GREATER BALTIMORE BUSINESS & ECONOMIC COVID-19 RESOURCE GUIDE

Updated April 20, 2020

Given the urgent need to share information, we have attempted to assemble and rapidly summarize a selection of the many resources and informational items that are available. We have not thoroughly analyzed and confirmed all aspects of the resources and information included here; rather, they are provided to be helpful as you perform your research and follow-up with appropriate agencies and experts. Accordingly, this guide is not intended to serve as business, tax or legal advice and should not be relied upon for that purpose.
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A HELPFUL TOOL FOR THE REGION

- The **Maryland Business Relief Wizard** allows you to enter information about your company or organization, and it provides a list of state and federal COVID-19 relief programs for which you may be eligible.

The Maryland Business Relief Wizard streamlines the process of finding support. There are numerous local and national programs for businesses in need of emergency support, but understanding which options are relevant for your organization can be a challenge. Once you complete the brief business questionnaire, you’ll receive a curated list of programs and resources that are relevant to your organization.

*The Maryland Business Relief Wizard is the product of a collaborative effort by the Maryland Tech Council (MTC), the Howard County Economic Development Authority (HCEDA), Mindgrub, and the technology board of MTC to create a new web-based tool that helps businesses determine which programs are relevant to them, while also maintaining up-to-date information on the programs that are accepting applications.*
FEDERAL RESOURCES

- **CDC’s Interim Guidance for Businesses and Employers** to plan and respond to COVID-19
- **Johns Hopkins Coronavirus Resource Center**, including the world’s [Covid-19 Map](#).
- **Guide to the Coronavirus Aid, Relief, and Economic Security (CARES) Act** provides information about programs made available through [SBA](#) under the [CARES Act](#).
  - **SBA Economic Injury Disaster Advance Loan** - SBA is unable to accept new applications at this time (including EIDL Advances) based on a lapse in appropriations funding.
  - **Paycheck Protection Program** - The SBA is currently unable to accept new applications based on a lack of available appropriations funding.
  - **Enhanced Debt Relief** is available in SBA’s other business loan programs to help small businesses overcome the challenges created by this health crisis.
- The **US Chamber of Commerce** has announced a [Save Small Business Fund](#) to provide $5,000 grants to businesses that employ 3-20 people and are located in an economically vulnerable community. Applications accepted starting April 20, 2020

**Main Street Lending Program**
The Federal Reserve has established a [Main Street Lending Program](#) to support lending to small and medium-sized businesses that were in good financial standing before the onset of the COVID-19 pandemic. The Program will provide up to $600 billion in new financing for businesses with up to 10,000 employees or $2.5 billion in annual revenues. [Overview](#) from NAM.
FEDERAL RESOURCES

- The US Department of Labor issued guidance on March 24 relating to the Emergency Paid Sick Leave (EPSL) and Emergency FMLA (EFMLA) established under the Families First Coronavirus Response Act (FFCRA). Reference COVID-19 and the American Workplace, and the following sites for guidance:
  - Families First Coronavirus Response Act: Employee Paid Leave Rights
  - Families First Coronavirus Response Act: Employer Paid Leave Requirements
  - Families First Coronavirus Response Act: Questions and Answers

- IRS FAQs: Employee Retention Credit under the CARES Act for IRS guidance on tax credit coordination between the CARES Act Employee Retention Credit and the Families First Coronavirus Relief Act (FFCRA) that provides a refundable tax credit for required paid leave. The same wages cannot be counted for both credits.

- Guidance on the Essential Critical Infrastructure Workforce shared by the Cybersecurity and Infrastructure Security Agency (CISA)

BEWARE: COVID-19 Scams
Calls, emails, or other communications claiming to be from the Treasury Department and offering COVID-19 related grants or stimulus payments in exchange for personal financial information are scams. Contact the FBI at www.ic3.gov so scammers can be tracked and stopped. Fraud involving payment of Federal taxes should be reported to the Treasury Inspector General for Tax Administration.
STATE RESOURCES

- Governor Hogan’s State [site for updates](https://www.gohm.gov) and [Executive Orders and Guidance](https://www.gohm.gov/)
- [Maryland Department of Commerce](https://com一头maryland.com) and the [Maryland Department of Health](https://health.maryland.gov)
- [FAQs For Maryland Businesses Planning and Responding to the Coronavirus](https://business.maryland.gov)
- The State of Maryland has created a [Maryland Coronavirus (COVID-19) Rumor Control](https://coronavirus.maryland.gov) page to help distinguish between rumors and facts
- [Maryland Coronavirus (COVID-19) Information for Business](https://business.maryland.gov) featuring guidelines for employers, fair labor standards, information on insurance claims, opportunities for financial assistance, and tax questions, hosted on the [Maryland Business Express website](https://marylandbusinessexpress.maryland.gov)
- [Maryland COVID-19 Emergency Relief Manufacturing Fund](https://business.maryland.gov), URGENT NEED: a $5 million incentive program that helps Maryland manufacturers to produce personal protective equipment that is urgently needed by the State of Maryland, Maryland-based hospitals and healthcare facilities, and emergency and first responders
  - Grants of up to $100,000 will be made available to MD-based manufacturers to
    1) increase existing capacity to produce these critical need items, or
    2) quickly pivot operations to produce these critical need items

*NEW* from the Maryland Agricultural & Resource Based-Industry Development Corporation (MARBIDCO) the [Pandemic Adjustment Loan Fund Program](https://business.maryland.gov) has been made available to help Maryland’s food and fiber producers, harvesters and primary processors adjust to the business disruptions caused by COVID-19 pandemic.
STATE RESOURCES (CONT.)

