of short-term payment agreements and, in most instances, waivers of penalties and interest.

You can contact their **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 Texas Comptroller's office has a variety of online tools for businesses seeking assistance. See their COVID-19 emergency response webpage at <https://comptroller.texas.gov/about/emergency/> for access to online tools, tutorials and other resources for tax services, and to establish 24/7 online account access with <https://comptroller.texas.gov/taxes/file-pay/>.

### [Texas Department of Housing and Community Affairs](#)

The TDHAC has a continuously updated list of resources with State and Federal relief services for homeowners, renters, and businesses.

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## FEDERAL RESOURCES & ASSISTANCE

### U.S. Small Business Administration (SBA)

#### [Paycheck Protection Program \(PPP\) Loans](#)

*Checks for funding availability with your local lender*

The loan will be fully forgiven if the funds are used for payroll costs, interest on mortgages, rent, and utilities (due to likely high subscription, at least 75% of the forgiven amount must have been used for payroll). Loan payments will also be deferred for six months. No collateral or personal guarantees are required. Neither the government nor lenders will charge small businesses any fees.

Forgiveness is based on the employer maintaining or quickly rehiring employees and maintaining salary levels. Forgiveness will be reduced if full-time headcount declines, or if salaries and wages decrease. This loan has a maturity of 2 years and an interest rate of .5%.

If you wish to begin preparing your application, you can [download a sample form](#) to see the information that will be requested from you. Lenders will start taking applications after April 3, 2020.

You should check with your bank to see if they are accepting SBA PPP Loan Applications.

Here are some other SBA PPP Resources that may be available to you:

<https://aplusfcu.org/blog/covid-19-business-resources/>

<https://www.fundera.com>

<https://southstarbank.com/>

Although you may be able to qualify for the EIDL, PPP, and Economic Injury Grant Program, you cannot double dip on funds. The SBA will deduct the amount received from the Economic Injury Grant from your overall loan amount with EIDL and PPP, so it is important you know what you are applying for and with who.

### SBA Economic Injury Disaster Loans (EIDL) and Loan Advance

*Check online for funding availability*

What's an EIDL?

- Application Link: <https://covid19relief.sba.gov/#/>
- The SBA EIDL program can provide low-interest loans of up to \$2million to businesses and private non-profits. The loan amount is based on the working capital needs caused by the Coronavirus so the business can meet its ongoing obligations.
- EIDLs may be used to pay fixed debts, payroll, accounts payable and other bills that can't be paid because of the disaster's impact. See below to see what EIDL proceeds cannot be used for.
- The interest rate is 3.75% for small businesses without credit available elsewhere. The interest rate for non-profits is 2.75%.
- EIDLs have long-term repayment options, up to a maximum of 30 years. Terms are determined on a case-by-case basis, based on the borrower's ability to repay.
- For the first \$25,000, no collateral is required. Over \$25,000, you may be required to pledge available collateral.

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- For this specific declaration, payments will be deferred for 12 months.

#### Who is eligible?

- Most small business, most private non-profits of any size, a small business engaged in aquaculture, and small agricultural cooperative are included. Also, self-employed, sole proprietors, and independent contractors may also be eligible. This includes artists, musicians, yoga teachers, etc.

#### Criteria:

1. Located (physical presence) within the declared disaster area.
2. Have suffered, or are likely to suffer, substantial economic injury as a result of the disaster.
3. Do not have Credit Available Elsewhere.
4. The size of the applicant alone (without affiliates) must not exceed the size standard for the industry in which the applicant is primarily engaged. And the size of the applicant combined with its affiliates must not exceed the size standard designated for either the primary industry of the applicant alone or the primary industry of the applicant and its affiliates, whichever is higher.
5. Must be an independently owned and operated business

