



Business Owners Navigate COVID-19

Financial & Business Operations Guidance

Additional Resources & Recent Updates

Overview

COVID-19 has created a challenging time for many small businesses. Below are key links and resources with highlights to help answer some of your burning questions about financing, tax relief, and how you can best financially and operationally navigate the challenges ahead. Keep in mind, things are fluid right now with many changes and financing opportunities for small businesses.

We are committed to update you with more details as we discover them. If you believe something is missing or have something you believe would be of benefit, [please let us know](#) so we can make updates. Please don't hesitate to [schedule time with us](#) so we can best advise you on what financial actions can assist your business.

WARNING: SCAMMERS ARE TARGETING BUSINESSES WITH LOAN AND GRANT FRAUD.

BEWARE OF PHISHING EMAILS AND ROBOCALLS, AND DOUBLE CHECK ANY WEB ADDRESSES TO MAKE SURE THEY ARE ASSOCIATED WITH THE CORRECT GOVERNMENT AGENCY.

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Non-Governmental Resources

Below is a breakdown of non-governmental small and medium-size business resources we've found.

Funding Opportunities - Grants & Loans

GoFundMe Small Business Relief Initiative and Fund

GoFundMe has partnered with Yelp, Intuit QuickBooks, GoDaddy, and Bill.com to provide small business owners with the financial support and resources needed to continue running their businesses during and after this crisis. Sign up on GoFundMe to start a fundraiser to benefit their small business. Local community members search for small business relief fundraisers on GoFundMe to find favorite small businesses they'd like to support. If a small business raises \$500 on their GoFundMe and meets eligibility criteria, they may be considered to receive a \$500 matching grant. [Learn more.](#)

Hello Alice - COVID-19 Business for All Emergency Grants Program

\$10,000 grants distributed immediately to small business owners impacted by coronavirus. This grant is in partnership with the U.S. Chamber of Commerce Foundation and hundreds of entrepreneur networks and government agencies. It is designed to help you get through this crisis and grow your business. [Apply today.](#) Grants will be distributed on a rolling basis. Find more resources for your business through their [COVID-19 Business Resource Center.](#)

Facebook Cash Grants

Small businesses who utilize Facebook services, the program will offer \$100 million in cash grants and ad credits for up to 30,000 eligible small businesses. To be eligible, you must: be a for-profit company, have 2-50 employees, have been in business for over a year, have experienced challenges from COVID-19, be in or near a location where Facebook operates. *365BOOKSPRO clients in the following regions are eligible; Washington DC, Richmond VA (Herrico County), Ashburn VA (Loudon County), NY Metropolitan Area.* [Learn more.](#)

Additional Funding Research/Sources

- Hello Alice is tracking [state-specific funding available.](#)
- Opportunity Finance Network (heard about but still need to find relevant link)

Beware of Scams

In times of disaster and/or emergency, bad actors attempt to take advantage by instituting clever schemes that play on the anxiety of affected citizens. To avoid being a victim during the current national emergency, please be aware of the following scams that have been identified:

- **Imposter Scams** - Bad actors attempt to solicit donations, steal personal info, or distribute malware by impersonating government agencies (e.g., Centers for Disease Control and Prevention), international organizations (e.g., World Health Organization (WHO), or healthcare organizations.
- **Investment Scams** - The U.S. Securities and Exchange Commission (SEC) urged investors to be wary of COVID-19-related investment scams, such as promotions that falsely claim that the products or services of publicly traded companies can prevent, detect, or cure Coronavirus.
- **Product Scams** - The U.S. Federal Trade Commission (FTC) and U.S. Food and Drug Administration (FDA) have issued public statements and warning letters to companies selling unapproved or misbranded products that make false health claims pertaining to COVID-19. Additionally, FinCEN has received reports regarding fraudulent marketing of COVID-19-related supplies, such as certain facemasks.
- **Fake Site Hacking** - Attackers put up websites related to COVID-19 and prompt users to download an application so they can stay updated on the situation. This application doesn't actually need to be installed, but still displays a map of how COVID-19 is spreading. While looking like a legitimate website, it generates a malicious binary file and installs it on the user's computer. It not only steals data from computers but also infects them with other malware. While it is important to stay up to date about COVID-19, to avoid getting hacked users should only view dashboards from legitimate sources such as those operated by John Hopkins University or the Centers for Disease Control and Prevention (CDC). Also, do not click links in unsolicited emails that promise updates about COVID-19.

- **Charitable Donation Scams**- Beware of solicitations for donations that purport to be authorized for COVID-19 support. Only donate to legitimate organizations that you are already familiar with, such as the Red Cross.
- **Requests for Personal Info**- Beware of calls, or emails stating that your account(s) may have been compromised that then prompt you to enter your account info for verification. Your financial institutions, creditors and parties that you do business with will not solicit you for that info. If you are unsure, contact your financial institution through your normal communication method to check the status of your accounts. Never disclose your PIN or access codes. Do not click on links, instead go to the company's website or call a known number to speak to a representative.
- **Gift certificates**: Beware of setting up or purchasing gift cards right now. Those businesses will be on the hook to render goods and services. If the business goes under, they'd still potentially be financially obligated to issue a refund. Kabbage is one company promoting this but take caution to keep yourself financially protected. www.kabbage.com/helpsmallbusiness

As displayed above, the criminal is often attempting to obtain sensitive info from you. Please know that 365BOOKSPRO will never contact you to request this type of info.

Navigating Banks and Credit Unions

Many banks are only working with existing customers. Navigating exceptions can be tricky. Some banks may work with you if you have an existing personal account.

