

Maryland's COVID-19 Business Response

The State of Maryland has taken far-reaching and proactive steps to minimize the impact of COVID-19 across our state, including ordering state employees to telework, closing public schools, closing casinos and racetracks, and activating the National Guard so it is ready to carry out any emergency functions that may be needed. State agencies including the Department of Commerce remain prepared to serve our clients in the business community.

These unprecedented measures may feel extreme or frightening, but they are necessary to slow the spread of the virus and save the lives of Marylanders.

"We are all in this together, and we will only get through this if we work together." - Governor Larry Hogan

Find a full list of [Governor Hogan's executive orders here](#), and find guidance on [business closures here](#).

View an ongoing list of [frequently asked questions here](#) for Maryland businesses planning and responding to the Coronavirus.

Business Closures & Restrictions During COVID-19

- **Closure of all Entertainment Venues and Enclosed Shopping Malls** - This includes bowling alleys, amusement parks, bingo halls, [casinos](#), [racetracks](#), and other venues, and is in addition to the closure of bars, restaurants, movie theaters, and fitness centers that was previously announced. Businesses which provide drive-through, carry-out, and food delivery services may continue to do so. [Read about specific closures in the executive order](#).
- **Carry-out and Delivery of Alcoholic Beverages** - Businesses that serve alcohol are now permitted to provide carry-out and delivery of alcoholic beverages. [Read the executive order](#).
- **Restricted Gatherings of More than 10 People** - Social, community, religious, recreation, and sporting events and gatherings of more than 10 people are now strictly prohibited in all locations and venues in Maryland. This follows updated CDC guidelines. [Read more about the restrictions in the executive order](#).
- **Businesses Not Mentioned in Executive Orders**
 - If you are not a business that was specifically mentioned in the [executive orders](#) regarding business closures, you are still permitted to operate, but are required to follow health protocols such as [social distancing](#). If you remain open, it is critical that you do everything in your power to prevent groups of 10 or more people from congregating in one area.
 - Please use your best judgement and consider the possible impact on your employees and customers if you stay open. Public utility, such as the need to provide food or essential supplies, must be balanced with the need to preserve public health. [Find business advice from the CDC](#).
 - The Governor's Office, Maryland Emergency Management Agency (MEMA), and several state agencies are working to identify these essential goods and services provided across multiple industries. We will update this webpage as we have more information.
- **Restricted Use of Public Transportation** - Public transit such as MARC, Amtrak, Metro, or bus services should be used for essential travel only. Essential travel means taking trips to work, hospitals, health care providers, pharmacies, grocery stores, banks, food distribution centers, schools, to provide care for family members, and other similar destinations. By

reducing unnecessary travel, transit becomes safer for those who depend on it, especially essential healthcare workers, and for those who operate it. We encourage all employers to consider telework options where possible. Please visit the [Maryland Transit Administration](#) for specifics on essential travel and updated route and scheduling information.

Public Health Emergency Protection Act

The Governor signed [emergency legislation](#) on March 19, 2020 that includes:

- **No Fees or Co-pays for COVID-19 Tests** - Ensuring that Marylanders will not be charged fees or co-pays for COVID-19 tests.
- **No Price-Gouging** - Prohibits price-gouging for food, fuel, medicine, cleaning products and other essential supplies.
- **Workers Cannot be Terminated** - Guarantees that Marylanders cannot be terminated from their jobs because they have been isolated or quarantined.
- **Unemployment Benefits** - Will allow the Secretary of Labor to extend unemployment benefits to workers who cannot work because they are quarantined, at risk for exposure, or to care for a family member with COVID-19.

Resources for Business

Below are additional resources provided by a number of federal and state government agencies that businesses may find helpful. *This list will be updated as the situation develops and as new resources become available.*

Financial Assistance & Taxes

- The Maryland Department of Commerce is offering three new business assistance programs in response to the COVID-19 pandemic:
 - **Maryland Small Business COVID-19 Emergency Relief Loan Fund** - This \$75 million loan fund 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. [Learn more.](#)
 - **Maryland Small Business COVID-19 Emergency Relief Grant Fund** - This \$50 million grant program offers grant amounts up to \$10,000, not to exceed 3 months of demonstrated cash operating expenses for the first quarter of 2020. [Learn more.](#)
 - **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. More information coming by Friday, March 27, 2020.
- The U.S. Small Business Administration (SBA) will provide low-interest loans to companies affected by the outbreak, with President Trump asking Congress to increase funding for the SBA lending program to \$50 billion.
- **Governor Hogan announced on March 19 that the entire state of Maryland has received official designation for SBA assistance. Individual businesses can now apply directly to the SBA for low-interest loans through the Economic Injury Disaster Loan program. [Visit SBA's website to apply now.](#)**
- [General SBA guidance for businesses can be found here.](#) If you need additional help navigating the SBA process, [Maryland SBDC](#) can help.
- 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.

