

Welcome to the

Maryland COVID-19 Business Relief Webinar



Commerce's New COVID-19 Relief Funding

- \$50 million for Commerce's Small Business COVID-19 Emergency Relief Grant Fund. This will allow Commerce to fund the remaining qualified applications we received in the Spring.
 - So far, this program has provided more than 9,600 grants to small business in Maryland; the new funding will allow us to provide grants to approximately 5,000 additional businesses.
- \$50 million in new, direct relief for restaurants in Maryland.
 Commerce is allocating those funds to the counties and Baltimore City so they can disburse the grants to their businesses.

Restaurant Relief Funding to Local Jurisdictions

Allegany County	\$649,548
Anne Arundel County	\$5,019,627
Baltimore City	\$6,571,385
Baltimore County	\$7,081,047
Calvert County	\$646,295
Caroline County	\$144,223
Carroll County	\$1,201,501
Cecil County	\$663,645
Charles County	\$1,099,568
Dorchester County	\$233,143
Frederick County	\$2,052,745
Garrett County	\$319,894

Harford County	\$1,758,876
Howard County	\$2,506,018
Kent County	\$238,565
Montgomery County	\$8,230,497
Prince George's County	\$6,105,099
Queen Anne's County	\$443,514
Somerset County	\$113,861
St. Mary's County	\$779,674
Talbot County	\$531,350
Washington County	\$1,352,231
Wicomico County	\$840,400
Worcester County	\$1,417,294



Commerce's New COVID-19 Relief Funding

- Commerce received \$2 million to provide to local Destination Marketing Organizations so they can support tourism and promote local restaurants, attractions and shops.
- The Maryland State Arts Council received another \$3 million to distribute and is accepting applications from arts organizations, independent artists, and county arts agencies who have experienced losses due to canceled events and operations. This is also available for those managing Arts & Entertainment districts.
- \$5 million for MSBDFA, bringing total COVID-19 relief for this program to \$10 million.
 - This new funding is allowing that program to provide money to businesses who have already applied, but did not receive loans before the first \$5 million was exhausted.

MARYLAND DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT

Maryland Strong Economic Recovery Initiative



MARYLAND DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT Maryland Strong Economic Recovery Initiative

• Tourism Nonprofits

Opens: November 9 at 12:00 pm; Closes: November 18 at 5:00 pm Min/Max Request Amount: \$75,000/\$500,000

- Eligible Applicants: Nonprofit tourism producing organizations, such as museums, cultural attractions, zoos, and aquariums
- Use of Funds: Operating and Capital
- **Time Period Covered:** *March 1, 2020 through December 30, 2020*
- Must demonstrate reduced revenue from attendee/participant driven activities and/or increased expenses to adapt operations and facilities to create a safe environment for attendees and staff.





MARYLAND DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT Maryland Strong Economic Recovery Initiative

• Entertainment Venues

Opens: November 12 at 12:00 pm; Closes: November 20 at 5:00 pm Min/Max Request Amount : \$75,000/\$500,000

- Eligible Applicants: Nonprofit and for-profit live music and performance venues, live entertainment promoters and independently-owned local movie theaters
- Use of Funds: Operating and Capital
- **Time Period Covered:** *March 1, 2020 through April 30, 2021*
- Must demonstrate reduced revenue from attendee/participant driven activities and/or increased expenses to adapt operations and facilities to create a safe environment for attendees and staff.





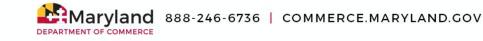
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• Main Street

Opens: November 17 at 12:00 pm; Closes: November 20 at 12:00 pm Min/Max Request Amount : \$75,000/\$500,000

- Eligible Applicants: State's 33 designated Main Street Maryland communities and Baltimore City's 8 designated Main Street neighborhoods
- Use of Funds: Operating and Capital
- **Time Period Covered:** *March 1, 2020 through April 30, 2021*
- Must provide COVID-19 relief grants to Main Street businesses to assist with costs related to capital improvements and/or operating in order for the business to continue to safely operate, expand operations and/or adapt their business model.







COVID-19 - Layoff Aversion Fund

labor.maryland.gov

James Rzepkowski, Assistant Secretary, DWDAL





COVID-19 Layoff Aversion Fund

- On October 22, Governor Hogan announced that \$20 million has been made available for small businesses through the expanded COVID-19 Layoff Aversion Fund.
- This is in addition to \$10 million awarded through the Department of Labor earlier this year
- Businesses can apply for up to \$50,000 in flexible and customizable funding.
- Initial funds has already helped 445 small businesses remain open and has saved nearly 9,000 jobs.
- The COVID-19 Layoff Aversion Fund 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 of up to \$50,000 per applicant will be a quick deployable benefit that is customizable to the specific needs of the business to minimize the need for layoffs.





COVID-19 Layoff Aversion Fund

- Award recipients have used the average award size of \$22,738 per business for such things as purchasing remote access equipment and software to promote teleworking, assisting with employee training and education, purchasing cleaning supplies and services to maintain an onsite workforce, and taking advantage of the Maryland Department of Labor's Work Sharing Unemployment Insurance Program by supplementing employee income.
- Eligibility Requirements:
 - Have 500 employees or fewer based within the State;
 - Are up-to-date on Unemployment Insurance taxes and in good standing with the Comptroller of Maryland and the MD Labor;
 - Have not received a previous award from the COVID-19 Layoff Aversion Fund; and
 - Can demonstrate a need for layoff aversion support due to the impacts of COVID-19.





COVID-19 Layoff Aversion Fund

- For more information:
 - For general information:
 - https://www.dllr.state.md.us/employment/covidlafund.shtml
 - One pager:
 - https://www.dllr.state.md.us/employment/covidlafundflyer.pdf
 - Covid-19 Layoff Aversion Fund Policy:
 - https://www.dllr.state.md.us/employment/covidlafundpolicy.pdf

