



U.S. Small Business
Administration

Agenda

- 1. Non-Monetary Assistance
from the US SBA and our Partners**
- 2. Financial Assistance from the US SBA
for Small Businesses and Non-Profits**
- 3. Additional Resources**

***These Slides are available to download at:
www.sba.gov/tx/houston***

Non-Monetary Assistance

Important Non-Monetary Assistance from SBA

SBA has three local Resource Partners

- Texas Gulf Coast Small Business Development Centers (SBDC)
- SCORE Mentors
- The WBEA Women's Business Center (WBC)

A range of help during the downturn, to include:

- 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

Contact Information

<p>Small Business Development Center 713-752-8444 www.sbdc.uh.edu</p>	<p>Houston SCORE 713-487-6565 www.houston.score.org</p>
<p>Women's Business Center 713-681-9232 www.wbea-texas.org/womens-business-center</p>	<p>U.S. Small Business Administration 713-773-6500</p> <p>SIGN-UP FOR EMAIL UPDATES: www.sba.gov/tx/houston</p> <p>FOLLOW US ON TWITTER: @SBA_Houston</p>

Financial Assistance From the US SBA

Forbearance of Your Existing SBA Loan

7(a) Loans and Micro Loans

- For 7(a) loans, up to six (6) consecutive months
 - *Unless guarantee has been sold, in which case 90 days*
- For micro loans, up to six (6) consecutive months
 - *Deferment may not cause the loan to extend beyond the maximum six (6) year maturity*

504 Loans

- Up to six (6) consecutive months or 20% of the original loan amount, whichever is less

Existing Disaster Loans

- SBA will defer existing loan payments through December 31, 2020 automatically.
- Borrowers of home and business disaster loans do not have to contact SBA to request deferment.

The CARES Act

- Signed into law Friday, March 27, 2020
- SBA policy regarding the CARES Act is not yet complete
- You should read for yourself
- We can not offer legal interpretation of the Act
- We can not comment on portions of the Act unrelated to US SBA
- The complete CARES Act is located here:
- <https://www.congress.gov/bill/116th-congress/house-bill/748/text>

The CARES Act

DIVISION A—KEEPING WORKERS PAID AND EMPLOYED, HEALTH CARE SYSTEM ENHANCEMENTS, AND ECONOMIC STABILIZATION TITLE I—KEEPING AMERICAN WORKERS PAID AND EMPLOYED ACT

Sec. 1101. Definitions.

Sec. 1102. Paycheck protection program.

Sec. 1103. Entrepreneurial development.

Sec. 1104. State trade expansion program.

Sec. 1105. Waiver of matching funds requirement under the women's business center program.

Sec. 1106. Loan forgiveness.

Sec. 1107. Direct appropriations.

Sec. 1108. Minority business development agency.

Sec. 1109. United States Treasury Program Management Authority.

Sec. 1110. Emergency EIDL grants.

Sec. 1111. Resources and services in languages other than English.

Sec. 1112. Subsidy for certain loan payments.

Sec. 1113. Bankruptcy.

