

# **Resources for COVID-19 Impacted Businesses in Anne Arundel County**



**ANNE ARUNDEL**  
ECONOMIC DEVELOPMENT CORPORATION



ANNE ARUNDEL  
**WORKFORCE DEVELOPMENT**  
CORPORATION

There are many resources available to help businesses whose operations and workforce are impacted by the COVID-19 pandemic. Anne Arundel Economic Development Corporation (AAEDC) and Anne Arundel Workforce Development Corporation (AAWDC) are staying informed regarding legislation designed to help businesses and workers, and both organizations are standing by to help.

\*Please note that all underlined text is hyperlinked to the corresponding web page

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## Sources For Up-to-Date Information

### **MARYLAND BUSINESS EXPRESS**

The State of Maryland has created a new site to provide timely updates and resources from the Maryland Department of Commerce, Maryland Department of Labor, and other State agencies.

### **ANNE ARUNDEL ECONOMIC DEVELOPMENT CORPORATION (AAEDC)**

AAEDC is capturing Federal, State, and County business-related updates on the “Newsroom” section of its website.

### **ANNE ARUNDEL WORKFORCE DEVELOPMENT CORPORATION (AAWDC)**

AAWDC can assist businesses with developing strategies to overcome an economic downturn and connect workers with benefits and services to help them get through challenging times. If your business is looking to hire permanent or temporary positions AAWDC can help get the word out about these opportunities.

## Loan and Grant Programs

### **STATE LOAN PROGRAMS**

Maryland-based businesses with under 50 full- and part-time employees, or a Maryland manufacturer, may be eligible for the following assistance.

**Maryland Small Business COVID-19 Emergency Relief Loan Fund** - This \$75 million loan fund (for for-profit businesses only) offers no interest or principal payments due for the first 12 months, then converts to a 36-month term loan of principal and interest payments, with an interest rate at 2% per annum.

**Maryland Small Business COVID-19 Emergency Relief Grant Fund** - This \$50 million grant program for businesses and non-profits offers grant amounts up to \$10,000, not to exceed 3 months of demonstrated cash operating expenses for the first quarter of 2020.

**COVID-19 Layoff Aversion Fund** - Supports businesses undergoing economic stresses due to the pandemic by preventing or minimizing the duration of unemployment resulting from layoffs. The award (up to \$50,000 per applicant), will be a quick deployable benefit and customizable to the specific needs of your business to minimize the need for layoffs.

**Maryland COVID-19 Emergency Relief Manufacturing Fund** - This \$5 million incentive program helps Maryland manufacturers to produce personal protective equipment (PPE) that is urgently needed by hospitals and health-care workers across the country.

## **FEDERAL LOAN PROGRAMS**

**US Small Business Administration Disaster Assistance** - Anne Arundel County along with the entire state of Maryland has received Disaster Declaration for Economic Injury. Small businesses may apply for economic injury disaster loans online on the Small Business Administration's (SBA) Disaster Assistance webpage.

## **CARES Act - Highlights**

- **Paycheck Protection Program** - The program would provide cash-flow assistance through 100 percent federally guaranteed loans to employers who maintain their payroll during this emergency. PPP has a host of attractive features, such as forgiveness of up to 8 weeks of payroll based on employee retention and salary levels, no SBA fees, and at least six months of deferral with maximum deferrals of up to a year.
- **Small Business Debt Relief Program** - This program will provide immediate relief to small businesses with non-disaster SBA loans, in particular 7(a), 504, and microloans. Under it, SBA will cover all loan payments on these SBA loans, including principal, interest, and fees, for six months. This relief will also be available to new borrowers who take out loans within six months of the President signing the bill into law
- **Economic Injury Disaster Loans & Emergency Economic Injury Grants** - These grants provide an emergency advance of up to \$10,000 to small businesses and private non-profits harmed by COVID-19 within three days of applying for an SBA Economic Injury Disaster Loan (EIDL). The advance does not need to be repaid under any circumstance, and may be used to keep employees on payroll, to pay for sick leave, meet increased production costs due to supply chain disruptions, or pay business obligations, including debts, rent and mortgage payments.