Not All Banks Are Participating in the Paycheck Protection Program

The SBA's Paycheck Protection Program provides federal guarantees for forgivable loans issued by banks and other lenders to small businesses. Consult with your existing lender first to see if they are participating in the program or [find a participating lender in your area in the SBA directory](#).

Each Bank Has Different Services and Assistance Offered

Check with the **American Bank Association** to see the [listing of banks assisting](#). This list isn't complete, it's always best to check with your bank directly. Also see their [COVID-19 info page](#).

- **Article of interest**: Forbes: [Banks Offering Relief](#)

Loans, Lines of Credit, Credit Card Assistance, and Fees Waived

If you are unable to make your payment, your bank may have options to help you navigate this unprecedented time. If you are concerned about making business loan or credit card payments, there can be programs available to assist you. Solutions may include the ability to postpone payments for some time. If you have a monthly account and service fees, your bank may waive those fees too to help offset the impact that the coronavirus may be having on your business.

Banks We Have Relationships with and Are Tracking Resources From

It is important to see what your bank(s) offer. Below we've collected a list of some of the common banks and credit unions we work with.

- Bank of America www.bankofamerica.com | [COVID-19](#)
- M&T Bank www.mtb.com | [COVID-19 for Businesses](#)
- Burke & Herbert Bank www.burkeandherbertbank.com | [News](#)
- Lafayette Federal Credit Union www.lcfu.org | [COVID-19](#)
- Andrews Federal Credit Union www.andrewsfcu.org | [COVID-19](#)
- Navy Federal Credit Union www.navyfederal.org | [COVID-19](#)
- Eagle Bank www.eaglebankcorp.com | [COVID-19](#)
- SunTrust (Truist) www.suntrust.com | [COVID-19](#) | [COVID-19 Business Loans](#)
- BB&T (Truist) www.bbt.com | *Same as SunTrust* | [COVID-19](#) | [COVID-19 Business Loans](#)
- Wells Fargo www.wellsfargo.com | [COVID-19](#)

- Citizens Bank www.citizensbank.com | [COVID-19](#)
- PNC Bank www.pnc.com | [COVID-19 for Small Business](#)

Marketing Actions You Can Take for Your Business

It's critical to communicate openly with your customers about the status of your operations, what protective measures you've implemented, and how they (as customers) will be protected when they visit your business. Promotions may also help incentivize customers who may be reluctant to patronize your business. Below are a few specific actions you can take now:

- **Google - Changes to hours/service due to COVID-19** - Whether your business is open, closed, or has modified hours, [how you can update your Business Profile on Google](#) to keep customers in the know. You can also [mark your business as temporarily closed on your Business Profile on Google](#).
- **Google Ad Credits for any small and medium-sized businesses with active accounts over the past year** - \$340 million in [Google Ad credits](#) available. Credit notifications will appear in your Google Ads accounts and can be used at any point until the end of 2020.
- **Facebook Ad Credits** - will be launching a relief program aimed at the many small businesses who utilize Facebook services. Ad credits for up to 30,000 eligible small businesses. This is a new program with few details at this time, but you can [check this link for more info](#). [Sign up to get details](#).

Common Issues Small & Medium-Sized Businesses May Encounter

COVID-19 has swept through the D.C. area, creating massive changes in the way we live our lives and how we conduct our businesses – from whether we physically go to work to how our children are educated. COVID-19 has created many challenges for small and medium-sized businesses across the US. Below are some common issues businesses may encounter.

- **Capital Access** - Incidents can strain a small business's financial capacity to make payroll, maintain inventory and respond to market fluctuations (both sudden drops and surges in demand). Businesses should prepare by exploring and testing their capital access options so they have what they need when they need it. See [SBA's capital access resources](#).
- **Workforce Capacity** - Incidents have just as much impact on your workers as they do your clientele. It's critical to ensure they can fulfill their duties while protected.
- **Inventory and Supply Chain Shortfalls** - While the possibility could be remote, it is a prudent preparedness measure to ensure you have either adequate supplies of inventory for a sustained period and/or diversify your distributor sources in the event one supplier cannot meet an order request.
- **Facility Remediation/Clean-up Costs** - Depending on the incident, there may be a need to enhance the protection of customers and staff by increasing the frequency and intensity by which your business conducts cleaning of surfaces frequently touched by occupants and visitors. Check your maintenance contracts and supplies of cleaning materials to ensure they can meet increases in demand.
- **Insurance Coverage Issues** - Many businesses have business interruption insurance; Now is the time to contact your insurance agent to review your policy to understand precisely what you are and are not covered for in the event of an extended incident.
- **Changing Market Demand** - Depending on the incident, there may be access controls or movement restrictions established which can impede your customers from reaching your business. Additionally, there may be public concerns about public exposure to an incident and they may decide *not to* go to your business out of concern of exposing themselves to greater risk. [SBA's Resources Partners and District Offices](#) have trained experts who can help you craft a plan specific to your situation to help navigate any rapid changes in demand.
- **Plan** - As a business, bring your staff together and prepare a plan for what you will do if the incident worsens or improves. It's also helpful to conduct a tabletop exercise to simulate potential scenarios and how your business management and staff might respond to the hypothetical scenario in the exercise. For examples of tabletop exercises, visit FEMA's website at: <https://www.fema.gov/emergency-planning-exercises>
- **Marketing** - It's critical to communicate openly with your customers about the status of your operations, what protective measures you've implemented, and how they (as customers) will be protected when they visit your business. Promotions may also help incentivize customers who may be reluctant to patronize your business.

