

COVID-19 Resources for Individuals, Families and Businesses
Prepared by DHHS Early Care and Education Policy Office
New Items Added as of 5/1/2020

Resource/Grant	Origin – Federal, State, County	Description	Access
<h2>Resources for Families</h2>			
H.R. 6201 - Families First Corona Virus Response Act <i>(considered 2nd COVID-19 Special Appropriations Act)</i>	Federal	The legislation provides paid leave, establishes free testing, protects public health workers, and provides important benefits to children and families.	https://www.congress.gov/bill/116th-congress/house-bill/6201/text Passed March 18, 2020
S.3548 - CARES Act – Coronavirus Aid, Relief, and Economic Security Act <i>(considered 3rd COVID-19 Special Appropriations Act)</i>	Federal	<p>*Payments - Single Americans would receive \$1,200, married couples would get \$2,400 and parents would see \$500 for each child under age 17. However, the payments would start to phase out for individuals with adjusted gross incomes of more than \$75,000, and those making more than \$99,000 would not qualify at all. The thresholds are doubled for couples.</p> <p>*Student Loan payments suspended through September 30, 2020</p> <p>*Real ID compliance will be delayed through September 2021.</p> <p>*Expansion of unemployment insurance (See State website under Unemployment Insurance below), the federal government would give jobless workers an extra \$600 a week for four months on top of their state benefits, which range from \$200 to \$550 a week, on average, depending on the state and would like to add 13 weeks of additional benefits.</p> <p style="padding-left: 40px;">-A new pandemic unemployment assistance program, which would provide jobless benefits to those who are unemployed, partially unemployed or unable to work because of the virus and don't qualify for traditional benefits. This includes independent contractors and the self-employed, who typically don't qualify for such assistance, and to gig economy workers, who aren't eligible in many states.</p> <p>* Housing protections against foreclosures on mortgages and evictions for renters. The bill states that anyone facing a financial hardship from corona virus shall be given a forbearance on a federally backed mortgage loan of up to 60 days, which can be extended for four periods of 30 days each. The legislation says that servicers of federally backed mortgage loans may not begin the foreclosure process for 60 days from March 18.</p>	https://www.congress.gov/bill/116th-congress/senate-bill/3548/text Passed March 27, 2020

		<p>The bill also does not allow fees, penalties or additional interest to be charged as a result of delayed payments. It includes similar protections for those with multifamily federal mortgage loans, allowing them to receive a 30-day forbearance and up to two 30-day extensions.</p> <p>*Provides \$450 million for The Emergency Food Assistance Program, which supplies food banks, which are expected to see more clients as job losses mount. Some \$350 million would buy additional food, and \$100 million would be used for distribution.</p> <p>The package also provides \$200 million for food assistance for Puerto Rico and other US territories, as well as \$100 million for food distribution on American Indian reservations</p> <p>* Paycheck Protection Program - This program is for any small business with less than 500 employees (including sole proprietorships, independent contractors and self-employed persons), private non-profit organization or 501(c)(19) veterans organizations affected by corona virus/COVID-19. See below under Businesses for more specifics</p> <p>*Expands Economic Injury Disaster Loans mentioned in the Corona Virus Preparedness and Response Supplemental Appropriations Act (1st Appropriation – see below under Businesses)</p> <p>*\$3.5 Billion appropriated to the CCDBG for payments to child care providers for lost revenue, cleaning and sanitation supplies, salaries/wages to staff to stay open, reimbursement to centers that stay open for essential personnel childcare.</p> <p>*Includes \$324 million for the State Department, as well as money specifically for "evacuation expenses". The proposed legislation doesn't specify who would be evacuated, whether it's US diplomats or American citizens living overseas, or potentially both.</p> <p>*Includes \$88 million for the Peace Corps, an independent US government agency that sends American volunteers abroad. The organization suspended all operations last week and evacuated its volunteers. Its director said operations will return to normal "when conditions permit."</p> <p>*Provides an additional \$324 million for diplomatic programs, \$258 million for international disaster assistance, \$350 million for migration and refugee assistance and \$95 million for USAID operating expenses.</p>	
Public Health Emergency Grant – Through a FY20 Special Appropriation of an additional \$5 million dollars	County	<p>Emergency Assistance Relief Payment (EARP) - A program that provides immediate financial assistance to households in need. While the need is great, this program seeks to fill the gaps for those who are not eligible or who will not benefit directly from the federal or state COVID-19 aid.</p> <p>Who is eligible for the EARP?</p> <ul style="list-style-type: none"> -People who live in Montgomery County and need relief for food and essentials. -People who live in Montgomery County and will not benefit from the Federal and State relief programs. 	<p>Passed April 30, 2020</p> <p>https://www.montgomerycountymd.gov/HHS/RightNav/Coronavirus_EARP.html</p>