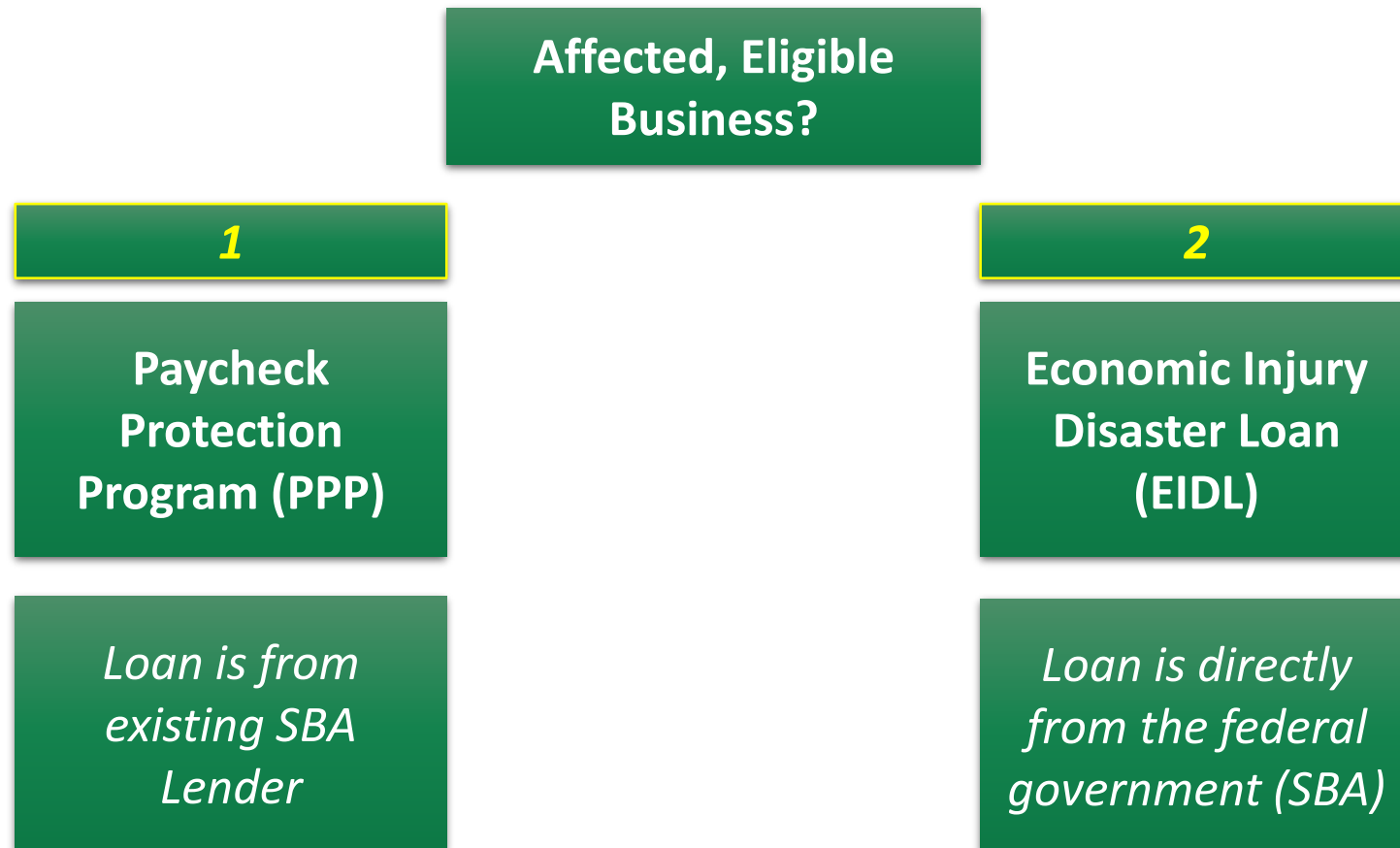
Sec. 1114. Emergency rulemaking authority.

Changes Since Last Week

Passage of the

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

Gives Businesses **TWO** Choices for Relief



EIDL Loans

Official Statement on SBA website

- Small Business Owners are eligible to apply for EIDL due to COVID-19; business must have started prior to Jan 31 2020
- The CARES Act provides additional assistance for small business owners, including the opportunity to receive up to a \$10,000 Advance on an EIDL
- *The SBA is updating our system to implement this provision so small businesses can request an EIDL Advance when they apply for the loan. **This update will be available in the coming days.***
- In the interim you can still apply for a full EIDL, but will need to reapply for the Advance when the system is updated with a streamlined application.

Economic Injury Disaster Loans (EIDL)



Loans up to \$2 million; no payments for 12 months



3.75% interest rate for small businesses; 2.75% for private non-profits.



Long-term repayments up to 30 years



Small businesses, Small Ag cooperatives, and private non-profits are eligible



May be used for fixed debts, payroll, accounts payable and other bills affected by the disaster



May be approved solely on the applicant credit score.



Shall not require tax return or tax return transcript for approval.



May also use alternative methods to determine an applicant's ability to repay.