#### How do I apply?

- [Click here to apply online](#)
- Need help? Call the SBA's Disaster Customer Service Center at 1-800-659-2955 or email [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov). Individuals who are deaf or hard-of-hearing can call 1-800-877-8339. The call center is open Monday – Sunday, 8a.m. – 8p.m. ET.
- After you apply, you will be provided a decision of either approved, needs additional information, or denied. This decision should take no longer than 4 weeks, but this is dependent on application volume.
- If you are approved, you will receive \$25K of their disbursement 5 days after you have received an approval. You will then be assigned a disaster response case manager to assist in working through the rest of the disbursements, and you are able to ask for up to \$2 million (dependent on need).
- If you are denied, you will be provided a reason/denial code which should give you more information.
- They have narrowed the mandatory documentation requirement down to three documents you can find directly on their site. However, we would also recommend you prepare the additional documentation they could request from you to be prepared.
- Although you may be able to qualify for the EIDL, PPP, and Economic Injury Grant Program, you cannot double dip on funds. The SBA will deduct the amount received from the Economic Injury Grant from your overall loan amount with EIDL and PPP, so it is important you know what you are applying for and with who.
- You can apply for both the EIDL and the Paycheck Protection Program Loan, but not for the same purposes.
- For program questions or assistance in completing the application online, businesses can contact the SBA Customer Service Center at 1-800-659-2955.

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- SCORE is offering assistance in filling out SBA loan applications. Request a mentor at <https://www.score.org/find-mentor>

### SBA Debt Relief

As part of SBA's debt relief efforts,

- The SBA will automatically pay the principal, interest, and fees of **current 7(a), 504, and microloans** for a period of six months.
- The SBA will also automatically pay the principal, interest, and fees of **new 7(a), 504, and microloans** issued prior to September 27, 2020.

For current SBA Served Disaster (Home and Business) Loans: If your disaster loan was in “regular servicing” status on March 1, 2020, the SBA is providing automatic deferments through **December 31, 2020**.

What does an “automatic deferral” mean to borrowers?

- Interest will continue to accrue on the loan.
- 1201 monthly payment notices will continue to be mailed out which will reflect the loan is deferred and no payment is due.
- **The deferment will NOT cancel any established Preauthorized Debit (PAD) or recurring payments on your loan.** Borrowers that have established a PAD through Pay.Gov or an OnLine Bill Pay Service are responsible for canceling these recurring payments. Borrowers that had SBA establish a PAD through Pay.gov will have to contact their SBA servicing office to cancel the PAD.
- Borrowers preferring to continue making regular payments during the deferment period may continue remitting payments during the deferment period. SBA will apply those payments normally as if there was no deferment.
- After this automatic deferment period, borrowers will be required to resume making regular principal and interest payments. Borrowers that cancelled recurring payments will need to reestablish the recurring payment.

If you have questions about your current loan and whether or not your loan is automatically deferred, please contact your Loan Servicing Office directly using the following information:

- Birmingham Disaster Loan Servicing Center:
  - Phone: 800-736-6048
  - Email: BirminghamDLSC@sba.gov
- El Paso Disaster Loan Servicing Center:
  - Phone: 800-487-6019
  - Email: EIPasoDLSC@sba.gov

### SBA Express Bridge Loans

Express Bridge Loan Pilot Program allows small businesses who currently have a business relationship with an SBA Express Lender to access up to \$25,000 with less paperwork. These loans can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing and can be a term loans or used to bridge the gap while applying for a direct SBA Economic

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Injury Disaster loan. If a small business has an urgent need for cash while waiting for decision and disbursement on Economic Injury Disaster Loan, they may qualify for an SBA Express Disaster Bridge Loan.

Bridge Loan Terms:

- Up to \$25,000
- Fast turnaround
- Will be repaid in full or in part by proceeds from the EIDL loan

### PeopleFund Loans

PeopleFund, a Texas Community Development Financial Institution (CDFI), provides loans to small business owners who are waiting on funding through the SBA. Call 888-222-0017 or go online for more details.

### CARES Act

- The CARES Act provides fast and direct economic assistance for American workers and families, small businesses, and preserves jobs for American industries.
- The Coronavirus Aid, Relief, and Economic Security (CARES) Act was passed by Congress and signed into law by President Trump on March 27th, 2020. This over \$2 trillion economic relief package delivers on the Trump Administration's commitment to protecting the American people from the public health and economic impacts of COVID-19.
- The CARES Act provides fast and direct economic assistance for American workers, families, and small businesses, and preserve jobs for our American industries.