Possible Questions Business Owners May Have

- **Can we issue gift certificates?** Yes, however, beware of setting up or purchasing gift cards right now. Remember your business will be on the hook to render goods and services. If the business goes under, you'd still potentially be financially obligated to issue a refund. Kabbage is one company promoting this but definitely take caution to keep yourself financially protected. <https://www.kabbage.com/helpsmallbusiness>
- **Is it ok to ask for referrals?** Yes! Let us know if we can help send business your way. Also, if you know a business owner in your supply chain or network that needs assistance with their financial strategy, loan applications, etc., please send them our way. (Melanie, you could share more info on what/how they'll benefit from referrals).
- **Can my loan payment be extended or deferred?** Now is the time to reach out to lenders as you may be eligible to apply for an extension on your loan payments, including your auto, boat, credit card and personal loans, as well as your mortgage and home equity products. Do not simply skip a payment without confirming with your lender that you are ok to do so.
- **Why are banks not accepting applications right now?** As you can imagine, demand for the Paycheck Protection Program is unprecedented. Many banks are unable to commit to a firm timeline and have closed application submissions to be able to work through the ones they've gotten.
- **Why should I go somewhere besides a bank for assistance?** Banks are not accountants or bookkeepers... They don't have a line of site into your financial statements and supporting documentation. Banks also can't fill out your application for you. You'll need to make sure the application is fully completed to avoid delays. Partner with 365BOOKSPRO and our professionals are ready to help immediately!
- **While waiting for emergency funding, what else can I do?** Strategize how you can possibly pivot your business to online sales, curbside pickup, etc. to minimize community spread. Think about what ways your business can thrive once things open up more so but customers still want to maintain social distance. See the list above for common issues small businesses may encounter and prepare.

Additional Resources

- **Business Resources**
 - **Google** [for Small Business](#)
 - **US Chamber of Commerce** www.uschamber.com
 - **Society of HR Management** [HR tools to respond to coronavirus](#)
 - **Gartner** - [Business Continuity Management: Pandemic Briefing \(Webinar\)](#)
- **Verizon** - [COVID-19 Response and Resource Center](#) - Will waive overage charges and late fees to support customers who may be financially affected by the COVID-19 crisis. Announces two months waived internet and voice service charges for current Lifeline customers and new affordable internet option for low-income households. Adds 15GB of high-speed data for wireless consumer and small business customers to be automatically applied with no customer action necessary. Verizon provides first responders with priority and preemption abilities for voice and data. Consumer and small business Fios and DSL broadband internet plans have no data caps.
- **Food Security/Assistance with Capital Area Food Bank** - [COVID-19 Response & Help Available](#)
- **Health**
 - **United Healthcare** - [COVID-19 FAQs. Offers special enrollment and reduces admin requirements to improve access to care and coverage in response to COVID-19.](#)
 - **World Health Organization** [Latest updates.](#)

Federal-Level Resources

Below is a breakdown of federal-level small and medium-size business resources we've found.
Coronavirus (COVID-19) www.coronavirus.gov

Funding Sources - Department of Treasury & More

The **Department of Treasury** is funding federal programs supporting American workers and businesses. [Learn more.](#)
 Below you'll find the programs we've found.

Small Business Administration (SBA) Coronavirus Relief Options

<https://www.sba.gov/funding-programs/loans/coronavirus-relief-options>

Paycheck Protection Program (PPP)

The [PPP](#) ensures that small businesses can continue to pay employees and cover certain costs during this unprecedented health crisis. For up to eight weeks after the loan is made, this program can be used to cover the cost of payroll and other eligible expenses. All businesses are eligible—including sole proprietorships, self-employed individuals, and independent contractors—with 500 or fewer employees. Businesses in certain industries can have more than 500 employees if they meet the SBA's size standards for those industries. Loans of up to \$10 million can be used to cover payroll, paid sick leave for which you are not receiving a tax credit under the Families First Coronavirus Response Act, insurance premiums, rent, utilities, and mortgage interest payments. If you retain your full staff and use the loan proceeds on payroll and other eligible expenses, your loan will be 100% forgiven. To apply, visit a [participating lender](#) to complete an application and submit the required documentation. The program is open until June 30, 2020.

Small Business Administration (SBA) Debt Relief

[SBA Debt Relief](#) As part of SBA's debt relief efforts the SBA will automatically pay the principal, interest, and fees of current 7(a), 504, and microloans for a period of six months. The SBA will also automatically pay the principal, interest, and fees of new 7(a), 504, and microloans issued prior to September 27, 2020.

Economic Injury Disaster Loan Advance

[Economic Injury Disaster Loans \(EIDLs\) + Emergency Advance](#) Low-interest loans to companies affected by the outbreak. [Go here to apply](#). Can be used to pay immediate expenses during an emergency (payroll, bills/accounts payable, fixed debts). Advance of up to \$10,000 awarded within three days of application, which can be used keep employees on payroll, to pay for sick leave, meet increased production costs, or pay business obligations. SBA's Customer Service Center: Contact 1-800-659-2955 (Hours: 7 am-9 pm every day) Email: disastercustomerservice@sba.gov for help in completing their online application.

Small Business Administration (SBA) Express Bridge Loan

[SBA Express Bridge Loan](#) Businesses with existing relationships with an SBA Express Lender can access up to \$25,000 quickly. This loan can be used while applying for the EIDL loan. This loan must be repaid in full or in part by proceeds from the EIDL loan.

