



COVID-19 BUSINESS INFORMATION & ASSISTANCE PROGRAMS

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Our top priority is the success, growth and survival of Allegany County businesses. The CEDC, in conjunction with its many partners, is working to sort through and share meaningful and important COVID-19 related business information.

Maryland Department of Health

Health information about COVID-19 including background of the virus, virus prevention, identifying high risk citizens, and frequently asked health questions.

<https://coronavirus.maryland.gov/>

Centers for Disease Control & Prevention

<https://www.cdc.gov/coronavirus>

Allegany County Health Department

<https://health.maryland.gov/allegany/Pages/COVID19.aspx>

UPMC Western Maryland

<http://www.wmhs.com/coronavirus-information/>

The Office of Governor Larry Hogan

Information from Governor Hogan's Administration about its COVID-19 response including Executive Orders, breaking news and live updates regarding business, school, and government closures.

<https://governor.maryland.gov/coronavirus/>

U.S. Small Business Administration

<https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources>

1. Business Relief Wizard (sponsored by Maryland Chamber of Commerce)

A tool to help businesses navigate the various assistance programs.

<https://reliefwizard.net>

2. Paycheck Protection Program Loan ("PPP")

- Apply through an existing SBA 7(a) lender or through any federally insured depository institution, federally insured credit union, and Farm Credit System institution

- Loan is designed to provide a direct incentive for small business to keep their workers on the payroll
- SBA will forgive loans if all employees are kept on the payroll for 8 weeks and the money is used for payroll, rent, mortgage interest, or utilities
- 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
- Loan has a maturity of 2 years and an interest rate of 1%
- Loan payments will be deferred for 6 months
- No collateral or personal guarantees are required
- The government and the lender will not charge fees
- You can apply through an existing SBA 7(a) lender or through any federally insured depository institution, credit union and Farm Credit System institution
- Must have less than 500 employees (exceptions exist)

<https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program-ppp>

3. Economic Injury Disaster Loan Emergency Advance (“EIDL Loan Advance”)

- Loan advance provides up to \$10,000
- Loan advance will provide economic relief for businesses that are currently experiencing a temporary loss of revenue
- Loan advance funds will be made available within 3 days of a successful application
- Loan advance will not need to be repaid

<https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/economic-injury-disaster-loan-emergency-advance>

4. Express Disaster Bridge Loan

- For small businesses who currently have a business relationship with a SBA Express Lender
- Quickly access up to \$25,000 to overcome the temporary loss of revenue
- Can be a term loan or used to bridge the gap while applying for an Economic Injury Disaster Loan
- Will be repaid in full or in part by the proceeds from the Economic Injury Disaster Loan

<https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/sba-express-bridge-loans>

5. Economic Injury Disaster Loan

- Low-interest disaster loan to help business and homeowners recover from a declared disaster
- Loan may cover small business operating expenses after a declared disaster
<https://www.sba.gov/funding-programs/disaster-assistance>

6. Small Business Guidance & Counselling

- Maryland Small Business Development Center
<https://www.marylandsbdc.org/>
- Small Business Survival Guide
<https://docs.google.com/document/d/1EAS90feseZIOXDzVbNJ1wgqkNjcNpQJzGRTAy1mUjFc/edit>
- Speak with a counsellor by telephone at 888-237-9007.

MD Department of Labor

Explanation of Maryland's new BEACON One-Stop application for the online filing of ALL unemployment insurance benefits claims
<https://www.dllr.state.md.us/employment/uibeaconfaqs.pdf>

BEACON One-Stop Application
<https://beacon.labor.maryland.gov/beacon/claimant-page.html>

U.S. Department of Labor

Families First Coronavirus Response Act (FFCRA) requires certain employers to provide their employees with paid sick leave and expanded medical leave for specified reasons related to COVID-19. The provisions apply from April 1, 2020 to December 31, 2020. Certain exemptions apply.
https://www.dol.gov/sites/dolgov/files/WHD/posters/FFCRA_Poster_WH1422_Non-Federal.pdf

Allegany County Government

Allegany has coordinated an emergency response effort in collaboration with business and charity partners throughout the region
<https://resources.inallegany.org/>

Allegany County Tourism

<https://www.mdmountaininside.com/covid19-updates>

For up-to-date tourism and travel information, including, event postponement and cancellations, destination and attraction availability, and restaurant carry-out and delivery options.