#### **WEBINAR: "The CARES Act and Mortgage Relief: Understanding Your Options as a Homeowner"**

May 19, 2020 at 12:00pm CST

Gain insight on the mortgage relief options and other resources for homeowners impacted by COVID-19, and understand the perspective of the mortgage servicing industry as they respond to changes in mortgage loans.

Moderator: Michael Wilt, Senior External Relations Manager, TSAHC

Presenters: Bertie Flores-Samilpa, Housing Counselor, Austin Habitat for Humanity

Sharon Robinson, Originations Servicer Oversight Manager, Bayview Loans, LLC

**[Assistance for American Workers and Families](#)**

**[Assistance for Small Businesses](#)**

**[Preserving Jobs for American Industry](#)**

**[Assistance for State and Local Governments](#)**

### Treasury Department & Internal Revenue Service

The deadlines to FILE and PAY federal income taxes are extended to July 15, 2020.

The IRS has established a special section focused on steps to help taxpayers, businesses and others affected by the coronavirus. This page will be updated as new information is available. For other information about the COVID-19 virus, people should visit the Centers for Disease Control and Prevention (CDC) (<https://www.coronavirus.gov>) for health information. Other information about actions being taken by the U.S. government is available

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at <https://www.usa.gov/coronavirus> and in Spanish at <https://gobierno.usa.gov/coronavirus>. The Department of Treasury also has information available at <https://home.treasury.gov/coronavirus>.

### US Chamber of Commerce

The US Chamber of Commerce has published a variety of resources, including COVID-19 Tips for Employees. There are legislative initiatives in the works also to provide economic stimulus as well as tax and federal obligation relief. The SBAs EIDL program (discussed above) is the only phase of relief that has been approved as of yet. It is unknown what will be approved and what won't. The US Chamber of Commerce, Forbes, and other media/organizations are keeping up with the efforts. The US Chamber outlines current efforts [click here](#).

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## GRANT PROGRAMS: SMALL BUSINESS & NON-PROFIT ORGANIZATIONS

### Alice

Hello Alice is offering \$10,000 grants being distributed immediately to small business owners impacted by coronavirus, as part of our broader mission to ensure Business for All. In addition to funding, grant recipients will receive ongoing support from the Hello Alice community: [covid19businesscenter.com/](https://covid19businesscenter.com/)

### [All Together ATX Fund through Austin Community Foundation & United Way](#)

#### **Who will benefit from the All Together ATX Fund?**

The fund is making grants to local nonprofit organizations working on the frontlines of the COVID-19 pandemic. Grant recipients include organizations with deductible contribution status, units of government, or faith communities with nonprofit status in Central Texas. Preference is shown to organizations working in under-capitalized communities. The geographic focus is on Austin, Texas and the five-county Central Texas region: Bastrop, Caldwell, Hays, Travis, and Williamson.

#### **When will funding be distributed?**

Quick access to philanthropic capital is paramount. All Together ATX seeks to deploy resources in a phased approach, focused first on the most affected populations and later on long-term recovery and sustainability for the nonprofit sector. The first round of grants (\$1.8 million in funding) was announced on April 20, 2020.

We plan to disburse all funds raised for All Together ATX by the end of 2020. Applications for Round 2 of funding will open this summer, with proposals due in late July. [Sign-up](#) to receive the latest news on future grant phases.

#### **How will you ensure equitable distribution among traditionally marginalized communities?**

United Way for Greater Austin and Austin Community Foundation have a strong commitment to equity and this commitment was integral in the funding decisions. Approximately 70 people from diverse backgrounds and experiences participated in the grants review process. Grant applicants were required to provide a description of the population to be served, and that description helped the advisory committee use an equity lens in funding decisions.

#### For Nonprofits

##### **How much funding will be available?**

In the first round of funding, \$1.8 million was awarded to 97 Central Texas nonprofits. The rapid response grants ranged from \$50,000 to \$3,000 for direct services including:

- food insecurity
- basic needs
- medical needs
- employment
- childcare

The amount to be distributed in the second round of funding has yet to be determined. All funds raised for All Together ATX are expected to be disbursed by the end of 2020.

