Chihuahuan Desert Climate Collaborative
POWERED BY THE CITY OF EL PASO

City of El Paso Climate Action Plan: Business Resilience Toolkit

September 2025

El Paso Climate Action Plan: Business Resilience Toolkit

Executive Summary

In today's rapidly changing environment, businesses in El Paso must navigate a range of challenges, from extreme weather events, to supply chain disruptions and economic shifts. These risks can threaten day-to-day operations, financial stability, and long-term growth. Planning for business resilience is key to sustaining economic prosperity.

Resilient businesses proactively assess potential risks, develop adaptive strategies, and implement solutions that minimize disruptions.

The **Business Resilience Toolkit** (toolkit) is designed to equip El Paso businesses with strategies to anticipate, respond to, and recover from climate-related and operational challenges and disruptions. With the right planning, businesses can safeguard their future, support their employees and customers, and contribute to a more resilient local economy.

How to use this toolkit

This toolkit answers key economic resilience questions, including:

- **How can we assess and mitigate risks?** See Section 3.1.
- **What steps can we take to prepare our business for and to reduce the impact of disruptions?** See Section 3.2.
- **How can we build and sustain a resilient workforce?** See Section 3.3.
- **What strategies strengthen supply chain resilience?** See Section 3.4.
- **How can our business remain competitive within changing markets?** See Section 3.5.
- **What investments improve property and infrastructure resilience?** See Section 3.6.

Business resilience strategies

The toolkit outlines strategies to address the most critical aspects of resilience planning for businesses. Strategies prioritize the needs of small- and medium-sized businesses, which face unique challenges and have less capacity to plan for and implement resilience plans. The toolkit also highlights several technical assistance programs and financial resources available as of August 2025.

Recommended business resilience strategies include:

1. **Risk assessments:** Evaluate risks from climate hazards, economic downturns, and market dependencies. Conduct forward-looking assessments and identify persistent challenges to inform preparation and planning for future disruptions.

2. **Continuity planning:** Develop robust continuity plans that incorporate climate resilience, emergency response, interruption insurance, and financial management. Establish partnerships and access resources to support long-term resilience.
3. **Workforce readiness:** Strengthen workforce adaptability through training, disaster preparedness, and resource provision. Provide quality childcare and upskill opportunities to retain employees and support economic stability.
4. **Supply chain flexibility:** Audit supply chains, diversify suppliers, and establish regional collaborations to minimize disruptions. Monitor and assess risks to improve supply chain resilience.
5. **Market innovation:** Invest in climate-resilient markets, sustainable technologies, and research-driven innovation to support long-term competitiveness. Consider alternative business models and regional partnerships to drive economic growth and resilience.
6. **Infrastructure upgrades:** Upgrade infrastructure, invest in property retrofitting, and enhance digital security to mitigate impacts from disruptive events.

1. Introduction

Businesses in El Paso must navigate the challenges presented by extreme weather events, supply chain disruptions, and economic shifts, which threaten day-to-day operations, financial stability, and long-term growth. With the right planning, businesses can safeguard their future, support their employees and customers, and contribute to a more resilient local economy.

The **Business Resilience Toolkit** (toolkit) outlines strategies to address critical aspects of resilience planning for businesses. The toolkit is designed to equip small- and medium-sized businesses with strategies to anticipate, respond to, and recover from climate-related and operational challenges and disruptions. The toolkit also highlights technical assistance programs and financial resources available to businesses as of August 2025.

Refer to the El Paso Climate Action Plan for further information on challenges and disruptions facing El Paso.

2. Context

El Paso (the city), the largest Texas city on the U.S.-Mexico border and the sixth largest in the state, is a vital economic hub with strong binational ties. Over the past five years, El Paso County's population growth has outpaced national trends.[1] The region is young and family-oriented, with a median age of 34, nearly 40 percent of residents under 25, and 65 percent of residents of working-age. The workforce is deeply connected to the cross-border economy: approximately 83 percent of the population identifies as Hispanic or Latino.[2]

2.1. Economic landscape

Government functions, healthcare, and retail anchor the City's economy. In 2023, El Paso County's Gross Regional Product was $46.8B.[3] Key industries include automotive, biomedical, defense, electronics, and medical devices, expanding beyond the city's historic textile sector. The tourism sector is also key economic driver, with an estimated 3.8 million visitors and $2.3B of direct travel expenditure in 2024.[4] The presence of several federal agencies, including the Immigration and Naturalization Service, the Drug Enforcement Agency, and the U.S. Customs Service, reflects the City's importance in international trade and border security. Fort Bliss, one of the largest military installations in the country, also plays a critical role in the regional economy, supporting thousands of civilian and military jobs and driving demand for housing, services, and infrastructure.