Credit & Banking Info - Federal Reserve

[Federal Reserve Recent Developments - COVID-19 Resources](#)

- [Primary Dealer Credit Facility \(PDCF\) to support the credit needs of households and businesses](#)
- [Commercial Paper Funding Facility \(CPFF\) to support the flow of credit to households and businesses](#)
- [Federal banking agencies provide banks additional flexibility to support households and businesses](#)
- [Actions to support the flow of credit to households and businesses](#) - will lower the primary credit rate by 150 basis points to 0.25 percent, effective March 16, 2020
- [Federal Reserve issues FOMC statement](#) - Committee decided to lower the target range for the federal funds rate to 0-¼%

Tax Relief & Economic Impact Payments - Internal Revenue Service (IRS)

- [COVID-19](#) - The IRS has established steps to help taxpayers, businesses and others affected
- [Internal Revenue Service \(IRS\) Employer Tax Credits](#) - Businesses that have been impacted by COVID-19 will qualify for two employer tax credits - the Credit for Sick and Family Leave and the Employee Retention Credit.
- [More info for businesses](#)
- [IRS Extends 2020 Tax Payment Deadline to July 15th](#)
- [High-deductible health plans can cover coronavirus costs](#)

Unemployment & Leave - Department of Labor www.dol.gov/coronavirus

Unemployment

[States have flexibility in administering their unemployment insurance programs to assist Americans affected by COVID-19.](#)

Employee Leave

- **Families First Coronavirus Response Act (FFCRA)** - Employer Eligibility: The regulations clarify the 500-employee threshold for FFCRA to be implicated. Per the regulations, the determination is based on the number of employees at the time an employee would take leave. [Learn more about how to calculate pay, dollar-for-dollar tax credits, and more.](#)
- **Expanded Paid Sick Leave Act (EPSLA) and Expanded Family and Medical Leave Act (EFMLA)** [Q&A](#)
- You can read the 365BOOKSPRO Blog Post: [Tax Credits for Emergency & Family Leave](#)

Health - Centers for Disease Control

The **Centers for Disease Control** [Interim Guidance for Businesses and Employers](#) - includes recommended strategies for employers to use and planning for an outbreak.

Legislation Supporting COVID-19 Relief Efforts

Below is the federal legislation that has supported COVID-19 relief efforts.

Coronavirus Aid, Relief, and Economic Security (CARES) Act

The CARES Act [became law](#) on 3/27 and infused money into the Small Business Administration to provide small businesses emergency grants and a forgivable loan program for companies with 500 or fewer employees. There were also changes to rules for expenses and deductions meant to make it easier for companies to keep employees on the payroll and stay open in the near-term.

- **Emergency grants:** The bill provides \$10 billion for grants of up to \$10,000 to provide emergency funds for small businesses to cover immediate operating costs.
- **Forgivable loans:** There is \$350 billion allocated for the Small Business Administration to provide loans of up to \$10 million per business. Any portion of that loan used to maintain payroll, keep workers on the books or pay for rent, mortgage and existing debt could be forgiven, provided workers stay employed through the end of June.
- **Relief for existing loans:** There is \$17 billion to cover six months of payments for small businesses already using SBA loans.
- **Articles of interest:**
 - NY Times: [CARES Act - Two Trillion Dollars in Aid](#)
 - NPR: [What's Inside the Senate's \\$2 Trillion Coronavirus Aid Package](#)
 - Legal summary from Hunton Andrews Kurth: [Summary of Tax Provisions](#)

Families First Coronavirus Response Act (FFCRA) 3/18

FFCRA [became law](#) on 3/18 to help employees and families plus provide employer tax credits for the COVID-19 pandemic. The FFCRA expires on December 31, 2020. While employers will have to front the costs, they will be fully reimbursed by the federal government within three months through refundable tax credits that count against employers' payroll tax. You can read the 365BOOKSPRO Blog Post: [Tax Credits for Emergency & Family Leave](#)

Additional Resources & Info

- Small Business Administration [General guidance for businesses](#)

State-Level Resources

Since each state's plan to assist small businesses varies, the best thing small business owners can do is check with their governor's office for the latest on state specific assistance, resources, and updates. You can also check in with local small business organizations and agencies such as the Chamber of Commerce, Economic Development Center, etc. Below is a breakdown of state-level small and medium-size business resources we've found:

District of Columbia (DC) www.dc.gov

coronavirus.dc.gov | [Recovery for Businesses](#)

- **Department of Labor** [Unemployment Benefits](#) info on how to apply; no info for business owners.
- **Department of Health** coronavirus.dc.gov

DC-Specific Funding (See above for [Non-governmental grants/loans](#) & [Federal Funding](#))

- **DC Small Business Recovery Microgrants** - \$25 million fund will offer grants (up to \$25,000) to small, local businesses, independent contractors, self-employed individuals, and nonprofits to meet their short-term financial needs. The grant can cover employee wages and benefits (including fringe benefits associated with employment, such as health insurance), accounts payable, fixed costs, inventory, rent, and utilities. [Learn more.](#) Application Closed April 1. [Small Businesses, Independent Contractors, & Self-Employed Apply Here](#)
- **U.S. Small Business Administration (SBA) Funding - Economic Injury Disaster Loan Assistance** - DC Businesses are eligible along with all U.S. states and territories. See info above under the Federal-Level resources zone. If you need additional help navigating the SBA process, the [DC Chamber of Commerce](#) is also available to help.
- **Facebook Cash Grants in Washington DC** - Launched a relief program aimed at the many small businesses who utilize Facebook services. The program will offer \$100 million in cash grants and ad credits for up to 30,000 eligible small businesses. To be eligible to apply, you must: be a for-profit company, have between 2 and 50 employees, have been in business for over a year, have experienced challenges from COVID-19, be in or near a location where Facebook operates. [Learn more.](#)

DC Tax Relief

DC Pushes Tax Filing Deadlines to July 15, Matches Federal Extension. No interest or penalty for late payments will be imposed if 2019 tax payments are made by July 15, 2020. The Office of Tax and Revenue (OTR) encourages taxpayers who can file their returns electronically to do so. OTR is continuing to process tax returns online and answer calls at (202) 727-4TAX (4829), Monday through Friday from 8:15 am to 5:30 pm. The OTR Online portal is at mytax.dc.gov.