Additional EIDL Details

No cost to apply; No obligation to take the loan (if offered)

Amount is determined by SBA from your information

Existing SBA Disaster or Business loans do not make you ineligible

Personal guarantee requirements:

- None if loan is under \$200,000
- If over \$200,000 then guarantee from all 20% or greater owners

Credit Elsewhere – requirement is waived by CARES Act

Collateral:

- If over \$25,000 EIDLs require collateral
- SBA will not decline for lack of collateral, but requires the pledge of what is available
- Does not require primary residence in Texas

EIDL Emergency Grant

- Until Dec 31, 2020 affected small businesses may request an advance of not more than \$10,000
- Eligibility is determined by self-certification
 - under penalty of perjury pursuant to section 1746 of title 28 United States Code
- Payment should occur within 3 days
- Repayment is not required even if subsequently denied a loan
- Advance may be used to any purpose described in section 7(b)(2) of the Small Business Act ([15 U.S.C. 636\(b\)\(2\)](#)), including:
 - paid sick leave to employees unable to work due to the direct effect of the COVID-19
 - payroll to retain employees
 - increased costs to obtain materials unavailable due to interrupted supply chains
 - rent or mortgage payments
 - obligations that cannot be met due to revenue losses

NOTE: An applicant may receive an EIDL Loan and a PPP loan as long as the costs being paid with each are different (no "double-dipping").

How to Apply for EIDL

- **Works on iPhone with Safari / Chrome on Android**
- **If PC; works best with Internet Explorer or Microsoft Edge**
- For the COVID-19 disaster everything is online
- The website for applying for EIDL is www.sba.gov/disaster
- You may also contact the SBA disaster customer service center:
 - 1-800-659-2955
 - e-mail disastercustomerservice@sba.gov
 - TTY: 1-800-877-8339

Disaster Loan Assistance

Federal Disaster Loans for Businesses, Private Non-profits, Homeowners and Renters

COVID-19 ECONOMIC INJURY DISASTER LOAN APPLICATION



DISCLOSURES



BUSINESS INFORMATION



BUSINESS OWNERS INFORMATION



ADDITIONAL INFORMATION



SUMMARY

STREAMLINED PROCESS REQUIREMENTS

SBA is collecting the requested information in order to make a loan under SBA's Economic Injury Disaster Loan Program to the qualified entities listed in this application that are impacted by the Coronavirus (COVID-19). The information will be used in determining whether the applicant is eligible for an economic injury loan. If you do not submit all the information requested, your loan cannot be fully processed.

The Applicant understands that the SBA is relying upon the self-certifications contained in this application to verify that the Applicant is an eligible entity to receive the advance, and that the Applicant is providing this self-certification under penalty of perjury pursuant to 28 U.S.C. 1746 for verification purposes.

The estimated time for completing this entire application is two hours and ten minutes, although you may not need to complete all parts. You are not required to respond to this collection of information unless it displays a currently valid OMB approval number.

ELIGIBLE ENTITY VERIFICATION

Choose One:

- Applicant is a business with not more than 500 employees.
- Applicant is an individual who operates under a sole proprietorship, with or without employees, or as an independent contractor.
- Applicant is a cooperative with not more than 500 employees.
- Applicant is an Employee Stock Ownership Plan (ESOP), as defined in 15 U.S.C. 632, with not more than 500 employees.
- Applicant is a tribal small business concern, as described in 15 U.S.C. 657a(b)(2)(C), with not more than 500 employees.
- Applicant is a business, including an agricultural cooperative, aquaculture enterprise, nursery, or producer cooperative, that is small under SBA Size Standards found at <https://www.sba.gov/size-standards>.
- Applicant is a business with more than 500 employees that is small under SBA Size Standards found at <https://www.sba.gov/size-standards>.
- Applicant is a private non-profit organization that is a non-governmental agency or entity that currently has an effective ruling letter from the IRS granting tax exemption under sections 501(c),(d), or (e) of the Internal Revenue Code of 1954, or satisfactory evidence from the State that the non-revenue producing organization or entity is a non-profit one organized or doing business under State law, or a faith-based organization.