		<p>-Individuals/families with an income equal to or less than 50 percent of the Federal Poverty Level*</p> <p>Why were these categories selected? To provide assistance to target populations that need relief for food and essentials and will not benefit from the Federal and State relief programs</p> <p>How much is the payment? Benefits will be issued as follows: -Single Adult - \$500 -Family with one child - \$1,000 -Families with children - \$1,000 (family with one child) with an additional \$150 for each additional child, with a maximum of \$1,450</p> <p>Head of household should be 18 years or older, the claimed child should be less and not equal to 19 years old and the benefit increases by \$150 per child to a maximum of \$1,450.</p> <p>This is not a loan and does not need to be paid back. It is also not considered income so will not have to be claimed as income on a resident's 2020 taxes.</p>	
H.R.6379 - Take Responsibility for Workers and Families Act – Introduced in the House on 3/23/2020	Federal - House		<p><i>Not yet passed - No updates as of 5/1/2020</i></p> <p>https://appropriations.house.gov/sites/democrats.appropriations.house.gov/files/C_OVIDSUPP3_xml.pdf</p>
For Employees – Unemployment Insurance (Also listed below under Businesses)	State	Employee would automatically be eligible as of last day of work; State will waive work requirements for 10 months, etc. Undocumented workers are not eligible for unemployment because they do not have a social security number. See additional weekly funding for individuals through the \$2 Trillion dollar CARES Bill.	Department of Labor, Licensing and Regulation website: www.dlir.state.md.us
Special Appropriation to FY2020 Operating Budget to Support Food Security for Children and Families	County	Introduced legislation for a special appropriation of \$260,000 to support the efforts of Manna Food Center in addressing the increasing levels of food insecurity of children and families due to COVID-19 related school closures and economic impact.	Manna.org for services directions Passed March 31, 2020
Montgomery County Department of Housing and Community Affairs Rental Assistance	County	Currently, there is a temporary eviction moratorium in place in Montgomery County and the State of Maryland until the State of Emergency is lifted. During the eviction moratorium, landlords are permitted to issue eviction notices pursuant to their lease agreements and to pursue collection actions. However, no court action will be administered as long as the eviction moratorium remains in effect and/or the courts are closed (Courts closed through May 1). If a landlord	<p>https://www.montgomerycountymd.gov/HHS-Program/Program.aspx?id=SNHS/SNHSRental-p743.html</p> <p>Emergency Benefits and Support: https://www.montgomerycountymd.gov/</p>

