



April 14, 2020

## FREQUENTLY ASKED QUESTIONS

### **Where can small, local businesses get information on assistance?**

The Federal government passed a **\$2 trillion stimulus package** (CARES - Coronavirus, Aid, Relief and Economic Security Act) that includes some valuable benefits for businesses and employees.

The [Paycheck Protection Program](#) is designed to provide a direct incentive for small businesses to keep their 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.

Learn more here: <https://www.sba.gov/funding-programs/loans/paycheck-protection-program-ppp>

### **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.](#)

An additional \$10 billion has been 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 [Eladoc@sba.gov](mailto:Eladoc@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.

### **Where can laid off employees get information regarding unemployment benefits?**

**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. Maryland Department 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](mailto:taxpayerrelief@marylandtaxes.gov) with questions.

### **How can I obtain current information for businesses and workers?**

Visit the St. Mary's County Department of Economic Development website at <https://www.yesstmarysmc.com/news/covid-19/>

In addition, St. Mary's County is active on Instagram and Facebook with daily posts.

### **What will happen with the three Farmers Markets that the County oversees?**

All County Farmers Markets will be operated as drive-thru markets only, with customers shopping from their personal vehicles.

This change will guarantee that no customers are congregating and that we are taking important steps to ensure the safety of all. We understand the importance of the markets to both the vendors and the residents. Keeping the markets open allows farmers to earn income and allows residents to buy fresh, local produce.

### **What are the opening dates for the Farmers Markets?**

The North County Farmers Market (at the Charlotte Hall Library) is open now on Wednesdays and Saturday from 8:00 am to 5:00 pm.

The California Farmers Market (in the BAE parking lot) will open on Saturday, April 25<sup>th</sup>. It is a Saturday only market that is open from 9:00 am to 1:00 pm

The Home Grown Farm Market (the Red Barn south of the Base) is open now on Saturdays from 9:00 to 1:00 pm.

## **What about on-farm sales?**

On-farm sales are permitted during this time, however additional food safety measures must be followed. For a list of types of businesses involved in the State's food supply chain please see, [Maryland Department of Agriculture COVID-19: Update to Food Supply Chain](#)

Additional resources for direct to consumer agriculture businesses:

[MD Cooperative Extension COVID-19 Resources: Restaurants, Grocery Stores and Farms](#)  
[More information on additional food safety measures and dates for the Loveville Produce Auction.](#)

## **Are there any new regulations that businesses must follow? Yes**

The Health Officer for St. Mary's County issued a Public Health Order that is effective on April 15<sup>th</sup> that requires the following:

- 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 queues 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.

## **Are the Economic Development staff available to assist me? Yes!**

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