Review and Check All of the Following:

Applicant must review and check all the following (If Applicant is unable to check all of the following, Applicant is not an Eligible Entity):

- Applicant is not engaged in any illegal activity (as defined by Federal guidelines).
- No principal of the Applicant with a 50 percent or greater ownership interest is more than sixty (60) days delinquent on child support obligations.
- Applicant is not an agricultural enterprise (e.g., farm), other than an aquaculture enterprise, agricultural cooperative, or nursery.
- Applicant does not present live performances of a prurient sexual nature or derive directly or indirectly more than de minimis gross revenue through the sale of products or services, or the presentation of any depictions or displays, of a prurient sexual nature.
- Applicant does not derive more than one-third of gross annual revenue from legal gambling activities.
- Applicant is not in the business of lobbying.
- Applicant cannot be a state, local, or municipal government entity and cannot be a member of Congress.

The Form 5
Five pages
Only 2 for you to complete
Remaining 3 are instructions
This is Page 1

<input type="checkbox"/> Physical Damage -- <i>Indicate type of damage</i> <input type="checkbox"/> Real Property <input type="checkbox"/> Business Contents <input type="checkbox"/> Economic Injury (EIDL)		<input type="checkbox"/> Military Reservist EIDL (MREIDL) <small>(complete the following)</small> * Name of Essential Employee _____ * Employee's Social Security Number _____	
PLEASE PROVIDE ALL INFORMATION OR DOCUMENTATION REQUESTED IN THE ATTACHED FILING REQUIREMENTS. <small>* For information about these questions, see the attached Statements Required by Laws and Executive Orders.</small> Apply online at https://disasterloan.sba.gov/ela/ OR send completed applications to: U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, Texas 76155			
2. ORGANIZATION TYPE *Sole Proprietors should complete form 5C <input type="checkbox"/> Partnership <input type="checkbox"/> Limited Partnership <input type="checkbox"/> Limited Liability Entity <input type="checkbox"/> Corporation <input type="checkbox"/> Nonprofit Organization <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____			
3. APPLICANT'S LEGAL NAME _____		4. FEDERAL E.I.N. (if applicable) _____	
5. TRADE NAME (if different from legal name) _____		6. BUSINESS PHONE NUMBER (including area code) _____	
7. MAILING ADDRESS <input type="checkbox"/> Business <input type="checkbox"/> Home <input type="checkbox"/> Temp <input type="checkbox"/> Other _____ Number, Street, and/or Post Office Box City County State Zip _____			
8. DAMAGED PROPERTY ADDRESS(ES) <small>(If you need more space, attach additional sheets.)</small> <input type="checkbox"/> Same as mailing address <input type="checkbox"/> Owned <input type="checkbox"/> Leased Number and Street Name City County State Zip _____			BUSINESS PROPERTY IS: <input type="checkbox"/> Owned <input type="checkbox"/> Leased
9. PROVIDE THE NAME(S) OF THE INDIVIDUAL(S) TO CONTACT FOR:			
Loss Verification Inspection		Information necessary to process the Application	
Name _____		Name _____	
Telephone Number _____		Telephone Number _____	
10. ALTERNATE WAY TO CONTACT YOU <input type="checkbox"/> Cell Number _____ <input type="checkbox"/> E-mail _____ <input type="checkbox"/> Fax Number _____ <input type="checkbox"/> Other _____			
11. BUSINESS ACTIVITY: _____		12. NUMBER OF EMPLOYEES (pre-disaster): _____	
13. DATE BUSINESS ESTABLISHED: _____		14. CURRENT MANAGEMENT SINCE: _____	
15. AMOUNT OF ESTIMATED LOSS: <small>if unknown, enter a question mark</small> <input type="checkbox"/> Real Estate _____ <input type="checkbox"/> Inventory _____ <input type="checkbox"/> Machinery & Equipment _____ <input type="checkbox"/> Leasehold Improvements _____			
16. INSURANCE COVERAGE (IF ANY) <small>(If you need more space, attach additional sheets.)</small>		Coverage Type: _____	
Name of Insurance Company and Agent _____			
Phone Number of Insurance Agent _____		Policy Number _____	