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**Can my organization apply for funding?**

Organizations that meet the following criteria are eligible to apply for funding:

- Nonprofit organizations with deductible contribution status, units of government, or faith communities with nonprofit status.
- Geographic focus on Austin, Texas and five-county Central Texas region: Bastrop, Caldwell, Hays, Travis, and Williamson.
- Not be delinquent on any state or federal debt.
- Share our view of collaborative and inclusive service to the entire community, without excluding anyone on the basis of race, color, religion, gender, ethnicity, national origin, age, disability, sexual orientation, or any other factor not relevant to a person’s eligibility for service or ability to contribute.
- Preference will be shown to organizations working with under-resourced communities

**How do I apply for funding?**

The first round of funding was announced on April 20, 2020. Applications for Round 2 of funding will open this summer, with proposals due in late July. [Sign-up](#) to receive the latest news on future grant opportunities.

**If my organization has received funding from Austin Community Foundation or United Way within the last 12 months am I still eligible to apply?**

Yes! Even if you have received a recent grant from either organization, you are welcome to apply for this funding

**[AssistHer Emergency Relief Grant by Texas Women’s University](#)**

The purpose of this program is to assist Texas, woman-owned businesses that have been severely impacted by Coronavirus (COVID-19).

Grant Amount: \$10,000

Who can apply? Eligible businesses must satisfy all of the following conditions:

- Existing woman-owned businesses (at least 51% directly owned and controlled by one or more women who are U.S. citizens) may apply.
- The business must be a for-profit corporation, partnership, LLP or LLC, or sole proprietorship. Not-for-profit corporations or similar nonprofit entities are not eligible.
- The business must be suffering an economic hardship due to COVID-19.
- If the business or business owner owns the premises from which the business operates, all property taxes must be current.
- All sales taxes, payroll taxes and other taxes must be current.
- Businesses must be located and/or operated within the state of Texas.
- The business, business owner and applicant must not be involved in any pending or current litigation.
- The business, business owner and applicant are operating with all required permits and licenses and are conforming to all required laws.
- The business owner must not have any felonies or conviction of a crime of dishonesty or breach of trust.

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*\*TWU faculty, staff and students, and previous grant winners, are not eligible to apply.*

#### Application Process

- Complete the [AssistHER COVID-19 Business Emergency Relief Grant Application](https://twu.edu/media/documents/center-women-entrepreneurs/AssistHER-Application.pdf): <https://twu.edu/media/documents/center-women-entrepreneurs/AssistHER-Application.pdf>.
- Grant applications will be accepted electronically only, must not exceed **ten** pages, and will be assessed for funding on a rolling basis until available funding is expended. **Please combine all materials into a single PDF** and submit to [smantaro@twu.edu](mailto:smantaro@twu.edu). **Any applications that are incomplete, contain multiple documents, or not in a PDF format will be rejected.**
- Proof of woman-owned and controlled documentation must show at least 51% ownership and could include any woman-owned certification, sole proprietor/assumed name filings, LLC or LLP documentation, certification of organization, articles of incorporation, partnership agreement or bank signature card. If one document alone doesn't show this, send the corresponding agreement with it.
- All questions must be answered, and all required information and documentation must be included; when submitting an application, the applicant must attach documentation for all expenses (for example: operating costs, proposals from a vendor, quotes or estimates, invoices, etc.). Incomplete applications will be automatically rejected.

Use of Funds: The purpose of this grant is to help sustain your business while you are under economic hardship due to COVID-19. The funds can be used for operating expenses (excluding payment of sales tax, payroll, purchase of food for consumption, penalties and fees, and charitable donations), technology upgrades or other items needed to change or adapt your business model.

As a prerequisite for award eligibility, awardees must view an instructional video on best practices for maintaining grant funds and long-term business sustainability. Award recipients will have an opportunity to engage in one-on-one conversations with a CWE business advisor, if needed.

