



# COVID and Your Business FAQs

*Updated 3/24/2020*

## Employer & Worker Assistance

- The Centers for Disease Control has issued guidance for businesses and employees which can be found [here](#).
- The U.S. Department of Labor has developed some [guidelines](#) for how companies can prepare their workplace for COVID-19. In addition, the Occupational Safety and Health Administration (OSHA) has launched a [COVID-19 website](#) with information specifically for workers and employers. There is also information on issues relating to wages and hours worked under the Fair Labor Standards Act available [here](#).
- The [Maryland Department of Labor's Division of Labor and Industry](#) enforces the Maryland Health Working Families Act, also known as Safe and Sick Leave, which may be useful for employees who need to take off from work due to COVID-19. To learn more about the [law](#), email [ssl.assistance@maryland.gov](mailto:ssl.assistance@maryland.gov) or call 410-767-2357.
- If a business experiences a temporary or permanent layoff, Labor's Division of [Unemployment Insurance's](#) Bulk Claim Services can open unemployment insurance claims for all affected employees. Businesses should contact a Claims Representative by emailing [UI.BulkClaim@maryland.gov](mailto:UI.BulkClaim@maryland.gov) or calling (410) 767-3252. For more information, visit the [Department of Labor's COVID-19 FAQ page](#).
- The Maryland Insurance Administration has also put together an [FAQ](#) addressing insurance-related questions about coronavirus.
- Labor's Division of [Workforce Development and Adult Learning](#) enforces the [Rapid Response System](#), which works collaboratively with the State's businesses and workers to minimize the impact of economic disruptions caused by layoffs and plant or business operations closing.
- Labor's Office of Small Business Regulatory Assistance is available to help Maryland business owners find timely and effective solutions to issues, so they can go about running their companies. They can be contacted by calling 410-230-6101 or emailing [osbra.inquiry@maryland.gov](mailto:osbra.inquiry@maryland.gov).
- The U.S. Department of Transportation's [Federal Motor Carrier Safety Administration \(FMCSA\)](#) has issued a national emergency declaration to provide hours-of-service regulatory relief to commercial vehicle drivers transporting emergency relief in response to COVID-19.

## Financial Assistance & Taxes

- **500 or fewer employers:** The Maryland Department of Labor is providing up to \$50,000 from the COVID-19 Layoff Aversion Fund, which is designed to support 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. Labor is accepting grant applications from small businesses for awards from now through 30 days after the State of Emergency ends (subject to funding availability). Additional information - <https://www.dllr.state.md.us/employment/covidlafund.shtml>
- **50 or fewer employers:** The Maryland Department of Commerce is providing both loans and grants through three programs to eligible employers. Additional information - <https://commerce.maryland.gov/fund/maryland-small-business-covid-19-emergency-relief-fund-programs>

1. **Maryland Small Business COVID-19 Emergency 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.
  2. **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.
  3. **Maryland COVID-19 Emergency Relief Manufacturing Fund** - This \$5 million incentive program helps Maryland manufacturers to produce personal protective equipment that is urgently needed by hospitals and health-care workers across the country. More details are expected to be announced by Friday, March 27, 2020.
- President Donald Trump announced that the U.S. Small Business Administration (SBA) will provide low-interest loans to companies affected by the outbreak, and that he will ask Congress to increase funding for the SBA lending program to \$50 billion.
  - Maryland officials are working with the SBA to ensure that Maryland businesses can apply for SBA Economic Injury Disaster Loans, and Commerce is working closely with our business community and local partners to identify businesses that may benefit from this assistance.
  - General SBA guidance for businesses can be found [here](#).
  - The Comptroller of Maryland has extended business tax filing deadlines to June 1 for some businesses with March, April and May due dates. More information is available [here](#), and a dedicated email address has been established for questions at [taxpayerrelief@maryland.gov](mailto:taxpayerrelief@maryland.gov).