The Form 5

Page 2

17. OWNERS (Individuals and businesses.) (If you need more space attach additional sheets.)		Complete for each: 1) proprietor, or 2) limited partner who owns 20% or more interest and each general partner, or 3) stockholder or entity owning 20% or more voting stock.			
Legal Name		Title/Office	% Owned	E-mail Address	
SSN/EIN*	Marital Status	Date of Birth*	Place of Birth*	Telephone Number (area code)	US Citizen <input type="checkbox"/> Yes <input type="checkbox"/> No
Mailing Address		City	State	Zip	
Legal Name		Title/Office	% Owned	E-mail Address	
SSN/EIN*	Marital Status	Date of Birth*	Place of Birth*	Telephone Number (area code)	US Citizen <input type="checkbox"/> Yes <input type="checkbox"/> No
Mailing Address		City	State	Zip	
* For information about these questions, see the attached Statements Required by Laws and Executive Orders.					
Business Entity Owner Name		EIN	Type of Business	% Ownership	
Mailing Address		City	State	Zip Code	
E-mail Address			Phone		
18. For the applicant business and each owner listed in item 17, please respond to the following questions, providing dates and details on any question answered YES (Attach an additional sheet for detailed responses).					
a. Has the business or a listed owner ever been involved in a bankruptcy or insolvency proceeding? <input type="checkbox"/> Yes <input type="checkbox"/> No					
b. Does the business or a listed owner have any outstanding judgments, tax liens, or pending lawsuits against them? <input type="checkbox"/> Yes <input type="checkbox"/> No					
c. In the past year, has the business or a listed owner been convicted of a criminal offense committed during and in connection with a riot or civil disorder or other declared disaster, or ever been engaged in the production or distribution of any product or service that has been determined to be obscene by a court of competent jurisdiction? <input type="checkbox"/> Yes <input type="checkbox"/> No					
d. Has the business or a listed owner ever had or guaranteed a Federal loan or a Federally guaranteed loan? <input type="checkbox"/> Yes <input type="checkbox"/> No					
e. Is the business or a listed owner delinquent on any Federal taxes, direct or guaranteed Federal loans (SBA, FHA, VA, student, etc.), Federal contracts, Federal grants, or any child support payments? <input type="checkbox"/> Yes <input type="checkbox"/> No					
f. Does any owner, owner's spouse, or household member work for SBA or serve as a member of SBA's SCORE, ACE, or Advisory Council? <input type="checkbox"/> Yes <input type="checkbox"/> No					
g. Is the applicant or any listed owner currently suspended or debarred from contracting with the Federal government or receiving Federal grants or loans? <input type="checkbox"/> Yes <input type="checkbox"/> No					
19. Regarding you or any joint applicant listed in Item 17:					
a) are you presently subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction; b) have you been arrested in the past six months for any criminal offense; c) for any criminal offense - other than a minor vehicle violation - have you ever: 1) been convicted, 2) plead guilty, 3) plead nolo contendere, 4) been placed on pretrial diversion, or 5) been placed on any form of parole or probation (including probation before judgement)? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, Name: _____					
20. PHYSICAL DAMAGE LOANS ONLY. If your application is approved, you may be eligible for additional funds to cover the cost of mitigating measures (real property improvements or devices to minimize or protect against future damage from the same type of disaster event). It is not necessary for you to submit the description and cost estimates with the application. SBA must approve the mitigating measures before any loan increase. By checking this box, I am interested in having SBA consider this increase. <input type="checkbox"/>					
21. If anyone assisted you in completing this application, whether you pay a fee for this service or not, that person must print and sign their name in the space below.					
Name and Address of Representative (please include the individual name and their company)					
_____			_____		
(Signature of Individual)			(Print Individual Name)		

Supporting Info

Form P-019

The U.S. Small Business Administration Economic Injury Disaster Loan provides immediate working capital to eligible applicants. For expedited loan application processing, the business must have been operating for at least one year prior to the disaster. Eligibility for this disaster Loan must consider compensated from other sources to offset the economic injury. Other sources include but are not limited to: (1) grants or other reimbursement (including loans) from government agencies or private organizations, and (2) claims for civil liability against other individuals, organizations or governmental entities.