**Check out the FAQ page for more information:** <https://twu.edu/center-women-entrepreneurs/assister-emergency-relief-grant/assister-faqs/>

#### [Bumble Community Grants](#)

Bumble has announced they will be giving community grants to small businesses up to \$5,000. Bumble is committed to helping the community, especially in times of need. They know that many small businesses are suffering as a result of COVID-19, and they want to do everything to help out. They will be granting a number of small businesses up to \$5k USD to help during this trying time. If you own a small business, please fill out an application (link above) and submit as directed in the application.

#### [Global Entrepreneurship Network](#)

GEN is crowdsourcing best practices, resources, and opportunities to support entrepreneurs, organizations (ESOs), policymakers, and investors impacted by COVID-19 around the world.

#### [GlobalGiving](#)

GlobalGiving has compiled this list of grants and funding opportunities for nonprofit and businesses.

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As nonprofits and businesses grapple with the economic impact, many funders are stepping up to provide support through microgrants, hardship relief, and loan programs. GlobalGiving is working hard to help as many people as possible through our [Coronavirus Relief Fund](#), our [COVID-19 Hardship Microgrant Initiative](#), and other grant programs backed by our corporate partners. But we recognize our programs may not be the right fit for you, your nonprofit, or your small business.

### [Global Solutions Network](#)

Grounded Solutions Network is committed to supporting the critical affordable housing-related relief efforts needed by families and communities served by our network members, partners, allies and stakeholders. They provide available information, resources, services and programs for housing organizations. They will update this page regularly.

### [GrantSpace](#)

GrantSpace Maintains a list of emergency financial resources and grants the following categories:

[Grants for Nonprofits](#)

[Grants for Individuals](#)

[Grants for Artists \(all disciplines\)](#)

[Grants for Small Businesses](#)

[International Aid](#)

### [Facebook Small Business Grants Program](#)

Facebook is offering \$100 million in cash grants and ad credits for up to 30,000 eligible small businesses in over 30 countries where they operate. We'll share more details as they become available. How the program can help? Examples: keep your workforce going strong, help with rent costs, connect with more customers, and cover operational costs.

Facebook will begin taking applications in the coming weeks. In the meantime, sign up to receive more information when it becomes available at <https://www.facebook.com/business/boost/grants>

### [The Red Backpack Fund](#)

The Red Backpack Fund, established by The Spanx by Sara Blakely Foundation will be working with GlobalGiving to make 1,000 grants of \$5,000 each to female entrepreneurs in the U.S. to help alleviate the immediate needs and support the long-term recovery of those impacted by this crisis.

### [Small Business Relief Fund supported by GoFundMe, Yelp, and Intuit QuickBooks](#)

The GoFundMe.org Small Business Relief Fund will provide micro-grants to qualifying small businesses negatively impacted by the COVID-19 pandemic. The Small Business Relief Fund is part of the [Small Business Relief Initiative](#), a program supported by GoFundMe, Yelp, and Intuit QuickBooks. The Small Business Relief Initiative will supply financial assistance and support to businesses across the country by providing grants, tools, and resources to help during the crisis.

#### **Important information for small business owners:**

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The Small Business Relief Fund will provide one-time matching grants to qualifying small businesses to help alleviate the financial burdens during these pressing times. Donations to the relief fund will be paid out as grants to businesses that qualify, and which businesses have created a fundraiser through the Small Business Relief Initiative or had an existing GoFundMe. For small business fundraisers started prior to March 24, or outside of the Small Business Relief Initiative partnerships, the organizer can update their fundraiser description with the hashtag #SmallBusinessRelief to be considered for a grant from this fund.

To qualify for a matching grant from the Small Business Relief Fund, the GoFundMe fundraiser must raise at least \$500 and verify that your small business has been negatively impacted by a government mandate due to the COVID-19 pandemic. Your small business must be independently owned and operated and must not be nationally dominant in your field of operation. Each recipient of the matching grant must intend on using the funds to help care for your employees or pay ongoing business expenses.

### [Stand with Austin Fund](#)

The Stand With Austin Fund was established in partnership with the [Entrepreneurs Foundation](#) to receive charitable donations to support nonprofits assisting individuals and small businesses most negatively impacted by the cancellation of SXSW and least able to recover on their own.