2.2. Education and workforce development

Education plays a central part in the resilience of the city's economy, with a strong emphasis on expanding opportunities for Hispanics, women, and disadvantaged communities. The region is home to ten higher education institutions, including the University of Texas at El Paso, which enrolls around 24,000 students and is recognized for its contributions to regional development.[5] El Paso Community College serves as a primary access point for minority students, while Texas Tech Health

[1] City of El Paso, Texas. https://www.elpasotexas.gov/economic-development/economic-snapshot/
[2] Ibid.
[3] Ibid.
[4] https://visitelpaso.com/nttw
[5] "Education Pipeline." City of El Paso, Texas. https://www.elpasotexas.gov/economic-development/economic-snapshot/education-pipeline/

Sciences Center supports medical education. The region's three largest school districts are among the area's top employers, reinforcing the education-to-employment pipeline.[6]

2.3. Quality of life and cost of living

The city offers a relatively affordable and highly livable environment, with a cost-of-living 16 percent lower than the U.S. average as of 2022.[7] However, 19 percent of its residents live beneath federal poverty standards, higher than the state average of 14 percent.[8]

The city is consistently recognized for its safety and was ranked as the third safest, large city in America in 2021. A vibrant arts and culture scene, featuring the state's longest-running symphony orchestra, a nationally recognized chamber music festival, and numerous museums and seasonal events, enhances the city's appeal. Affordable housing and strong migration trends, influenced in part by military recruitment, continue to attract new residents. The city's downtown is a hub for employment, with nearly half of its workforce commuting into the area.

With a projected job growth rate of seven percent from 2023 to 2028 and 43 percent of the goods and services required by local industries sourced within the region, the city's economy is positioned for continued stability and expansion despite emerging climate-related challenges.[9]

2.4. Key vulnerabilities

The city will experience an increase in extreme heat days, drought, and rainfall flooding. These hazards can create widespread disruptions, affecting transportation networks, power grids, water security, and public safety. Additionally, dust storms and high winds threaten air quality and can contribute pollution to the area, while wildfires in nearby New Mexico mountain ranges can affect local safety and worsen air quality in the greater El Paso region.[10] Table 1 outlines potential risks associated with these three climate hazards.

Table 1. Climate hazards and associated potential risks.

Climate Hazard	Potential Risks
 EXTREME HEAT	Extreme heat can damage sidewalks, railway tracks, roads, and other transportation infrastructure. Vulnerable populations and outdoor workers are likely to face increased health risks. Businesses may experience supply chain impacts, higher energy costs, power outages, transportation concerns, and unsafe labor conditions.
 DROUGHT	Water scarcity directly impacts communities, businesses, and agriculture. Air quality is reduced, and evaporative coolers face reduced cooling efficiency.
 FLOODING	Communities and businesses experience significant disruptions and damage to property. Key facilities such as hospitals risk shutting down, while road and bridge closures disrupt emergency response and trade.