		attempts to physically evict a tenant during this moratorium, the tenant can call the police non-emergency number at 301-279-8000.	DHCA/dhca_cares.html#Emergency%20benefits%20and%20support
Montgomery County Earned Sick and Safe Leave Act	County	Requires employers to provide each employee with earned sick and safe leave for work performed in Montgomery County. Earned sick and safe leave is paid at the employee's normal rate. Employees who earn tips must be paid at least the Montgomery County minimum wage for each hour the employee uses earned sick and safe leave. Although employers are allowed to choose their own paid leave policies or plans, must meet the minimum requirements of the Sick & Safe Leave Law. Employers must keep records of each employee's accrued and used sick and safe leave and maintain these records for at least 3 yrs.	https://www.peoples-law.org/montgomery-county-earned-sick-and-safe-leave#who
Expedited Bill 17-20 Carryout Bag Tax Suspension	County	Would suspend the imposition of the carryout bag tax until a certain date; and generally, amend County law concerning the carryout bag tax. The Council may also consider amendments to clarify a retail establishment's authority concerning reusable bags and generally amend County law concerning reusable bags.	<i>Public Hearing at County Council April 14, 2020 Meeting</i>
Montgomery County Collaboration Council for Children, Youth and Families	County	Info Montgomery: Online database for the community to search for resources and services within Montgomery County.	www.infomontgomery.org Dedicated website for COVID-19 information and resources: https://www.infomontgomery.org/covid-19-updates/
Covid-19 Renter Relief Act – Bill 18-20, Landlord-Tenant Relations – through a special appropriation of \$2 million dollars – managed by DHHS' Services to End and Prevent Homelessness	County	Prohibits landlords from increasing rent beyond the County's Department of Housing and Community Affairs' (DHCA) rent guidelines of 2.6 percent for residential tenants during and for a period of 90 days after the Covid-19 public health state of emergency. Also requires the Department of Housing and Community Affairs to post pertinent information on its website regarding the prohibition against rent increases during the emergency. The website must include information about the emergency, including its expiration date and the date that occurs 90 days after the expiration.	Enacted April 24, 2020 https://montgomerycountymd.gov/DHCA/covid-19_tenants.html
DHHS Office of Eligibility and Support Services	County	Families that currently receive SNAP benefits will receive additional COVID-19 pandemic benefits. Maryland families with children receiving SNAP benefits will see additional support on their EBT cards during the coronavirus pandemic. These families have lost access to free or reduced-price school meals due to pandemic-related school closures that began March 16 and will continue for the duration of time that schools are closed due to COVID-19. The Montgomery County Office of Eligibility and Support Services (OESS) determines eligibility. Families already receiving benefits will receive the additional resources retroactively.	http://news.dhr.maryland.gov/reports/th at/usda-approval-maryland-provide-food-approximately-427000-children-affected-covid-19-school-closures/

	Transportation Assistance - Lyft-Up	Private	Lyft is providing transportation assistance to low-income people for medical needs, food delivery, and employment.	https://www.lyft.com/lyftup
	Montgomery County's Department of Transportation	County	Extends Program with Capital Bikeshare and Lyft Electric Scooters for Free Trips for Essential Workers , Reduced Fares for Other Essential Travel. Special offers through May 31 to provide free memberships to essential workers during the COVID-19 health crisis. The free memberships provide unlimited free rides for trips less than 30 minutes. In addition, Capital Bikeshare will continue to temporarily offer \$1 single trip fares to support essential travel access for all riders. The temporary programs are designed to support workers in the healthcare industry and in businesses recognized as essential by their respective jurisdictions, such as grocery stores and pharmacies. Essential employees who are Montgomery County residents, and essential workers who live outside the County, but work in Montgomery, can enroll for free 30-day Capital Bikeshare memberships or free 30-day combined memberships that include Capital Bikeshare and Lyft electric scooters.	Employees or employers can email HeroBikes@Lyft.com directly any time before May 31 to sign up for a free, 30-day membership. Free rides will be available immediately upon enrollment.
	COVID-19 Human Services and Community Assistance Non-Departmental Act (NDA) – through a FY20 special appropriation of \$750,000	County	Program to support COVID-19 response for Food Assistance/Feeding Our Families - \$400,000 for non-profits with existing contracts/grants to provide food assistance and \$300,000 to secure ethnic and culturally appropriate food items from ethnic grocery stores. There will be an additional \$50,000 to increase the contract with the Montgomery County Food Council.	Approved April 30, 2020 https://www.montgomerycountymd.gov/council/Resources/Files/agenda/col/2020/20200430/20200430_18.pdf
	COVID-19 Human Services and Community Assistance Non-Departmental Act (NDA) – through a FY20 special appropriation of \$500,000	County	The Department of Health and Human Services has directed \$500,000 to begin to address the Food Council /Food Security Task Force strategies. This special appropriation provides additional resources for food providers that serve County residents and to further support.	Approved April 30, 2020 https://www.montgomerycountymd.gov/council/Resources/Files/agenda/col/2020/20200430/20200430_18.pdf