Local restaurants offering carry-out
<https://www.mdmountaininside.com/restaurant-take-out>

Local restaurants offering delivery
<https://www.mdmountainside.com/delivery-services>

Maryland Department of Commerce

<https://govstatus.egov.com/md-coronavirus-business>

Answers to frequently asked business questions related to COVID-19 and information about employer and worker assistance, financial assistance and taxes, licensing, and permitting.

1. Maryland Small Business COVID-19 Emergency Relief Loan Fund.

- Loan provides working capital to businesses
- Loan may be up to \$50,000 (cannot exceed three mo. of cash operating expenses)
- Must have fewer than 50 employees
- 0% interest for first 12 months, and 2% for the remaining 36 months
- Deferral of payments for the first 12 months
- No collateral requirements
- Minimum personal credit score of 575
- Eligible uses include: payroll expenses, rent, mortgage payments, utility expenses, or other similar expenses that occur in the ordinary course of operations
- Must demonstrate COVID-19 related financial stress or business disruption

<https://commerce.maryland.gov/fund/maryland-small-business-covid-19-emergency-relief-loan-fund>

As of 5 p.m. on April 6, Commerce is no longer accepting new applications for its COVID-19 Relief Grant and Loan Programs. All applications that have been submitted are currently being reviewed in the order received.

2. Maryland Small Business COVID-19 Emergency Relief Grant Fund

- Grant provides working capital to businesses and non-profits
- Grant may be up to \$10,000 (cannot exceed three mo. of cash operating expenses)
- Must have fewer than 50 employees
- Eligible uses include: payroll expenses, rent, mortgage payments, utility expenses, or other similar expenses that occur in the ordinary course of operations
- Must demonstrate COVID-19 related financial stress or business disruption

<https://commerce.maryland.gov/fund/maryland-small-business-covid-19-emergency-relief-grant-fund>

As of 5 p.m. on April 6, Commerce is no longer accepting new applications for its COVID-19 Relief Grant and Loan Programs. All applications that have been submitted are currently being reviewed in the order received.

3. Maryland COVID-19 Emergency Relief Manufacturing Fund

- Grant provides funds for Maryland manufacturers to produce personal protective equipment and other items identified as Critical Needs Items
- Grant may be up to \$100,000 to (1) increase existing capacity to produce the critical items; or (2) quickly pivot operations to produce these critical items
- Eligible costs include but are not limited to capital expenses such as machinery and equipment, raw materials needed for production, and operating expenses associated with increased production

<https://commerce.maryland.gov/fund/maryland-covid-19-emergency-relief-manufacturing-fund>

As of 5 p.m. on April 21, Maryland Commerce is no longer accepting applications for its Emergency Relief Manufacturing Fund. All applications are currently being reviewed.

4. Other Financial Programs

<https://commerce.maryland.gov/fund>

Maryland Department of Labor

<https://www.dllr.state.md.us/employment/uicovidfaqs.shtml>

Answers to frequently asked questions about unemployment insurance benefits, temporary layoffs, and discharges.

COVID-19 Layoff Aversion Fund

- Designed to support businesses undergoing economic stresses due to the pandemic by preventing or minimizing the duration of unemployment resulting from layoffs
- Grant may be up to (\$50,000) and customizable to the specific needs of the business to minimize the need for layoffs
- Grant may be used for, but is not limited to, providing funds to cover the cost of purchasing remote access equipment such as computers and printers, purchasing software or programs, cleaning/sanitizing supplies and/or services that will allow a small business to maintain an onsite workforce, and paying for liability insurance for restaurants that convert to delivery while under emergency circumstance

<https://www.dllr.state.md.us/employment/covidlafund.shtml>

At this time the Department of Labor is no longer accepting applications. Please refer to the [Coronavirus \(COVID-19\) Information for Businesses webpage](#) for information on the new federal programs enacted by the passage of the federal Coronavirus Aid, Relief, and Economic Security Act known as the 'CARES' Act.