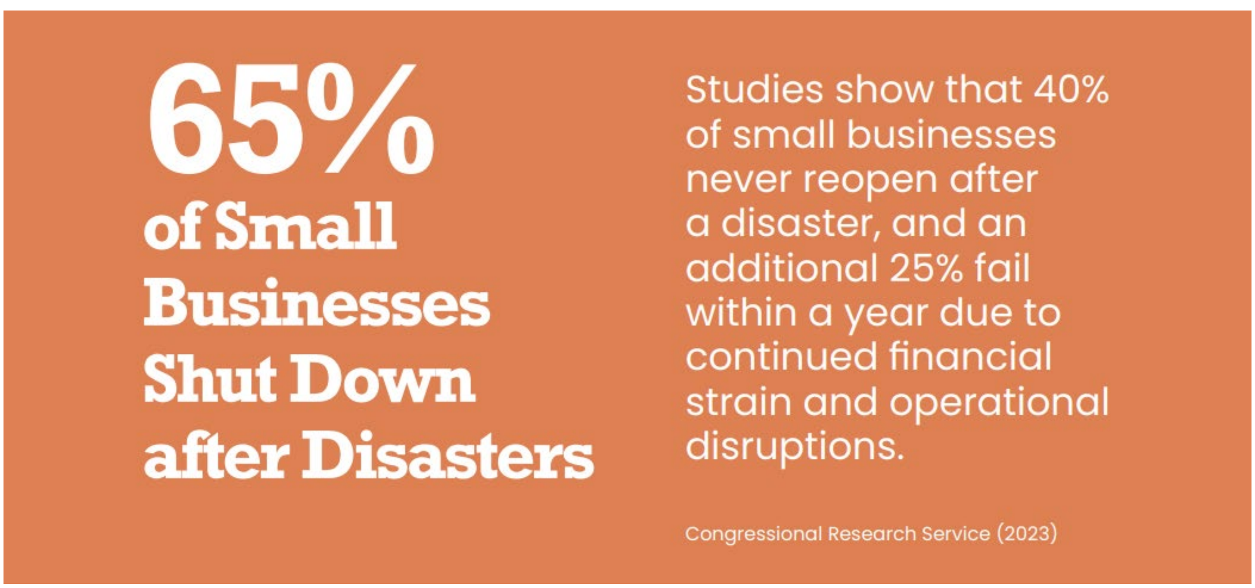
[6] "Education Pipeline." City of El Paso, Texas. https://www.elpasotexas.gov/economic-development/economic-snapshot/education-pipeline/
[7] "Quality of Life and Migration." City of El Paso, TX. https://www.elpasotexas.gov/economic-development/economic-snapshot/quality-of-life-and-migration/#:~:text=In%202022%2C%20El%20Paso%27s%20cost,all%20over%20the%20United%20States.
[8] "QuickFacts: El Paso County, Texas." US Census Bureau, n.d. https://www.census.gov/quickfacts/fact/table/elpasocountytexas/PST045223.
[9] "Industry and Jobs." City of El Paso, TX. https://www.elpasotexas.gov/economic-development/economic-snapshot/industry-and-jobs/
[10] https://elpasomatters.org/2025/03/12/el-paso-air-quality-rank-dust-pollution-wind-weather/

For businesses, these risks can translate into financial and operational challenges, including supply chain disruptions, infrastructure vulnerabilities, and workforce safety concerns. Understanding these vulnerabilities is essential for businesses and policymakers as they work to build resilience and mitigate potential disruptions.

The city is a significant trade hub, but extreme events such as flash floods pose risks to transportation routes and cross-border commerce. Meanwhile, rising temperatures could impact tourism, local retail, and hospitality businesses, by discouraging visitors and reducing economic activity.

Sectors that are reliant on outdoor labor, such as agriculture, construction, transportation, and maintenance jobs – which represent approximately 17 percent of El Paso's workforce – face heightened risks from extreme heat.[11] These conditions can reduce productivity, elevate health risks, and increase costs for employers. Additionally, heat waves contribute to rising medical expenses, with more cases of heat stroke, respiratory issues, and mental health conditions placing additional strain on local healthcare systems and individuals.

Small businesses are particularly vulnerable to economic disruptions caused by extreme weather events. Studies show that 40 percent of small businesses never reopen after a disaster, and an additional 25 percent fail within a year due to continued financial strain and operational disruptions.[12] Without proper resilience planning, businesses risk losing critical revenue, face prolonged closure, and struggle to recover from structural damage and supply chain interruptions.



