

Toolkit for Businesses

City of Havre de Grace Office of Economic Development



Protecting Our Community



In light of the efforts being taken to prevent the spread of COVID-19 in the State of Maryland, Harford County, and here in Havre de Grace, our businesses both large and small, will be impacted. As individual business owners make decisions on how best to meet mandates put forth and function into the future, the Havre de Grace Office of Economic Development, at the direction of Mayor William T. Martin, and in partnership with the Maryland Department of Commerce and Harford County Chamber of Commerce, is providing this resource toolkit for all Havre de Grace businesses and business owners.

Small Business Administration



SBA Economic Injury Disaster Loans

The Small Business Administration, SBA, will provide disaster assistance loans for small businesses impacted by Coronavirus. SBA's Economic Injury Disaster Loans offer up to \$2 million in assistance for a small business. These loans can provide vital economic support to small business to help overcome the temporary loss of revenue being experienced. To learn more regarding SBA Disaster Relief Loans visit:

<https://www.sba.gov/about-sba/sba-newsroom/press-releases-media-advisories/sba-provide-disaster-assistance-loans-small-businesses-impacted-coronavirus-covid-19>

Concerning SBA Disaster Relief Loans, if you are a Havre de Grace business who is able to substantiate a loss due to the COVID-19 virus, please contact our partner organization the Harford County Chamber of Commerce's Executive Director Angela Rose as soon as possible at:

angela@harfordchamber.org

MD Department of Commerce



Small Business Relief Tax

Businesses with 14 or fewer employees may access Small Business Relief Tax at:

<https://commerce.Maryland.gov/fund/programs-for-businesses/small-business-relief-tax-credit>

The Federal Reserve will cut its key interest rate to near zero and buy \$700 million in government securities:

<https://www.npr.org/2020/03/15/816175414/fed-cuts-interest-rates-to-near-zero>

MD Department of Labor



Maryland Department of Labor's Division of Labor and Industry enforces the Maryland Healthy 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 you may contact the department by email at:

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. Businesses should contact a Claims Representative by emailing:

Dluibulkclaims-dllr@Maryland.gov

www.dllr.state.md.us

MD Department of Labor



The U.S. Department of Labor has developed guidelines for companies to prepare their workplace and OSHA has launched a website for information directly for workers and employees:

<https://www.osha.gov/Publications/OSHA3990.pdf>

U.S. Chamber of Commerce



The U.S. Chamber of Commerce has created a toolkit to share recommendations for businesses and workers across the Country from the Centers for Disease Control, CDC. We continue to encourage American businesses to follow data-based guidance from the CDC and state and local officials. The toolkit can be found at:

<https://uschamber.com/coronavirus>

There are additional COVID-19 resources at the <https://uschamber.com> website including shareable graphics based on the CDC's latest guidance for businesses and employees, which can also be shared on social media, websites and other channels of communication.

MD Department of Health



Larry Hogan, Governor · Boyd K. Rutherford, Lt. Governor · Robert R. Neall, Secretary

The Maryland Health Department is maintaining information on testing and FAQs. They will provide the latest on the coronavirus and the State's response at:

<https://phpa.health.maryland/.gov/Pages/Novel-coronavirus.aspx>

A list of actions announced by Governor Larry Hogan to protect public health, safety and to limit the spread of the COVID-19 pandemic can be found here:

<https://governor.maryland.gov/2020/03/12/governor-Hogan-announces-major-actions-to-protect-public-health-limit-spread-of-covid-19-pandemic/>