



April 14, 2020

St. Mary's County Business Community,

We are all settling into this "new normal" but we have some updates to share with the business community. Yesterday, the St. Mary's County Health Officer issued a new order that takes effect tomorrow, Wednesday April 15th that adds protection in retail settings. While no new grant or loan programs have been announced, we have updates on the existing ones. We also have information on our Farmers Markets below.

Again, we understand what a difficult time this is for most small businesses. Please reach out to us if we can assist you in any way.

New Health Order

The Health Officer for St. Mary's County issued a Public Health Order that is effective on April 15th requiring the following, in part:

- Customers of at least two years in age are required to wear face coverings in grocery stores, pharmacies, and retail establishments (including large chain retail). Cloth face coverings or other masks are acceptable to be used.
- Grocery stores, pharmacies, and retail establishments must establish capacity limits by setting limits on number of clients in the facility at a given time, and queue outside that promote social distancing spaces for customers while waiting.
- Grocery stores, pharmacies, and retail establishments must provide their employees with access to clean and sanitary restrooms stocked with cleansing products, such as soap and sanitizer. Employers must allow employees to wash their hands at a minimum of every 30 minutes.
- Employees must wear cloth face coverings or other masks. Employers must provide such coverings or make provisions for employees to obtain.

The full Health Order can be found on our website: <https://www.yesstmarysmd.com/news/covid-19/>

Federal and State Grant and Loan Programs for Small Businesses and Non-Profits

State of Maryland - The Maryland Department of Commerce loan and grant programs and the Department of Labor Layoff Aversion program are at capacity and applications are no longer being accepted. The Commerce Emergency Relief Manufacturing Fund is still open. This provides up to \$100,000 for manufacturers producing Personal Protective Equipment (PPE). Check the State Business Express page for other State programs: <https://govstatus.egov.com/md-coronavirus-business>

US Government - Still available as part of the federal CARES program, is the **Paycheck Protection Program**. Remember that this was part of the **federal government \$2 trillion stimulus package**.

The **Paycheck Protection Program** is designed to provide a direct incentive for small businesses to keep workers on payroll by providing each small business a loan up to \$10 million for payroll and certain other expenses. If all employees are kept on payroll for eight weeks, SBA will forgive the portion of the loans used for payroll, rent, mortgage interest, or utilities. Up to 100% of the loan is forgivable.

Eligibility: Businesses – including eligible non-profits, veterans organizations, tribal concerns, sole proprietorships, self-employed individuals, and independent contractors described in the Small Business Act – with 500 or fewer employees may apply.

Under this program:

- Eligible recipients may qualify for a loan up to \$10 million determined by 8 weeks of prior average payroll plus an additional 25% of that amount.
- Loan payments will be deferred for six months.
- If you maintain your workforce, SBA will forgive the portion of the loan proceeds that are used to cover the first 8 weeks of payroll and certain other expenses following loan origination.

Here is a link to FAQs from the federal government:

<https://home.treasury.gov/system/files/136/Paycheck-Protection-Program-Frequently-Asked-Questions.pdf>

Looking for a Bank? If you are applying for the PPP program and your bank is not accepting applications, this SBA lender-finder tool may help. <https://www.sba.gov/paycheckprotection/find>

Other CARES Act benefits:

The CARES Act establishes a refundable, **50% payroll tax credit** covering up to \$10,000 paid per employee, including benefits from the period of March 13, 2020 to December 31, 2020. [Read more.](#)

Also, an additional \$10 billion was recently added to the U.S. Small Business Administration's (SBA) **Emergency Injury Disaster Loan (EIDL) program**, which provides low-interest loans to companies affected by the outbreak. This is also a newly available \$10,000 emergency grant through SBA.

- The expansion of the EIDL program now includes tribal businesses, cooperatives, ESOP's, individual contractors, sole proprietors, and private non-profits with less than 500 employees.
- When you apply, you can also request an emergency grant of up to \$10,000. SBA will provide the grant within three days of receiving your application. You will not have to repay the grant, even if your application for a loan is denied.
- Due to high volume on their website, SBA is also accepting applications through email and fax. [Download the applications online.](#) You can email them to Ela.doc@sba.gov or fax to 202-481-1505. New, simplified application form <https://covid19relief.sba.gov/#/>
- [General SBA guidance for businesses can be found here.](#) If you need additional help navigating the SBA process, [Maryland SBDC](#) can help.