DC Employer & Worker Resources

- [White House Coronavirus Guidelines issued March 16, 2020](#): On March 16, the White House released guidelines calling for people to avoid gatherings of 10 or more people, and work from home whenever possible.
- [Centers for Disease Control & Prevention Guidance for Employers](#): The Centers for Disease Control has issued guidance for businesses and employers on how to plan, prepare, and respond to COVID-19.
- [OSHA's Guidance on Preparing Workplaces for COVID-19](#): The Occupational Safety and Health Administration (OSHA) has developed guidelines for how companies can prepare their workplace for COVID-19. See their [COVID-19 Website](#) for more info.
- [Department of Labor Guidance on COVID-19 & Wages & Hours](#): Department of Labor provides info on issues related to COVID-19 and the effects on wages and hours worked under the Fair Labor Standards Act and the Family & Medical Leave Act.
- **Business Registration & Permitting**: For business registration and permitting, it is strongly encouraged that you continue to #SkipTheTrip and use the [digital tools provided at DCRA's website](#). For questions, please contact the DC Department of Consumer & Regulatory Affairs at (202) 442-4400 or dcra@dc.gov.
- [Report price gouging](#): immediate markup on goods and anything more than a 10% increase in services from the 90-day average.

DC Utilities

- **Utility Disconnections Prohibited**: The COVID-19 Response Emergency Amendment Act of 2020 passed on March 17, 2020 prohibits electric, gas, and water from being disconnected for non-payment for the period of time while the Mayor has declared a public health emergency.

- **Pepco** is waiving new late fees and suspending service disconnections through at least May 1 and will be working with customers on a case-by-case basis to establish payment arrangements and identify energy assistance options. Customers who may be challenged in paying their Pepco bill should contact Pepco Customer Care at 202-833-7500.
- **Washington Gas** is waiving late fees and suspending service disconnections. Please contact Washington Gas at 1-844-WASHGAS (927-4427) or visit their E-Service portal at eservice.washgas.com for assistance.
- **DC Water** has already suspended service disconnections for non-payment and is also waiving late fees and offering more lenient repayment terms for customers who fall behind on their bills. For assistance, please contact DC Water at 202-787-2000 or customer.service@dcwater.com.

DC Restaurants, Bars, & Entertainment Facilities

- **Mass Gatherings:** On March 24, in order to slow the spread of the COVID-19 novel coronavirus, [Mayor Bowser issued an order](#) that requires temporary closure of the on-site operation of all non-essential businesses and prohibits gatherings of 10 or more people.
- **Restaurants & Taverns:** Through April 24, restaurants, cafes, coffee/tea shops, bars, and other foodservice locations offering only delivery, grab-and-go, and carryout can stay open.
- **Retail Establishments:** Grocery stores and certain retail establishments may remain open. [See the Mayor's order for additional info](#)
- **Nightclubs, Multi-Purpose Facilities, Health Clubs, Health Spas, Massage Establishments, and Theaters:** Such establishments must suspend operations as of March 17, 2020.
- **Alcohol Beverage Regulation Administration (ABRA):** Check [ABRA website](#) for updates.
- **Alcohol Delivery:** ABC-licensed restaurants and taverns are able to sell beer, wine, and spirits for carry-out and/or delivery to DC residences in conjunction with the purchase of one or more prepared food items. Before an eligible restaurant or tavern may sell beer, wine, and spirits in closed containers for carry-out and delivery, they must [register with ABRA](#)—no exceptions. Registration can be completed in five (5) minutes or less.

DC Medical Insurance - Response to COVID-19

The [DISB Commissioner Order 01-2020](#) remains in effect through the duration of the COVID-19 public health emergency. For all insurance-related questions regarding coronavirus, please contact the [DC Department of Insurance, Securities and Banking \(DISB\)](#) at (202) 727-8000 or disb@dc.gov.

Maryland (MD) www.maryland.gov | coronavirus.maryland.gov

Maryland COVID-19 Information for Businesses govstatus.egov.com/md-coronavirus-business

Resources for Maryland Businesses <https://coronavirus.maryland.gov/pages/business-resources>

Governor Larry Hogan governor.maryland.gov/coronavirus/

- **MD Closes Non-Essential Companies** - The [order took effect at 5 p.m. March 23](#) and does not include essential or critical industries [as defined by the federal government](#): health care, law enforcement, emergency workers, food, energy, water, transportation, public works, communications, government, critical manufacturing, financial services, chemicals, and defense. Restaurant carry-outs, liquor stores, and daycare centers are among the businesses that can remain open. Big box stores will remain open, but local law enforcement will be there to help those retailers deal with crowd control.

MD-Specific Funding for Businesses (See above for [Non-governmental grants/loans](#) & [Federal Funding](#))

MD State-Specific List of Active Lenders ([here](#))

MD Banks, Credit Unions, & Financial Service Providers - Financial institutions 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 info from the MD Bankers Association](#). [View a list of credit unions operating in MD and their contact info](#).