[11] US Bureau of Labor Statistics, Southwest Information Office. "Occupational Employment and Wages in El Paso — May 2023," September 27, 2024. https://www.bls.gov/regions/southwest/news-release/occupationalemploymentandwages_elpaso.htm#:~:text=One%20occupational%20group%E2%80%94food%20preparation,and%20coffee%20shop%20($10.66)

[12] Congressional Research Service (2023), "Small Businesses and Disaster Recovery"

2. Business Resilience Strategies

Businesses can improve their resilience by proactively implementing cross-cutting strategies that assess and address vulnerabilities across business operations. By adopting resilience strategies, businesses reduce disruptions, safeguard operations, and better withstand future disruptions.

According to the U.S. Economic Development Administration, economic resilience is the ability of a region to anticipate, withstand, and bounce back from disruptions. It involves three core components – resilience planning, responsive recovery, and long-term adaptation[13]. The Toolkit is designed to help businesses adopt these principles into their own operations and planning efforts.

3.1. Risk assessments

Risk assessments identify potential threats and vulnerabilities that could impact a business's stability and operations. A comprehensive economic risk assessment should:

- **Evaluate physical and operational vulnerabilities** that may impact business functions during and after disruptive events, such as infrastructure damage or supply chain disruptions.
- **Assess geographic and market exposure** that may increase the likelihood or scale of impact from disruptive events, such as locations vulnerable to flooding or dependence on industries sensitive to disruptive events. Refer to the El Paso Climate Action Plan for further information on climate vulnerabilities.
- **Identify persistent economic challenges**—whether regional or asset-specific—to better understand systemic weaknesses, such as reliance on a single provider or industry, workforce readiness gaps, or limited transportation options.

Case Study: El Paso Electric conducts annual assessments of the impacts of extreme heat on operations and infrastructure to support reliable service provision. Assessments consider the condition of power lines, transformers, and equipment, evaluate energy demand patterns during normal and extreme heat events, and identify strategies to optimize operations, including infrastructure investments and new technologies.

[13] https://www.eda.gov/resources/comprehensive-economic-development-strategy/content/economic-resilience

Technical resources

- **Ready.Gov Disaster and Hazard Planning Tools for Businesses:** Ready.gov provides a range of resources and tools to support businesses to understand the hazards they face and to effectively plan and prepare for them.

3.2. Continuity planning

Business continuity plans are key to creating a safe and resilient workplace and minimizing negative impacts of disruptive events. The following strategies highlight key components of business continuity plans and highlight holistic actions that support plan implementation and effectiveness.

- **Develop a business continuity plan:**
  - Identify enhancements to improve resilience to extreme weather events, cybersecurity risks, and supply chain disruptions.
  - Develop streamlined, actionable emergency response plans, including steps for financial management, supply chain redundancy, alternative revenue streams, and employee safety to minimize the impact of disruptions.
  - Establish communication protocols before, during, and after disruptive events with employees, customers, and suppliers.
  - Consider alternative work options during and after disruptions to support business continuity including remote work options and flexible hours.
  - Locate inventory in secure locations that are less likely to be damaged in disruptive events, such as floods.
  - Back up essential data and documentation to secure cloud services to avoid damage or loss during events.
- **Improve financial stability:**
  - Identify and secure funding and financing to support business resilience preparation and response, before events occur.
  - Purchase sufficient business and property insurance such as business interruption insurance, that includes climate events and business disruptions.
  - Establish and maintain cash reserves to be used post-disruption to support recovery efforts and offset cashflow losses.
- **Promote transparency and accountability:**
  - Share the business continuity plan with employees and relevant stakeholders and partners.
  - Regularly review and update the business continuity plan to reflect the most up to date information, risks, and best practices.

Case Study: El Paso Ready, established by the El Paso County Office of Emergency Management (OEM) has supported local businesses to create business continuity plans that include emergency response protocols, communication strategies, and operational guidelines during emergencies. OEM works closely with business owners through workshops and provides resources, including templates, to ensure that businesses can prepare for disruptions such as floods or severe weather. These strategies help businesses maintain operations and recover more effectively during and after disasters.

Technical resources

- **El Paso Chamber of Commerce Sustainability Resources**: Hosts workshops and provides resources on best business practices, financial literacy, leadership training, new technology training, and marketing training.
- **Rio Grande Council of Governments (COG) Emergency Preparedness**: Provides support to jurisdictions in building and sustaining capabilities to prevent, protect against, mitigate, respond to, and recover from various hazards.