## **State Tax Information**

Maryland's Comptroller, Peter Franchot, has extended the filing and payment deadlines for personal and corporate income taxes until July 15, 2020, and for most business tax payments until June 1, 2020.

The Comptroller's Office remains available to assist taxpayers via email at [taxhelp@marylandtaxes.gov](mailto:taxhelp@marylandtaxes.gov).

For businesses needing assistance with filing and payment extension-related questions, contact that Comptroller's Ombudsman at [taxpayerrelief@marylandtaxes.gov](mailto:taxpayerrelief@marylandtaxes.gov) or 410-260-4020.

## Workforce Assistance

### FEDERAL PROGRAMS

*The Families First Coronavirus Response Act (FFCRA or Act)* - Requires certain employers to provide their employees with paid sick leave or expanded family and medical leave for specified reasons related to COVID-19. The U.S. Department of Labor's (Department) Wage and Hour Division (WHD) administers and enforces the new law's paid leave requirements. Generally, the Act provides that covered employers must provide to all employees two weeks (up to 80 hours) of paid sick leave at:

- The employee's regular rate of pay where the employee is unable to work because the employee is quarantined (pursuant to Federal, State, or local government order or advice of a health care provider), and/or experiencing COVID-19 symptoms and seeking a medical diagnosis; OR,
- Two-thirds the employee's regular rate of pay because the employee is unable to work because of a bona fide need to care for an individual subject to quarantine (pursuant to Federal, State, or local government order or advice of a health care provider), or care for a child (under 18 years of age) whose school or child care provider is closed or unavailable for reasons related to COVID-19, and/or the employee is experiencing a substantially similar condition as specified by the Secretary of Health and Human Services, in consultation with the Secretaries of the Treasury and Labor.
- A small business with less than 50 employees may be exempt from the paid leave requirements if you can prove it will burden your business too much. See items #58 and #59 on the U.S. Department of Labor's [FFCRA Questions & Answers page](#).

### STATE PROGRAMS

Maryland Department of Labor

- *Division of Unemployment Insurance* - Employers can email questions to [dluiemployerassistance-labor@maryland.gov](mailto:dluiemployerassistance-labor@maryland.gov)

For companies with 25 employees or more:

- *Division of Unemployment Insurance* – Bulk Claims Services Businesses should contact a Claims Representative by email at [UI.BulkClaim@maryland.gov](mailto:UI.BulkClaim@maryland.gov)
- *Work Sharing* - This program provides an alternative to layoffs for employers confronted with a sharp, temporary decline in business. Businesses interested in this program should email: [ui.worksharing@maryland.gov](mailto:ui.worksharing@maryland.gov)

## Business Counseling Resources

Anne Arundel County businesses can access no-cost counseling resources to receive guidance on available loan programs, insurance, workforce, and other issues.

- [Maryland Small Business Development Center](#) – This organization is committed to providing sound advice, consulting, and support to entrepreneurs and small businesses across the state. As part of a national SBDC network, which was founded in 1979, it has helped over 500,000 U.S. businesses annually
- [SCORE \(Service Corps of Retired Executives\)](#) - Small businesses have been significantly affected by the coronavirus pandemic and we understand that you need financing more than ever. SCORE is here to help.

## Additional Programs

[Maryland Health Connection](#) – In response to the COVID-19 crisis, and to prioritize the health and safety of Marylanders, a special open enrollment period has been opened for uninsured Marylanders.

[Essential Personnel Child Care](#) – Due to State-mandated closures of child care facilities, essential employees may need to find alternative care options for their children. Maryland has provided a listing of approved child care facilities and contact information for questions.

**Cyber Security for Business Operations** - As many residents in Anne Arundel County and throughout Maryland are working remotely, cyber security may become an issue as bad actors are trying to infiltrate computer networks. The [Cyber Association of Maryland \(CAMI\)](#) has established a [cyber security breach incident hotline](#) for businesses or individuals that fall victim to a breach and need guidance.



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