Department of Commerce

- **Small Business Emergency Relief Loan** - \$75 million loan fund offers up to \$50,000 for organizations with up to 50 employees with zero-interest loans for a limited time. 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](#).
- **Small Business Emergency Relief Grant** - \$50 million grant program offers grant amounts up to \$10,000 for organizations with less than 50 employees for payroll expenses, mortgage payments, and utilities. Not to exceed 3 months of demonstrated cash operating expenses for the first quarter of 2020. [Learn more](#).
- **Emergency Relief Manufacturing** - \$5 million incentive program helps Maryland manufacturers to produce personal protective equipment (face masks, ventilators, and other equipment) that is urgently needed by hospitals and health-care workers across the country. Email state officials at resource.mema@maryland.gov.

U.S. Small Business Administration (SBA) Funding - Economic Injury Disaster Loan Assistance

MD Businesses are eligible along with all U.S. states and territories. See info above in the [Federal-Level resources](#) zone. If you need additional help navigating the SBA process, [Maryland SBDC](#), [Prince George's County Economic Development Corporation](#), and [Prince George's County Chamber of Commerce](#) are also available to help.

MD Taxes - Comptroller of Maryland marylandtaxes.gov

- [Maryland Income Tax Deadline Extended to July 15, 2020](#) - Maryland business and individual income taxpayers will be afforded the same relief. No interest or penalty for late payments will be imposed if 2019 tax payments are made by July 15, 2020. Taxpayers who take advantage of the federal extension to file their return, which is separate from the relief granted today to pay their taxes, will continue to be automatically granted an extension on their Maryland tax filings. No additional extension forms are required. Fiscal year filers with tax years ending January 1, 2020, through March 31, 2020, are also eligible for the July 15, 2020 extension.
- COVID-19 Tax Alert www.marylandtaxes.gov/schedule/covid.php
- [Comptroller Franchot Urges Marylanders to Support Small Businesses During COVID-19](#) -To find the county-by-county list of small businesses that remain open, [go here](#). The site will be updated daily by 3 p.m. If you own or know of a business that should be added to the list, please share it on the Comptroller of Maryland [Facebook](#) or [Twitter](#) pages.

MD Unemployment

Department of Labor [Unemployment Benefits](#)

- **Layoff Aversion Fund** - \$7 million fund will be flexible, including being used for liability insurance to change business models, to help employees telework, or clean their facilities. Applicants should receive a response within 2 days. Upon approval and receipt of the contract, payment will be expedited. Submit application to LaborCOVID19.layoffaversion@maryland.gov. [Learn more.](#) [Printable info for small business support.](#)
- **MD DOL FAQs - scroll to the bottom to see employer-specific Q/A:**
www.dllr.state.md.us/employment/uicovidfaqs.shtm
Q: If an employee receives unemployment benefits as a result of a coronavirus-related business shutdown, will the employer's unemployment taxes increase?
A: Unemployment benefits are proportionately charged to each employer based on weeks worked and wages earned in each individual's base period. Contributory employers could see an increase in their tax rate, which would result in higher taxes. Reimbursing employers would be charged dollar for dollar for benefits paid, which could result in higher than expected unemployment costs.

MD Department of Health coronavirus.maryland.gov

Virginia (VA) State www.virginia.gov

Governor Ralph S. Northam www.governor.virginia.gov | [News Releases](#)

- **Health Insurance Assistance with EnrollVA.** Free help is available at www.enrollva.org/get-help/
- **Alcohol for take-out and delivery:** To support small restaurants, Virginia ABC is waiving regulations to allow restaurants to deliver beer and wine via take-out and delivery.
- **Workplace Safety:** Governor Northam is directing all employers to follow [U.S. Department of Labor guidance on workplace safety](#).
- **Governor's Executive Order #53:** Effective at midnight on Tuesday, March 24 certain non-essential businesses must close or have restricted operations. Businesses in violation of this order may be charged with a Class 1 misdemeanor. Read the [press release](#). [FAQs](#).
- **Governor and Health Commissioner Issue Public Health Emergency Order to Enforce 10-Patron Limit**
- **Governor Northam Announces New Measures to Combat COVID-19 and Support Impacted Virginians | FAQs for employees regarding COVID-19** | Support for impacted employers include:
 - Regional workforce teams will be activated to support employers that slow or cease operations. Employers who do slow or cease operations will not be financially penalized for an increase in workers requesting unemployment benefits.
 - The Governor is authorizing rapid response funding, through the Workforce Innovation and Opportunity Act, for employers eligible to remain open during this emergency. Funds may be used to clean facilities and support emergency needs.
 - Governor Northam is directing all employers to follow [U.S. Department of Labor guidance on workplace safety](#).