Resources for Businesses

Montgomery County Economic Development Corporation	Local	A full listing of links to various Federal, State and Local economic relief. Most of the links are listed with descriptions in this document.	https://thinkmoco.com/covid-19-resources
H.R.6074 Corona Virus Preparedness and Response Supplemental Appropriations Act <i>(considered 1st COVID-19 Special Appropriations Act)</i>	Federal	Offers small businesses, private non-profit organizations of any size, small agricultural cooperatives and small aquaculture enterprises an opportunity to apply for Economic Injury Disaster Loans of up to \$2 million to help meet financial obligations and operating expenses. *The interest rate is 3.75 percent for small businesses. The interest rate for private non-profit organizations is 2.75 percent. *Federal bill that gives a significant tax credit to the employer if they keep employees on at 50% pay. Must apply by December 21, 2020.	https://www.congress.gov/bill/116th-congress/house-bill/6074 https://www.sba.gov/funding-programs/disaster-assistance https://www.sba.gov/funding-programs/grants/grants-programs-eligibility Passed March 6, 2020
S.3548 - CARES Act – Coronavirus Aid, Relief, and Economic Security Act <i>(considered 3rd COVID-19 Special Appropriations Act)</i>	Federal	Information for families and individuals in Families section, above; see below for specific resources for businesses: *Small Emergency Business Loans (expands the Economic Injury Disaster Loans from the Coronavirus Preparedness and Response Supplemental Appropriations Act) – Advance of up to \$10,000 through the Small Business Administration *Paycheck Protection Program (PPP) – This program is for any small business with less than 500 employees (including sole proprietorships, independent contractors and self-employed persons), private non-profit organization or 501(c)(19) veterans organizations affected by corona virus/COVID-19. Businesses must have less than 500 employees. Small businesses in the hospitality and food industry with more than one location could also be eligible at the store and location level if the store employs less than 500 workers. This means each store location could be eligible. Apply for loan through your bank. Need to show that paid salaries for up to 2.5 months before COVID. Need to keep records on HOW you spend the loan in the two months after receipt in order for it to be forgiven. Only available until June 30, 2020 so apply early and get documentation organized. If not forgiven, no payments until 6 months and loan not due until 2 years. Interest rate is 0.5%. Can be spent on salaries, rent, mortgage interest and utilities.	https://www.congress.gov/bill/116th-congress/senate-bill/3548/text Application currently open: https://covid19relief.sba.gov/#/ Application opens 4/3/2020 (organizations) and 4/10/2020 (sole proprietorships/self-employed): https://www.sba.gov/funding-programs/loans/paycheck-protection-program-ppp

		<p>*\$3.5 Billion appropriated to the CCDBG for payments to child care providers for lost revenue, cleaning and sanitation supplies, salaries/wages to staff to stay open, reimbursement to centers that stay open for essential personnel childcare. Money will be available within the next few weeks as administrative guidelines are finalized.</p> <p>Other Small Business Supports/Information: IRS 2020-18 Memorandum: https://irs.gov/pub/irs-drop/n-20-18.pdf Administrative Relief for Recipients and Applicants of Federal Financial Assistance Directly Impacted by the Novel Coronavirus (COVID-19): https://www.whitehouse.gov/wp-content/uploads/2020/03/M-20-11.pdf Administrative Relief for Recipients and Applicants of Federal Financial Assistance Directly Impacted by the Novel Coronavirus (COVID-19): https://www.whitehouse.gov/wp-content/uploads/2020/03/M-20-17.pdf</p>	
U.S. Chamber of Commerce Foundation	Non-profit (Nationwide)	<p>Save Small Business Fund: Funded by corporate and philanthropic partners, the Save Small Business Fund is a collective effort to provide grants in the amount of \$5,000 to as many small employers (with 3-20 employees) as possible for operating expenses during the COVID-19 pandemic. Businesses must be located within designated economically distressed areas. Businesses will be asked their zip code to determine eligibility. Businesses that are eligible will need their W-9 to complete the application.</p>	<p>Application opens April 20, 2020: https://savesmallbusiness.com/</p>
COVID19 Layoff Aversion Fund	State	<p>Designed to support businesses undergoing economic stresses due to the pandemic by preventing or minimizing the duration of unemployment resulting from layoffs. The award (up to \$50,000 per applicant), will be a quick deployable benefit and customizable to the specific needs of your business to minimize the need for layoffs. Applications will be accepted 30 days after the State of Emergency in MD is lifted.</p>	<p>https://www.dllr.state.md.us/employment/covidlafundpolicy.pdf http://www.dllr.state.md.us/employment/covidlafund.shtml Passed/Implemented – March 23, 2020 Not accepting applications at this time.</p>
MD Small Business COVID-19 Emergency Relief Grant Fund	State	<p>This \$50 million grant program for businesses and non-profits offers grant amounts up to \$10,000, not to exceed 3 months of demonstrated cash operating expenses for the first quarter of 2020.</p>	<p>https://commerce.maryland.gov/fund/maryland-small-business-covid-19-emergency-relief-grant-fund Passed/Implemented – March 23, 2020 As of 5 p.m. on April 6, Commerce is no longer accepting new applications for its COVID-19 Relief Grant and Loan Programs. All applications that have</p>