- Comptroller Franchot also extended business-related tax filing deadlines to June 1. [Get additional information regarding business tax returns - including sales and use tax, alcohol tax, etc. - and income tax extensions.](#)
- Businesses who paid their Maryland Sales & Use Taxes for March early may request a refund of their payment by emailing taxpayerrelief@marylandtaxes.gov or by calling 410-260-4020.
- Taxpayers who have set up a payment through their own online banking services will need to stop that transaction through their banks. Taxpayers who have scheduled a payment through the Comptroller's iFile or bFile can request to have a debit from their account stopped as long as it is at least 3 days prior to the scheduled payment date. If taxpayers have individual requests for assistance, they should contact Taxpayer Services at 410-260-7980 or via email at taxhelp@marylandtaxes.gov.
- The federal tax filing deadline has been moved to July 15. [Learn more.](#)
- Maryland banks, credit unions, and financial service providers are operating under precautionary measures, with increased focus on mobile, phone, and online services. If you anticipate having trouble making a loan payment, please notify your lender or loan servicing company as soon as possible to discuss your options. Early and regular communication is important. [More information from the Maryland Bankers Association.](#) And, [view a list of credit unions operating in Maryland and their contact information.](#)

Employer & Worker Assistance

- The Maryland Department of Labor is now accepting applications for the COVID-19 Layoff Aversion Fund, which can provide funds to help businesses with 500 or fewer employees purchasing remote access equipment and software to allow employees to work from home, provide on-site cleaning and sanitation services or other creative strategies to mitigate potential layoffs or closures. To see details or apply please visit [this website](#). If you have any questions please email LaborCOVID19.layoffaversion@maryland.gov.
- The Centers for Disease Control has issued [guidance for businesses and employees](#).
- 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](#).
- 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. [Learn more about the Maryland Health Working Families Act here](#), or email ssl.assistance@maryland.gov.
- 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. To determine if a business is eligible, please visit our [Bulk Claims Services Frequently Asked Questions](#) page. If a business is eligible, they should contact a Claims Representative by emailing UI.BulkClaim@maryland.gov. For additional information, visit the [Department of Labor's COVID-19 FAQ page](#).
- 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 emailing osbra.inquiry@maryland.gov.

- The [Maryland Insurance Administration](#) has shared insight into Business Interruption Insurance [on their website](#). MIA has also put together an [FAQ addressing insurance-related questions about coronavirus](#).
- 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.

Licensing & Permitting

- According to the [Governor's Executive Order](#), all licenses, permits, registrations, and other authorizations issued by the state, its agencies or any political subdivision that would expire during the current state of emergency will be extended until at least the 30th day after the state of emergency is lifted.
- Labor's [Division of Occupational and Professional Licensing \(O&P\)](#) is temporarily extending license expiration dates until May 1, which is subject to being extended as the response to the coronavirus situation evolves. They can be contacted by emailing dlopl-labor@maryland.gov.
- Businesses that are licensed and regulated by Labor's [Office of the Commissioner of Financial Regulation](#) can email DLFRFinReg-LABOR@maryland.gov with any questions or concerns they may have about licensing requirements.

Educational Information

- The Department of Health hosted a webinar featuring information and guidance for businesses about coronavirus and preventing its spread in the workplace [here](#) or [watch the recording here](#).

Enforcement

- The [Maryland State Police](#) is actively engaged in our state's response to the COVID-19 pandemic. As they work to protect the citizens of Maryland, they will be involved, when needed, in the enforcement of the Governor's Executive Orders.
- The state is hoping for voluntary compliance with business closures. If a need for law enforcement arises, Maryland State Police will take prompt appropriate action, in partnership with state's attorneys and local law enforcement chiefs and sheriffs across Maryland.
- Contact will first be made with the owner or manager of the establishment. If voluntary compliance does not occur, action will be taken. That could result in the issuance of a criminal summons or warrant, or it could result in immediate arrest, depending on the circumstances in the particular situation.
- Violation of a Governor's Executive Order declared during a state of emergency is punishable for a fine of up to \$5,000 or one-year in jail or both.

More Information

We encourage members of the business community to reach out with their questions by sending a message to Secretary.Commerce@maryland.gov.

We also recommend that everyone regularly visit the [Maryland Department of Health](#) for the latest information on coronavirus and the [Office of Governor Larry Hogan](#) for updates on the state's response to the outbreak.

The Maryland Emergency Management Agency (MEMA) has activated its [Virtual Business Operation Center \(VBOC\)](#) as of March 6 to address inquiries from the private sector. Businesses that are interested in emergency operations engagement can learn more through MEMA's [Private Sector Integration Program](#).

Looking for a way to help? Please visit the new [Maryland Unites](#) website to find volunteer and donation opportunities.

The State of Maryland is committed to helping protect the health and well-being of all Marylanders. Thank you for being our partner as we face this challenge together.

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