VA-Specific Funding for Businesses (See above for [Non-governmental grants/loans](#) & [Federal Funding](#))

- **U.S. Small Business Administration (SBA) Funding - Economic Injury Disaster Loan Assistance - VA Businesses are eligible** along with all U.S. states and territories. See info above under the Federal-Level resources zone.
 - If you need additional help navigating the SBA process, the [Virginia Small Business Development Centers \(SBDC\)](#), [Alexandria SBDC](#), [Community Business Partnership](#), [Mason SBDC](#), [Lord Fairfax SBDC](#), [Top of Virginia Regional Chamber](#), or one of your other local [Virginia locations you can find here](#). The Virginia SBDC is regularly hosting webinars to review the SBA Economic Injury Disaster Loans (EIDL) application process. You can watch a recording of a recent webinar [here](#).
- **Facebook Cash Grants for Ashburn, VA (Loudon County) and Richmond, VA (Herrico County)** - Launched a relief program aimed at the many small businesses who utilize Facebook services. The program will offer \$100 million in cash grants and ad credits for up to 30,000 eligible small businesses. To be eligible to apply, you must: be a for-profit company, have between 2 and 50 employees, have been in business for over a year, have experienced challenges from COVID-19, be in or near a location where Facebook operates. [Learn more](#).
- **Local cities, towns, and counties throughout Virginia have begun to make loans available to their local businesses.** Check your [local county sites](#) to see if there is one in your locality. Below are a few funds we've found:
 - **SkillSource Group Northern Virginia- New Rapid Response COVID-19 Business Support Grants** - Businesses located in Northern VA (Fairfax, Loudon, and Prince William counties and the cities of Fairfax, Falls Church, Manassas and Manassas Park) that have 250 or fewer employees are eligible. Fill out the COVID-19 Rapid Response [funding application](#) and [budget spreadsheet](#). Submit your completed application to Seema Jain, VP of Operations, at seema.jain@vcwnorthern.com. Application requests shall not exceed \$25,000. Smaller requests are encouraged. Decisions for funding approval for applications will be made within two (2) business days of submission. Approved employers are required to enter into an agreement with the SkillSource Group, Inc. that will outline the project deliverables and outcomes. For all grant contracts, SkillSource will reimburse the company for expenses, up to the approved contract amount. [One page flier](#). [Learn more](#).
 - **Stanton Creative Community Fund** - You can access up to \$5,000 at 2% - 3% interest. Repayment terms will vary based on the borrower. The first 3 to 6 months of payments are interest only. To get an application started, please [fill out this contact form](#).
 - **Waynesboro Emergency Loan Fund** - Loans up to \$5,000 with 0% interest, 3-year term, 2-day turnaround. Funding currently isn't available but you are encouraged to apply as they'll disperse funding as they have it.

- [Shenandoah Valley Small Business Support Initiative COVID-19 Funding](#) - 18 grants for up to \$5,000; small business defined as 250 or fewer employees. Businesses in the counties of Rockbridge, Augusta, Rockingham, Bath, Highland, Shenandoah, Page, Frederick, Clarke, and Warren and the cities of Lexington, Buena Vista, Waynesboro, Staunton, Harrisonburg, and Winchester are eligible to apply. They also must be eligible to remain open during the emergency and are identified as essential in the [U.S. Department of Homeland Security document Identification of Essential Critical Infrastructure Workers During COVID-19](#).

VA Taxes Coronavirus Updates

- **State Sales Tax Filing and Payment Extension & Penalty Waiver** - Businesses impacted by coronavirus can request an extension of the due date for filing and payment of their February 2020 sales tax return due March 20, 2020, for 30 days. When granted, businesses will be able to file and pay no later than April 20, 2020 with a waiver of any penalties. For more info, see [Virginia Tax Bulletin 20-3: Option to Request Extension of Sales Tax Deadlines for those Affected by the COVID-19 Crisis](#).
- **Income Tax Payment Extension & Penalty Waiver** - Any income tax payments due during the time period of April 1, 2020, to June 1, 2020, will now be due on June 1, 2020. This includes individual and corporate income taxes paid to Virginia Tax. **Late payment penalties will not be charged if payments are made by June 1, 2020.** *However, interest will still accrue, so if you can pay by the original filing due date, you should.* All income tax filing deadlines remain the same, including the May 1, 2020 individual income tax filing due date. However, Virginia does already have an automatic, 6-month extension to file (7 months for certain corporations). If you file during the extension period, make sure you still pay any taxes owed by June 1, 2020 to avoid penalties. [More info at this one page. See Virginia Tax Bulletin 20-4: Income Tax Payment Extension and Penalty Waiver in response to the COVID-19 Crisis.](#)

VA Unemployment Impact to Employers & Employees

Employers: Regional workforce teams will be activated to support employers that slow or cease operations. Employers who do slow or cease operations will not be financially penalized for an increase in workers requesting unemployment benefits.

Employees: [Unemployment Insurance](#) for workers whose job has been affected by the coronavirus; Workers should apply to receive unemployment benefits if an employer needs to temporarily slow or cease operations due to COVID-19. If a worker has been issued a notice to self-quarantine by a medical or public health official and is not receiving paid sick or medical leave from their employer, they may be eligible to receive unemployment benefits. In addition, a worker may be eligible for unemployment benefits if they must stay home to care for an ill family member and are not receiving paid family medical leave from their employer. When filing your claim for unemployment benefits, please be sure to check the reason for separation as Lack of Work/Lay off. If you will be filing because of a reduction in hours, you will not receive benefits unless your gross earnings are less than your weekly benefit amount. Currently, the maximum weekly benefit amount in Virginia is \$378. Beginning with claims effective March 15, 2020, Governor Northam has directed that the one-week waiting period and the requirement to conduct a weekly job search both be suspended for those receiving unemployment insurance benefits. Apply at www.vec.virginia.gov after you have been out of work at least 1 full day. If you do not have access to a computer, you can file your claim through our Customer Contact Center by calling 866-832-2363 Monday through Friday 8:15am - 4:30pm. Your claim will be effective Sunday of the week in which you submit your on-line application or file through our Customer Contact Center. [How to file or re-open a claim. FAQ's.](#)

VA Utilities

The State Corporation Commission (SCC) issued an [order](#) directing utilities it regulates, such as electric, natural gas, and water companies in Virginia, to suspend service disconnections for 60 days to provide immediate relief for any customer, residential and business, who may be financially impacted by the COVID-19 outbreak.