Financial resources

- **LiftFund loan programs:** LiftFund is a non-profit Community Development Corporation (CDC) that supports small business owners with limited access to capital through business loans and technical support. Contact LiftFund to learn more about their High Energy Efficiency Transformation Loan Program, First Responders Loan Program, and QuickFunds option.
- **El Paso Small Business Development Center (SBDC) Programs:** The El Paso SBDC provides no-cost, confidential, one-on-one business advisory services. Certified business development advisors assist small business owners and start-up entrepreneurs with strategies to start, grow, address and make good business decisions.

Case Study: The ServiceMaster Professional Restoration offers a Pre-Loss Planning program to help El Paso businesses to prepare for potential disasters and disruptions. The initiative focuses on creating comprehensive disaster recovery plans before any loss occurs. The service includes risk assessments, disaster recovery planning, and identifying key areas that require attention, such as water, fire, or storm damage. By proactively addressing these risks, businesses can minimize downtime and speed up recovery after disaster strikes.

3.3. Workforce readiness

Build a resilient workforce that can recover quickly from disruption and adapt to evolving economic and environmental challenges. The following strategies can enhance workforce preparedness and adaptive capacity.

- **Conduct workforce training and upskilling:**
    - Provide employees with comprehensive training and upskilling programs to equip employees with the skills needed to adapt to technological and economic changes.

  - Train staff in emergency preparedness and response, using disaster simulation exercises that highlight potential scenarios and share best practices and lessons learned.

- **Expand employment opportunities** for everyone, in particular disadvantaged and vulnerable communities.
- **Provide affordable and quality childcare** by partnering with local providers and programs to improve labor participation during regular operations and during recovery.
- **Safeguard transit-reliant workers** by identifying accessibility challenges and promoting solutions that provide commute options during normal operations and after disruptive events, such as coordinated carpool or shuttle options, flexible hours or working arrangements, and emergency transportation stipends for alternative modes of transportation.

Case Study: Workforce Solutions Borderplex collaborates with individuals and businesses to access aid, improve skills, and strengthen the resilience of the local workforce. The program provides specialized support including youth career training and assistance, job placement support, childcare support, and small business hiring and retention programs.

Financial resources

- **Skills for Small Business Grant:** Offered by the Texas Workforce Commission (TWC), this grant supports training for new and existing full-time employees in small businesses to enhance workforce resilience.
- **TWC Work Opportunity Tax Credit (WOTC) through Workforce Solutions Borderplex:** The WOTC is a tax credit available to employers who invest in American job seekers who have consistently faced barriers to employment. Employers may meet their business needs and claim a tax credit if they hire an individual who is in a WOTC targeted group. Employers should contact Workforce Solutions Borderplex for assistance connecting with partnering agencies and filing WOTC certification requests.

Case Study: Project ARRIBA is a workforce training model and economic development initiative that connects individuals with opportunities, mentorship, and financial support to pursue and complete education and access in-demand careers. The initiative improves the economic resilience of low-income, minority, and vulnerable populations by decreasing unemployment levels and supporting job retention.

Case Study: The Community Emergency Response Team (CERT) program educates volunteers about disaster preparedness and trains them in basic disaster response skills, including fire safety, light search and rescue, and disaster medical operations.

3.4. Supply chain flexibility

Supply chain flexibility and resilience can help to reduce economic disruption. The following strategies provide cross-sectoral approaches to mitigate risks and strengthen supply chains.

- **Audit and protect supply chain:**
  - Evaluate supply chain vulnerabilities across economic sectors to identify key raw materials, analyze supplier locations and freight routes, review climate risk projections, and evaluate historical disruptions.
  - Conduct regular assessments to monitor supply chain risks and integrate mitigation strategies. Consider potential impacts of disruptions, such as increased costs or delays in transportation networks, particularly when sourcing supplies from long distances.
- **Diversify supply chain:**
  - Expand supplier networks to mitigate risk and ensure continuity of operations.
  - Monitor supply chains, redundancy plans, and alternative sourcing strategies.
  - Diversify the number and geographic location of suppliers to minimize disruptions.
- **Collaborate on local and regional resilience** with other local businesses, governmental entities, and regional industry associations to improve supply chain resilience.