Laid Off Employees: Laid off employees will qualify for unemployment benefits (enhanced by the CARES Act) if the coronavirus (COVID-19) causes an employer to shut down operations or cut back on operations. Maryland unemployment benefits are available to individuals who are unemployed through

no fault of their own if they meet the monetary criteria and the weekly eligibility criteria. MD Dept. of Labor Unemployment information: <http://labor.maryland.gov/employment/unemployment.shtml>

Maryland Tax Deferment - Maryland business and individual income taxpayers will be given a **90-day extension for tax payments**. No interest or penalty for late payments will be imposed if 2019 tax payments are made by July 15, 2020. See [90-day extension for tax payments](#) for more information, or reach out to taxpayerrelief@marylandtaxes.gov with questions.

NEW! Maryland Business Relief Wizard Tool

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. The Maryland Business Relief Wizard is a tool that helps connect businesses with the resources and programming for which they're eligible, streamlining the process of finding support.

Use the Maryland Business Relief Wizard to determine your level of eligibility for state and federal assistance. Click here to use the Wizard: <https://reliefwizard.net/>

Local Information

Restaurant Curbside Service Still Available –Many local restaurants are offering curbside service. Restaurants are taking safety measures to minimize the chance for virus transmission.

Local Farmers Markets – Two of the three County Farmers Markets are now open, with the California Farmers Market opening on April 25th. To minimize human contact, the markets are drive-through markets with customers staying in their vehicles and driving past vendors to make their selections. The North County Farmers Market (in the Charlotte Hall Library parking lot) is open Wednesdays and Saturdays, 8 am to 5 pm, and the Home Grown Farm Market is open Saturdays 9 am to 1 pm.

NEW! County Resource Map

St. Mary's County has created an interactive Resource Map that allows you to find grocery stores, restaurants and pharmacies that provide delivery service, locations for free Wi-fi, food distribution locations, and other useful resources. Access the map here:

<https://stmarysmd.maps.arcgis.com/apps/InteractiveFilter/index.html?appid=e24bbb1764004ac299cb639c1177ce58>

If you are offering any of the services highlighted on the map and you would like your business added, please email Kellie.Hinkle@StMarysMd.com

The map will be updated periodically so check back for new additions.

Also remember that the County has set up a hotline for citizen information:

COVID-19 Community Hotline call 301-475-4911 Monday-Friday between 8 a.m. and 5 p.m. for information relating to COVID-19 or visit the following websites for more information and updates:

St. Mary's County Government www.stmarysmd.com

St. Mary's County Health Department <http://www.smchd.org/coronavirus/>

SMC ECONOMIC DEVELOPMENT TEAM

The Department of Economic Development staff will continue to get the latest information for businesses through webinars and calls with local, state and federal agencies, and our partners in other jurisdictions. **Please reach out to us if we can be of assistance.**

Here's how to contact us:

- Chris Kaselemis (301) 475-4200 ext. 1405, cell (240) 538-8948, chris.kaselemis@stmarysmd.com
- Kellie Hinkle (240) 925-7178, kellie.hinkle@stmarysmd.com
- Katherine Stormont (240) 587-8156, Katherine.stormont@stmarysmd.com
- Destiny Allen (240) 538-2744, destiny.allen@stmarysmd.com
- Sue Veith (240) 925-7947, sue.veith@stmarysmd.com
- Casey Guidry (240) 925-5932, casey.guidry@stmarysmd.com

Our Agriculture and Seafood Division is also operational. To connect to Donna Sasscer, Manager call (301) 997-5556 or email donna.sasscer@stmarysmd.com

The Department of Economic Development will regularly post updates, information, and resources for the business community. Updates will occur through our various social media channels, newsletter, and website <https://www.yesstmarysmd.com/news/covid-19/>

Sincerely,



Chris Kaselemis
Director
St. Mary's County Department of Economic Development