Was the business in operation one year prior to the disaster?

Yes No

Gross Revenues for the twelve (12) month period prior to the disaster:

\$

Cost of Goods Sold for the twelve (12) month period prior to the disaster:

\$

Rental properties (residential and commercial) only.
Lost rents due to the disaster:

\$

Compensation from other sources received as a result of the disaster (provide a brief description below) :

\$

\$

\$

SIZE STANDARD*:

SBA's size standards define whether a business concern is small and, therefore, eligible for an Economic Injury Disaster Loan.

I certify all above information provided and the size of the applicant business does not exceed the size standard for the industry in which the business is primarily engaged.

Signature and Title

Date

After Applying

Loan Processing Decision

- Information verified; credit checked; you may be asked for more info
- Forecasts completed to determine the EIDL amount
- A loan officer contacts you; makes recommendations
- Decision normally takes up to 4 weeks

Loan Closes and Funds Disbursed

- Sign and Submit Loan Documents
- Initial disbursement of \$25K within 5 days
- Case Manager assigned that will help you with the rest

Important Final Notes About EIDL Applications

- If more funds are needed you can submit supporting documents and request an increase
- If less funds are needed you can request a reduction
- If denied you get six months to provide a written reconsideration request with new / supplemental information
 - If denied a second time, you get 30 days to appeal again
- Please complete and submit *everything* required

PPP Loans

PPP Loans Are From Existing SBA Lenders

- Who Are the Houston District SBA Lenders?
 - Over 150 SBA Lenders in the Houston District
 - (Houston district map)
 - They will be able to advise you as to the details of the PPP loans
 - A list of SBA lenders in the Houston District can be found at www.sba.gov/tx/houston under Coronavirus Resources



US Chamber PPP Summary

https://www.uschamber.com/sites/default/files/023595_comm_corona_virus_smallbiz_loan_final_revised.pdf

The Coronavirus Aid, Relief, and Economic Security (CARES) Act allocated \$350 billion to help small businesses keep workers employed amid the pandemic and economic downturn. Known as the Paycheck Protection Program, the initiative provides 100% federally guaranteed loans to small businesses.

Importantly, these loans may be forgiven if borrowers maintain their payrolls during the crisis or restore their payrolls afterward.

The administration soon will release more details including the list of lenders offering loans under the program. In the meantime, the U.S. Chamber of Commerce has issued this guide to help small businesses and self-employed individuals prepare to file for a loan.

US Chamber Summary

1 Am I ELIGIBLE?

You are eligible if you are:

- A small business with fewer than 500 employees
- A small business that otherwise meets the SBA's size standard
- A 501(c)(3) with fewer than 500 employees
- An individual who operates as a sole proprietor
- An individual who operates as an independent contractor
- An individual who is self-employed who regularly carries on any trade or business
- A Tribal business concern that meets the SBA size standard
- A 501(c)(19) Veterans Organization that meets the SBA size standard

In addition, some special rules may make you eligible:

- If you are in the accommodation and food services sector (NAICS 72), the 500-employee rule is applied on a per physical location basis
- If you are operating as a franchise or receive financial assistance from an approved Small Business Investment Company the normal affiliation rules do not apply

REMEMBER: The 500-employee threshold includes all employees: full-time, part-time, and any other status.

US Chamber Summary

2

What will lenders be **LOOKING FOR?**

In evaluating eligibility, lenders are directed to consider whether the borrower was in operation before February 15, 2020 and had employees for whom they paid salaries and payroll taxes or paid independent contractors.