VA Opportunities to Support Your Community

Across the Commonwealth, people are coming together to find creative ways to support their local businesses, healthcare providers, and schools. [For more info on how to be a part of supporting the community, visit this page.](#)

VA Other Sources of Interest

- NVTC: Northern Virginia Technology Council [COVID-19 Resource Center](#)
- Virginia Career Works: [COVID-19 Workforce Resources](#)
- [Virginia.gov](#) [Coronavirus Updates](#)
- Department of Health [Coronavirus](#)
 - [Info for Food Establishments](#)
- Department of Labor [Unemployment Benefits](#)
- Virginia Chamber of Commerce [COVID-19 Info. Additional Resources.](#)
- **Virginia Career Works (VCW) Centers:** Centers have regional oversight so some specific programs, partners, and processes may vary. Call the local VCW to speak to a case manager about enrolling. Click here to find your [local career center](#).
 - **Dislocated Worker Services:** A program focused on helping people who have lost their job due to no fault of their own, aka a layoff. Provides access to individualized services with a case manager to help you determine the next steps in your career.

New York (NY) State www.ny.gov

Governor Andrew Cuomo www.governor.ny.gov

- coronavirus.health.ny.gov
- COVID-19 tracker to provide New York State's comprehensive testing data to the public. www.ny.gov/covid-19tracker will be updated daily, present visualizations of statewide and county-level testing and results.

NY-Specific Funding for Businesses (See above for [Non-governmental grants/loans](#) & [Federal Funding](#))

- **Small Business Administration (SBA) Economic Injury Disaster Loan Program** - If you're a small business owner in New York, you can apply for a low-interest loan up to \$2 million with interest rates capped at 3.75%, or 2.75% for nonprofits. Terms are up to 30 years, based on your ability to repay. Eligibility requirements: Proof that your business has been affected by the COVID-19 outbreak; Qualify as a small business based on SBA [size standards](#) a or private nonprofit; Located in New York State; Show you haven't been able to qualify for credit with another lender. [Apply here](#).
- **Employee Retention Grant Program** - Grants to cover up to 40% of payroll costs for two months or up to \$27,000 to keep employees on staff. Eligibility requirements: Lost at least 25% of revenue during the coronavirus outbreak; 1-4 employees; Located in the five boroughs; At least six months in business; No legal judgments or outstanding tax liens. You can apply and upload all documents on the [New York City Small Business Services website](#). You'll need to create an account to begin if you don't have one already.
- **NYC Small Business Continuity Loan Fund** - Qualifying New York City small businesses are eligible for 0% interest loans up to \$75,000. Eligibility requirements: Show that you have seen at least a 25% revenue decrease due to the COVID-19 outbreak; Employ no more than 99 employees at any locations; Located in the five boroughs; Show that you have the ability to repay the loan; No legal judgments or outstanding tax liens. To apply, fill out the [pre-application for the NYC Small Business Continuity Loan Fund](#). You will need to show that you have seen a decrease in revenue by providing documentation. Questions about the eligibility requirements? Email Covid19biz@sbs.nyc.gov
- **Syracuse Economic Development Corporation (SEDCO)** - \$500,000 fund to provide 0% interest, 180-day emergency loans to small businesses in the city. Up to \$25,000 loans will be given per business and average loan size is anticipated to be around \$10,000. Submit your [application](#) electronically via email at business@syrgov.net or by mail to SEDCO; 201 East Washington Street, Syracuse, NY 13202. [Application instructions](#). [Learn more](#).
- **Community Capital New York** - to assist small businesses suffering from a drop in cash flow. They can provide up to \$10,000 in an Emergency Express Loan as you wait for your SBA Disaster Loan Assistance. [Learn more](#).
- **Renaissance Economic Development Corporation (REDC) Emergency Small Business Relief Loan Fund** - to provide working capital to assist New York City-based small businesses (50 employees or less) impacted by the pandemic. Must demonstrate at least 25% decrease in sales due to the coronavirus. The program will provide loans up to \$50,000 with deferments up to six months. You'll fill out an [interest form](#) and they'll contact you to explain the next steps. [Learn more](#).
- **New York Restaurant Workers' Community Foundation** is working to collect info and links to resources that will help restaurants and workers deal most effectively with the COVID-19 emergency. [Check their site](#) for updates on closures, messaging, assistance, and other resources.
- **Facebook Cash Grants for NY Metropolitan Area** - Launched a relief program aimed at the many small businesses who utilize Facebook services. The program will offer \$100 million in cash grants and ad credits for up to 30,000 eligible small businesses. To be eligible to apply, you must: be a for-profit company, have between 2 and 50 employees, have been in business for over a year, have experienced challenges from COVID-19, be in or near a location where Facebook operates. [Learn more](#).

NY Sources for Funding Updates

- Small Business Administration [Search for Local Assistance \(New York Contacts\)](#)
 - Small Business Development Center [Find a location near you and contact for local funding opportunities](#)
- Chamber of Commerce
 - [New York City](#)
 - [Greater New York \(COVID-19 business resources\)](#)



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- [NYC Grantwatch](#): includes a bunch of research institutions, schools, not-for-profits, and arts industries
- [Finder.com](#)

NY Other Sources of Interest

- Business able to quickly source and/or make needed medical supplies? [More info here.](#)
- Report price gouging: www.dos.ny.gov/consumerprotection

 [Go Back to Content Guide](#)