### [Texas Black Expo](#)

The Texas Small Business Emergency Micro-grant Source (TSBEMS) was developed to provide emergency funding assistance for Texas small business owners in order to help them continue to function when unexpected financial challenges threaten their daily operations.

### [Verizon Small Business Recovery Fund](#)

An investment of \$2.5 million from Verizon is making it possible for LISC to begin offering critical relief and resiliency-building support to small businesses facing immediate financial threat because of the COVID-19 pandemic. The funding will go to make grants of up to \$10,000, especially to entrepreneurs of color, women-owned businesses and other enterprises in historically under-served places who don't have access to flexible, affordable capital. Verizon will highlight and bolster these efforts through their inaugural "Pay It Forward Live" online concert series.

Round 1 application is closed. Please register for another round beginning mid-April at

<https://confirmsubscription.com/h/r/6FF3E206B37FBDE42540EF23F30FEDED>

Please keep the following in mind:

- For business owners with multiple businesses, please answer this survey based on your largest business owned.
- Each awardee is limited to one grant per tax ID. You will need this ID to complete the application.
- Eligibility is based on accurate and complete submission of request to include required documents uploaded.
- This program is not eligible to employees of Verizon or LISC.
- Email [verizongrantinfo@lisc.org](mailto:verizongrantinfo@lisc.org) for questions and troubleshooting.

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### Yelp

Yelp created a \$25 million fund to provide relief to independently owned restaurant and nightlife businesses and franchisees with fewer than five locations in the form of waived advertising fees and free advertising, products, and services during this period.

### Zoom

Online video conferencing site Zoom is offering free signups and conferences for small business owners. The free registration includes unlimited 1:1 meetings, free group meetings for up to 100 participants for up to 40 minutes in unlimited quantity, and online support.

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## ADDITIONAL RESOURCES FOR SPECIFIC INDUSTRIES

### Banks – Information on COVID-19 Response & Programs

#### [American Bankers Association](#)

American Bankers Association has an updated list of financial institutions and their response efforts.

### Communication Providers

#### [AT&T](#)

AT&T will not terminate the service of any wireless, home phone, or broadband residential or small business customers unable to pay their bill due to disruptions caused by COVID-19. For the next 60 days, the company will also waive late payment fees incurred because of the COVID-19 pandemic, and it will keep public Wi-Fi hotspots open for any American who needs them.

#### [Comcast](#)

[Comcast](#) is providing free Xfinity hotspots, unlimited data, and no disconnects or late fees for all customers experiencing hardship. Check online for current offerings.

#### [Grande Communications](#)

Grande is committed to keeping service connected to those disadvantaged by the impacts this pandemic is having on our customers and communities. For those experiencing financial hardship as a result of recent events pertaining to COVID-19, special arrangements can be made available to keep your services active. Check online for current offerings.

#### [Verizon](#)

Verizon is waiving late fees incurred by any small business or residential customers due to their economic circumstances related to COVID-19 through May 13. Check online to see answers to COVID-19 FAQs and additional offerings.

#### [Sprint](#)

Visit Sprint online to see current COVID-19 resources.

#### [T-Mobile](#)

Visit Sprint online to see current COVID-19 resources.

### Food Industry / Restaurants

#### [EATER](#)

The restaurant/food service industries have been pretty severely impacted. There are a lot of great resources in the works and Eater has done a great job of keeping up with them.

#### [Communities Foundation of Texas](#)

Communities Foundation of Texas has created *Get Shift Done*, an initiative to re-hire displaced foodservice workers in North Texas to make meals for food banks and low-income families. Workers earn \$10 per hour and [can apply here](#).

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### Southern Smoke

Southern Smoke is a nonprofit 501c3 charitable foundation. Our Emergency Relief Program provides emergency funding to those employed by or own restaurants or bars or are employed by a restaurant or bar supplier that are faced unforeseen expenses that cannot or will not be covered by insurance. We stand with those in our community and are committed to “taking care of our own”.

Application Verification and Award process: Each application will be verified by the Executive Director or a committee of volunteers. Once applications are verified, the application will be distributed to a separate Awards Committee. The Awards Committee will be made up of trusted community members. The Awards Committee will select awardees by vote and will determine the awarded amount to be distributed. All funds granted are subject to taxation to the greatest extent of the law.