- Maryland Small Business Development Center’s COVID-19 site and Business Survival Guide

- Maryland Department of Commerce Maryland COVID-19 Emergency Relief Fund Programs for Businesses *NOTICE - As of 5 pm on April 6, the Maryland Department of Commerce is no longer accepting new applications for its Small Business COVID-19 Relief Grant and Loan Programs.

- *UPDATE – No longer accepting applications* COVID-19 Layoff Aversion Fund from the Maryland Department of Labor (subject to funding availability)

- The State of Maryland’s workflow system places every completed application ‘in review’ in the OneStop Portal. The status will remain ‘in review’ until the review team moves it forward. All applicants have the ability to track their application through OneStop

On April 15, Governor Hogan issued a new executive order on Masks and Physical Distancing, effective 7:00 am, April 18

The Centers for Disease Control (CDC) issued guidance on cloth face coverings where other social distancing measures are difficult to maintain, including sew and no-sew instructions
JURISDICTION-SPECIFIC INFORMATION

BALTIMORE CITY

- Baltimore City Small Business Resources & Information – The Baltimore Development Corporation (BDC) has launched Baltimore Together, a website for Baltimore City small businesses to access various COVID-19 related assistance and information, including:
  - **Goldman Sachs/Lendistry Fund**: The City of Baltimore is partnering with Goldman Sachs and Lendistry to provide $10 million in potentially forgivable SBA PPP loans
  - **Baltimore Small Business Support Fund** - BDC and the Mayor’s Office of Minority and Women-Owned Businesses Development are working to assemble a technical assistance network. Businesses that are interested in requesting technical assistance should visit Baltimore Together and fill out the web form

- Baltimore City Health Department
- Downtown Partnership of Baltimore
- Visit Baltimore updates
JURISDICTION-SPECIFIC INFORMATION (CONT.)

BALTIMORE COUNTY
- COVID-19 Coronavirus Updates and Guidance
- COVID-19 Resource Guide
- Baltimore County’s COVID-19 Emergency Response Fund

CARROLL COUNTY
- Carroll County Business Information During COVID-19 Crisis
- Carroll County Health Department - Novel Coronavirus Disease COVID-19
- The Carroll County Small Business COVID-19 Emergency Relief Fund (phase two) The Carroll County Department of Economic Development worked with the Comptroller, County Attorney and the Industrial Development Authority to establish the second phase of the Fund benefitting sole proprietors and home-based businesses. The application portal will open April 20, 2020 at 5:00 PM. Businesses must apply online at https://carrollbiz.org/ and meet certain conditions to be considered for the $1,250 grant.
JURISDICTION-SPECIFIC INFORMATION (CONT.)

CECIL COUNTY
- Cecil County Office of Economic Development Updates on COVID-19 Relief Measures
- Cecil Catalyst COVID-19 Loan Program – Overview and Application
- Cecil County Health Department – Coronavirus

HARFORD COUNTY
- Harford County Business Resources for COVID-19
- Harford County Gov COVID-19 Resources
- Harford County Health Department – Coronavirus

HOWARD COUNTY
- COVID-19 Coronavirus County Government Updates
- Howard County Economic Development Authority Coronavirus Information Portal
- Howard County Health Department Coronavirus Disease 2019 (COVID-19)
ADDITIONAL BUSINESS RESOURCES & INFORMATION

- **BGE** is taking steps to support customers during the coronavirus pandemic and has various resources and programs available [important energy assistance programs available to customers](#).
- **CareFirst** is keeping their [website](#) updated with information and any changes. A link to Brian Pieninck’s March 16 letter to CareFirst stakeholders can be found [here](#).
- Cybersecurity Association of Maryland Inc. (CAMI)’s [Cyber SWAT Team: A Cybersecurity Incident Hotline for Businesses](#).
- **CAMI Connects** is an accelerated connection service to bring together employees who have been laid off and companies with open positions. [Click here](#) to send the Cybersecurity Association of Maryland (CAMI) resumes for individuals who have been let go as a result of COVID-19 and CAMI will connect them with CAMI members with open positions. **Does your company have open positions?** [Click here](#) to send CAMI a link or PDF to the job posting information.
- **Miles and Stockbridge** [Coronavirus Task Force](#) resources and information.

WEBINARS

- **APR 21**: Cohn Reznick [Navigating COVID-19 Tax Incentives for Technology Companies](#)
- **APR 23**: Miles and Stockbridge [Business Unusual: Planning for the Return of Your Workforce](#)
- **ON DEMAND**: CohnReznick [The CARES Act — A practical perspective and what you need to know...](#)
ADDITIONAL BUSINESS RESOURCES & INFORMATION

- RMI’s [Maryland Made to Save Lives Directory](#) designed for manufacturers and medical industry leaders in search of partners. Add your company to the Directory [here](#).

- From the Towson University TU Incubator: [Managing a Startup While Navigating a Pandemic](#).

- Venable LLC COVID-19 [Resources and links to webinars](#).

- Small Business Recovery Fund, from [Local Initiatives Support Corporation](#) with investment from [Verizon](#), is offering grants of up to $10,000 to businesses facing immediate financial pressure because of COVID-19.

- Womble Bond Dickinson assembled [information on Business Insurance Policies Which May Apply](#), including Interruption Insurance; Commercial General Liability/Professional Liability; Workers’ Compensation; and Directors & Officers Liability Insurance.

STATE CLOSURE MAP

WE ARE HERE TO HELP.

Email the EAGB team directly as we work offsite to support the Region:

- President & CEO Michele Whelley
- COO Sharon Markley Schreiber
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