Case Study: El Paso's Supply Chain Resilience Workshop Program expanded local understanding of supply chain management principles, the potential risks, and strategies to improve emergency planning and the resilience of supply chains. The program encouraged proactive action and collaboration between stakeholders to support regional supply chain resilience.

3.5. Market innovation

Invest in economic innovation and market adaptation to remain competitive and resilient in the face of climate-related and economic disruptions. The following strategies apply broadly across sectors to drive innovation and support sustainable growth.

- **Invest in alternative business models that encourage innovation and resilience:**
  - Participate in regional business incubation and entrepreneurial training programs.
  - Allocate resources to research and development to promote the identification and development of innovative solutions that improve business and regional resilience.
  - Explore partnerships or pilot technologies that address business vulnerabilities.
  - Develop new products that meet current and future resilience and adaptation needs.
- **Train employees in future-ready skills and expertise** such as the installation and maintenance of new sustainable technologies and specialized design, engineering, construction, and project management services that are required to prepare for and recover from hazard events

- **Participate in local and regional business networks**, such as the El Paso Chamber of Commerce to share lessons learned and best practices and to build connections with other businesses and organizations across the El Paso economy.
- **Participate in regional innovation hubs** to establish partnerships with higher education institutions and regional research centers.

Case Study: Pioneers 21 is an El Paso-based incubator offering mentorship, training, and connections to entrepreneurs. Their mission is to inspire and support businesses through various programs, fostering a collaborative ecosystem for innovation.

Financial resources

- **Texas Small Business Credit Initiative:** This program enhances access to capital for small businesses, aiding in supply chain adjustments and resilience.
- **Horizon City Economic Development Corporation:** Offers incentives to attract investment and create high-quality jobs, supporting businesses in market diversification and innovation.
- **Rio Grande COG Community Development Block Grant Technical Assistance Program:** Provides support for local entities in accessing funding and resources for economic and community development initiatives.

Case Study: Regional Innovation Hubs at the Paso del Norte Defense and Aerospace Innovation Engine, led by The University of Texas at El Paso, fuel the growth of aerospace and defense manufacturing in the region and foster collaboration between academic institutions and industry partners to drive innovation and economic development.

3.6. Infrastructure upgrades

Enhance the resilience of buildings and physical infrastructure to mitigate the impacts of disruptive events, improve long-term resilience, and protect the safety of employees, clients, and customers. These strategies can be adopted by individual businesses, but in many cases could be more efficient and effective if they were implemented at a community or neighborhood scale.

- **Review the El Paso Climate Action Plan vulnerability assessment** to understand projected future climate impacts and how they may impact buildings and infrastructure.
- **Enhance site-level climate resilience** through adaptive measures such as improved site-specific stormwater management to manage localized flooding, drought-resistant landscaping and rainwater harvesting to conserve water, and shade trees or cool roofs to reduce building energy use.
- **Apply for resilience funding** for energy-efficient retrofits, climate-resilience projects, and physical infrastructure resilience projects.
- **Integrate broader climate and business risks into decision-making processes** including business siting plans, investment cost-benefit analysis that accounts for avoided losses

from physical damage, and consideration of potential multi-benefits of resilience and adaptation projects.

- **Strengthen digital infrastructure resiliency** by expanding cloud storage capabilities, strengthening firewall security, and implementing emergency response training for cyber and ransomware attacks.
- **Explore opportunities to develop onsite renewable energy generation** and energy- and water-efficiency technologies.
- **Invest in infrastructure retrofitting** to upgrade buildings with cooling systems, solar energy, water-saving technologies, air filtration systems, and backup power systems to enhance resilience to extreme weather.
- **Evaluate infrastructure and resources** to assess the availability and quality of transportation, utilities, and technology infrastructure. Develop and implement an improvement plan to prioritize upgrades or adaptations to enhance resilience to climate-related disruptions and future demands. This could involve retrofitting key infrastructure, enhancing digital security, or investing in climate-resilient technologies.

Case Study: El Paso Electric is addressing the demand for reliable energy to power homes, businesses and communities with strategic upgrades to energy delivery systems and expanding installed generation technology to strengthen service reliability and preparedness for future industries.