Please fill out the following application if you believe you meet the necessary criteria for Southern Smoke’s Emergency Relief Fund. Please only apply if insurance is not providing you with compensation for your emergency.

### Hourly Workers

#### One Fair Wage Emergency Fund

This fund provides cash assistance to restaurant workers, car service drivers, delivery workers, personal service workers and more.

### Music Industry

#### Assistance Information and List of Resources for Music Industry Professionals Affected by COVID-19 Variety – Songwriters, Self-Employed Music Workers Eligible for Relief in Federal Stimulus Bill Red River Cultural District’s Banding Together ATX Fund

Banding Together ATX has secured philanthropic donations to support workers in the music, hospitality, and service industry businesses who have suffered economically as a result of event cancelations and business closures. The funds and subsequent distribution are being managed by the Red River Cultural District (RRCDC), a 501(c)(3) non-profit organization. While our organization focuses primarily on efforts related to the Red River District of downtown Austin, affected individuals across the city are encouraged to apply.

This round of funding will be disbursed via grocery gift cards of denominations up to \$100. This organization plans to be responsive to the needs of our community and with the situation evolving at such a rapid pace, future funds may be dispersed with different criteria or via different mechanisms.

Submitted applications will be considered on a first come, first served basis until this round of funding is exhausted. These funds are intended for individuals (age 18+) and the criteria for receiving funding are the following:

- Current resident of Austin and surrounding areas
- Unemployed at time of application
- Loss employment as a direct result of the COVID-19 Pandemic
- Loss of employment in one of the following kinds of businesses: music venue, musician, music marketing/photography/content, bar, event production/activations, food & beverage, hotel, hospitality/DMCs.

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Applications will be processed by RRCD staff within 7-10 business days. Submitting an application does not guarantee that you will receive fund benefits. Benefits are limited to one per individual at this time. RRCD anticipates more applications than they can accommodate so if you do not receive any benefit this round, please stay engaged with RRCD by checking their website and following social media channels for regular updates. RRCD will be advocating for increased resources and collecting additional funding in the coming months.

## Wellness Industry – Additional Services

### Wellness Relief Fund by Reclamation Ventures for Yoga Studios

Reclamation Ventures is aware of the significant financial burden **yoga studios and instructors**. There is a grant opportunity to cover one month of missed revenue (up to \$2,500) for wellness spaces and wellness instructors that represent underestimated communities. Applications will be open until **April 30**. They will be reviewed and accepted on an ongoing basis to ensure delivery of rapid responses and immediate support. Applicants must be based in the U.S. and 18 years of age or older. [Read full FAQs in this link.](#)

#### Notes:

- Anticipating high amounts of applications and will do our best to get a response to each.
- This is separate and distinct from their current Impact Grant opportunity. Individuals cannot receive a grant from the Wellbeing Relief Fund and the Impact Grant.

## Youth & Seniors

### Youth

#### *AISD Student Lunches*

**AISD Student Lunches** is offering students who are under 19 free meals. Check-out the AISD website to find out more and how to sign-up, if you have an AISD student:

<https://www.austinisd.org/student-health/coronavirus/meals>

#### *NFL & Everfi*

**NFL & Everfi** are offering a **digital learning program** called “Character Playbook - Healthy Relationships & Mental Wellness Basics” to support remote learning for middle and high school students. Khan Academy has **free education videos** for iphone and ipad for kids aged 2-7 in math, social and emotional development.

#### *Scholastic*

**Scholastic** has launched **“Learn At Home”** free resource for kids learning at home during school closures. Scholastic Learn at Home offers free resources for school closures for grades PreK through 9th grade. It provides 20 days of active learning designed to reinforce and sustain educational opportunities for students unable to attend school.

### Seniors

#### *Social Security Administration*

**Social Security Administration** released **guidance** on escalating “dire need” benefit payments, reaching the local offices, reinstating payments, and adjusting processing changes.

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## SCAM PREVENTION

**Federal Trade Commission** has guidance on virus-specific scams and check-requests. The FTC also announced warnings against companies promoting cures and treatments of Coronavirus.

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