Lenders will also ask you for a good faith certification that:

1. The uncertainty of current economic conditions makes the loan request necessary to support ongoing operations
2. The borrower will use the loan proceeds to retain workers and maintain payroll or make mortgage, lease, and utility payments
3. Borrower does not have an application pending for a loan duplicative of the purpose and amounts applied for here
4. From Feb. 15, 2020 to Dec. 31, 2020, the borrower has not received a loan duplicative of the purpose and amounts applied for here

If you are an independent contractor, sole proprietor, or self-employed individual, lenders will also be looking for certain documents (final requirements will be announced by the government) such as payroll tax filings, Forms 1099-MISC, and income and expenses from the sole proprietorship.

What lenders will **NOT LOOK FOR**

- That the borrower sought and was unable to obtain credit elsewhere.
- A personal guarantee is not required for the loan.
- No collateral is required for the loan.

US Chamber Summary

3

How much can I **BORROW?**

Loans can be up to 2.5 x the borrower's average monthly payroll costs, not to exceed **\$10 million**.

How do I calculate my average monthly **PAYROLL COSTS?**



US Chamber Summary

INCLUDED Payroll Cost:

- 1. For Employers:** The sum of payments of any compensation with respect to employees that is a:
 - salary, wage, commission, or similar compensation;
 - payment of cash tip or equivalent;
 - payment for vacation, parental, family, medical, or sick leave
 - allowance for dismissal or separation
 - payment required for the provisions of group health care benefits, including insurance premiums
 - payment of any retirement benefit
 - payment of state or local tax assessed on the compensation of the employee
- 2. For Sole Proprietors, Independent Contractors, and Self-Employed Individuals:** The sum of payments of any compensation to or income of a sole proprietor or independent contractor that is a wage, commission, income, net earnings from self-employment, or similar compensation and that is in an amount that is not more than \$100,000 in one year, as pro-rated for the covered period.

EXCLUDED Payroll Cost:

1. Compensation of an individual employee in excess of an annual salary of \$100,000, as prorated for the period February 15, to June 30, 2020
2. Payroll taxes, railroad retirement taxes, and income taxes
3. Any compensation of an employee whose principal place of residence is outside of the United States
4. Qualified sick leave wages for which a credit is allowed under section 7001 of the Families First Coronavirus Response Act (Public Law 116–5 127); or qualified family leave wages for which a credit is allowed under section 7003 of the Families First Coronavirus Response Act

NON SEASONAL EMPLOYERS:

Maximum loan =

2.5 X Average total monthly payroll costs incurred during the year prior to the loan date

For businesses not operational in 2019:

2.5 X Average total monthly payroll costs incurred for January and February 2020

SEASONAL EMPLOYERS:

Maximum loan =

2.5 X Average total monthly payments for payroll costs for the 12-week period beginning February 15, 2019 or March 1, 2019 (decided by the loan recipient) and ending June 30, 2019

US Chamber Summary

4

Will this loan be FORGIVEN?

Borrowers are eligible to have their loans forgiven.

How Much?

A borrower is eligible for loan forgiveness equal to the amount the borrower spent on the following items during the 8-week period beginning on the date of the origination of the loan:

- Payroll costs (using the same definition of payroll costs used to determine loan eligibility)
- Interest on the mortgage obligation incurred in the ordinary course of business
- Rent on a leasing agreement
- Payments on utilities (electricity, gas, water, transportation, telephone, or internet)
- For borrowers with tipped employees, additional wages paid to those employees