Technical resources

- **Lower Valley Water District** & **El Paso County Water Improvement District No. 1**: Provides localized resources for businesses on irrigation efficiency, stormwater management, and conservation best practices.

Case Study: The Critical Infrastructure Monitoring Systems Initiative by the El Paso Metropolitan Planning Organization deploys systems to monitor the security and conditions of critical infrastructure, such as bridges, tunnels, and other essential assets by ensuring continuous monitoring and rapid response to disruptions. The program demonstrates how public-private partnerships can co-fund and implement large-scale resilience projects to safeguard critical infrastructure across industries.

Financial resources

- **El Paso Electric's Small Commercial Energy Efficiency Program:** Available to El Paso Electric's business customers with less than 100 kW demand or 250 kW aggregate demand load, the Small Commercial Solutions Program provides technical assistance and financial incentives for projects that improve the energy efficiency of commercial facilities and result in peak demand kW reduction.

- **Texas PACE (Property Assessed Clean Energy) Program**: Offers long-term financing for energy efficiency, water conservation, and renewable energy improvements in commercial properties.
- **Texas Commission on Environmental Quality Texas Emission Reduction Plan Program**: Offers grants for businesses to replace older diesel vehicles and equipment with cleaner alternatives.
- **El Paso WaterWise Business Rebate Program**: Through this program, businesses may receive site-specific rebates towards the cost of new equipment and processes that conserve water at existing facilities. Rebates will cover 50 percent of equipment cost with a maximum rebate amount of $30,000.

Case Study: El Paso Electric installed a 14-kilowatt (kW) solar system at the El Paso Community College (EPCC) campus. A share of the electricity generated is donated to EPCC for use in its renewable energy curriculum. This initiative not only promotes the use of renewable resources but also supports educational programs in sustainable technologies.

3. Other Technical Assistance Programs

Beyond the programs outlined earlier in this toolkit, there are additional technical assistance programs available to businesses in El Paso and the surrounding region. These resources can help businesses to develop and implement business resilience strategies.

- **Business One-Stop-Shop (BOSS)**: BOSS is led by the Economic & International Development Department of the City of El Paso, designed to support and empower small businesses and provide business owners with accessible resources, training, and connections tailored to their needs.
- **The Bridge Accelerator**: A bi-national supplier development program in the El Paso-Juárez region, The Bridge Accelerator aims to integrate local small and medium-sized enterprises into the regional supply chain. By participating, businesses can enhance their supply chain resilience and access new markets.
- **Project VIDA Microenterprise Technical Assistance Program (MTAP)**: MTAP combines business literacy and financial education workshops and seminars with individual coaching, mentoring, and professional and personal consultation to provide quality advice on specific challenges to each owner's business.
- **Transition Assistance Program for International Companies**: This is a customized program that supports foreign companies looking to invest or expand in the El Paso region. The program provides guidance on establishing business operations in the U.S. It also supports incoming international employees and their families by introducing them to life in El Paso, including community integration. Each engagement is tailored to the company's specific goals, needs, and timeline.

4. Other Financial Resources

Beyond the financial resources outlined earlier in this toolkit, there are several other relevant funding and financing opportunities available to El Paso businesses that support the development and implementation of business resilience strategies and recovery efforts.

- **PeopleFund Loan Programs:** PeopleFund provides flexible loans to small businesses, start-ups, and nonprofit organizations across Texas. The program provides financing options for equipment purchases, working capital loans, and revolving lines of credit. The program also provides one-on-one training and business assistance.
- **U.S. Small Business Administration** provides counseling, capital, and contracting expertise. It offers loans and training to help small businesses to grow and optimize opportunities. It also provides disaster loans during times of crisis.
- **The Texas Micro-Business Disaster Recovery (MBDR) Loan Program** provide zero-interest loans to eligible Community Development Financial Institutions (CDFIs) to provide interest-bearing loans to qualifying microbusinesses that have difficulty in accessing capital following a declared disaster. Small- and medium-sized businesses can locate CDFIs through local business development organizations or online resources, and they can inquire about eligibility and application processes directly with the CDFI to access recovery loans.