			been submitted are currently being reviewed in the order received.
MD Small Business COVID-19 Emergency Relief Loan Fund	State	<p>This \$75 million loan fund (for for-profit businesses only) 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.</p>	<p>https://commerce.maryland.gov/fund/maryland-small-business-covid-19-emergency-relief-loan-fund Passed/Implemented – March 23, 2020</p> <p>As of 5 p.m. on April 6, Commerce is no longer accepting new applications for its COVID-19 Small Business Relief Grant and Loan Programs. All applications that have been submitted are currently being reviewed in the order received.</p>
Public Health Emergency Grant Program	County	<p>\$26 million in emergency appropriations to help small businesses, nonprofits and County residents – bill has been sent to the County Council.</p> <p>*\$20 million for one-time funding for the County’s Economic Development Fund:</p> <ul style="list-style-type: none"> - provide aid to County small for-profit and non-profit establishments that have experienced an economic loss - Approximately \$75,000 per business/expenses determining to be eligible. Have 100 equivalent employees or less. Eligibility guidelines and other guidelines will be forthcoming. <p>*6,000,000 to DHHS:</p> <ul style="list-style-type: none"> - \$5,000,000 to DHHS to administer (\$3.5 M to DHHS for direct work - \$1.5 M to DHHS for nonprofits to provide financial support for food, housing, and childcare for County residents currently facing hardships resulting from the COVID-19 crisis) - Additional \$1,000,000 specifically to nonprofits administered by DHHS for direct cash assistance for operating expenses. <p>*Costs that apply for grants = rents, payroll, etc./operating expenses *Child Care Center – would be considered a small business and can apply *Cap of 100 employees *Faith-based if qualify as non-profits *Private preschools as long as qualify as a small business. *CC Providers that are affiliated with a religious organization are eligible. *Bill does not specify different types of non-profit designations</p>	<p>To submit a grant application: https://www.montgomerycountymd.gov/Biz-Resources/pheg/</p> <p>Passed March 31, 2020</p> <p>Applications will no longer be accepted after 5 p.m. on Saturday, April 25, 2020</p>
Telework Assistance Program	County	<p>County Council approved \$250,000 to be used for businesses and non-profits that have incurred expenses for verified teleworking equipment and software after March 1, 2020. A business or non-profit may receive up to \$2500 for those expenses.</p>	<p>Passed April 30, 2020</p> <p>NO website listed to date to give more details for businesses to apply.</p>

			<p>The following businesses/non-profits are eligible:</p> <ul style="list-style-type: none"> -Physical location is in the County -Businesses county-based locations account for more than 50% of the business' total number of employees/50% of the business' gross salaries -employs 100 or less FTE employees -has not received financial assistance from the State or County for teleworking purposes 	
	For Employees – Unemployment Insurance (Also listed above under families)	State	Employee would automatically be eligible as of last day of work. State will waive work requirements for 10 months, etc. Undocumented workers are not eligible for unemployment because they do not have a social security number. See additional weekly funding for individuals through the \$2 Trillion dollar Stimulus Bill.	Department of Labor, Licensing and Regulation website: www.dllr.state.md.us
	Greater Washington Community Foundation COVID-19 Emergency Response Fund	Private	The Community Foundation established the COVID-19 Emergency Response Fund to support emergency preparedness and response efforts that will help mitigate the impact on disproportionately affected communities in our region. Through this fund, we are focused on addressing lost wages, providing relief for small businesses and gig economy workers, expanding access to medical services, and meeting the unique needs of people experiencing homelessness, among other needs.	https://www.thecommunityfoundation.org/covid-19
COUNTY APPROPRIATIONS	Special appropriation to Co Government's FY20 Operating Budget, Conference and Visitors Bureau Non-Departmental Account, Support for COVID-19 Response	County	\$250,000 for Hotel or Motel Rooms for Medical and Front-Line Staff	Passed March 31, 2020