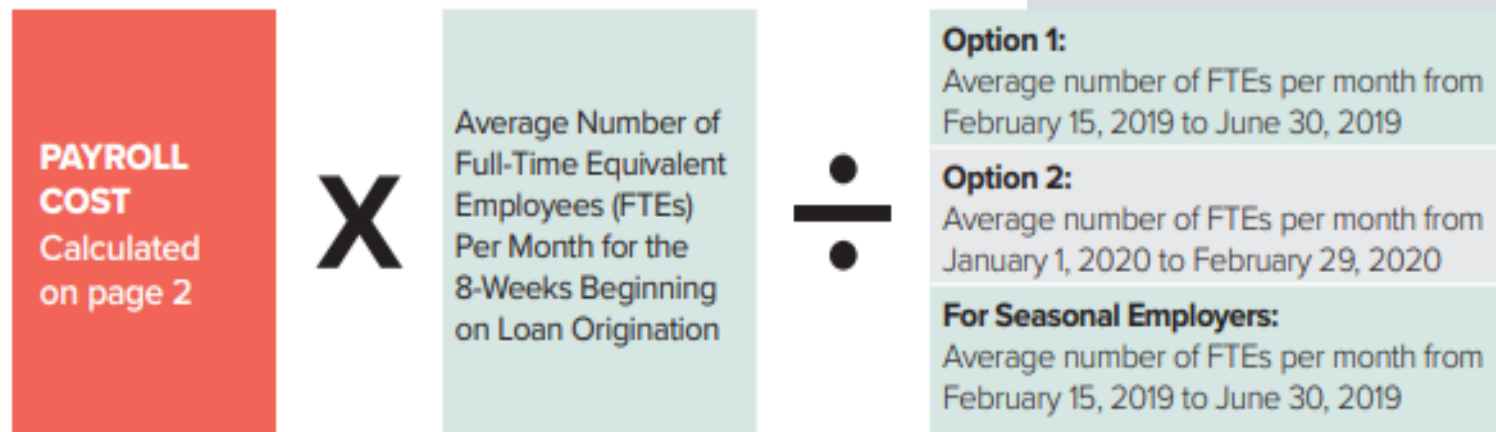
The loan forgiveness cannot exceed the principal.

US Chamber Summary

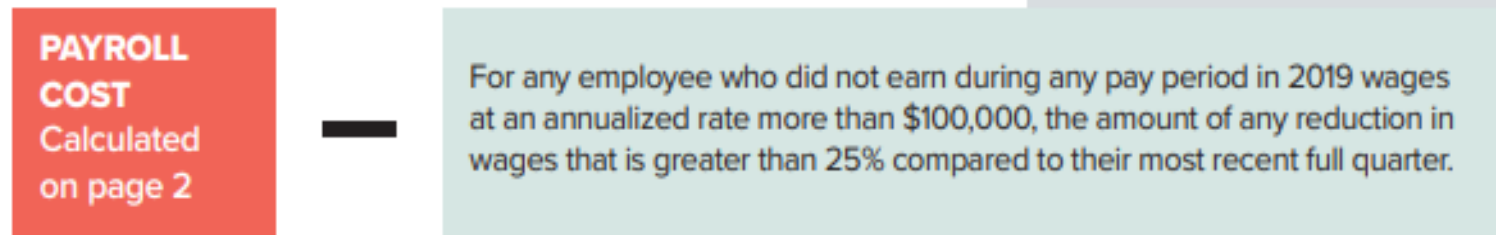
How could the forgiveness be reduced?

The amount of loan forgiveness calculated above is reduced if there is a reduction in the number of employees or a reduction of greater than 25% in wages paid to employees. Specifically:

Reduction based on reduction of number of employees



Reduction based on reduction in salaries



What if I bring back employees or restore wages?

Reductions in employment or wages that occur during the period beginning on February 15, 2020, and ending 30 days after enactment of the CARES Act, (as compared to February 15, 2020) shall not reduce the amount of loan forgiveness **IF** by June 30, 2020 the borrower eliminates the reduction in employees or reduction in wages.

Non-SBA Additional Info

Additional Info / Resources

- JP Morgan Chase and Regions Bank programs
- Texas Restaurant Association Grant Program
- Galveston EDA Short-term Loan Program: <https://bit.ly/2UrL001>
- El Campo Chamber is starting a short-term loan program
- Your existing bank may do their own bridge loans
- *More coming...*

Contact Information

<p>Small Business Development Center 713-752-8444 www.sbdc.uh.edu</p>	<p>Houston SCORE 713-487-6565 www.houston.score.org</p>
<p>Women's Business Center 713-681-9232 www.wbea-texas.org/womens-business-center</p>	<p>U.S. Small Business Administration 713-773-6500</p> <p>SIGN-UP FOR EMAIL UPDATES: www.sba.gov/tx/houston</p> <p>FOLLOW US ON TWITTER: @SBA_Houston</p>