

# FACTS NOT FEARS

## Maryland State Child Care Association

### COVID-19 & Human Recourses (HR)

#### Department of Labor Guidance

Information to employers about the employer’s obligation to provide notice to employees, the period of non-enforcement of the Families First Coronavirus Response Act (FFCRA), and the impact of COVID-19 on the Family and Medical Leave Act (FMLA).

#### Employer’s Guide to Key Provisions of the CARES Act

Provides employers with an overview of the key provisions employers need to be aware of as we continue to confront the COVID-19 crisis.

#### Unemployment Guidelines

Information about the Claims Process

### Call to Action

#### Center for Law and Social Policy (CLASP)–Call to Action

CLASP is actively engaged in advocating for policies as our country addresses this public health crisis.

### Governor’s Order

#### Governor Hogan’s State of Emergency Order



Welcome To Issue 2 of Facts Not Fears

Maryland State Child Care Association (MSCCA) is fervently working to support our members during this national crisis. We are aware of COVID-19’s devastating effects on our programs,

employees, families, and communities. MSCCA’s goal is to provide as many resources as possible to ensure that our members are armed with the information, tools, and resources necessary to weather this storm.

In this issue, we have provided a wide range of resources. **To learn more about any resource listed, click the blue text.** This will open up the corresponding website.

Stay connected with us to ensure you continue to receive the latest updates and resources.

#### Emergency Management and The Emergency Operations Centers

#### Maryland State Department of Education (MSDE) Office of Child Care – State Funded Child Care

List of all approved State Funded Child Care Sites

#### United States Department of Agriculture (USDA)-Food And Nutrition Services

FNS Actions to Respond to COVID-19–List of waivers currently in place

#### **Maryland State Child Care Association (MSCCA)**

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## Financial Resources

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### [Centers For Disease Control \(CDC\) Guidelines](#)

Interim Guidance for Businesses and Employers to Plan and Respond to Coronavirus Disease 2019 (COVID-19)

### [Community Foundation–COVID-19 Emergency Response Fund](#)

The Community Foundation, in collaboration with [regional partners](#), has 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 certain region.

### [Economic Injury Disaster Loan \(EIDL\)](#)

Maryland has received official designation from the U.S. Small Business Administration (SBA) for its Economic Injury Disaster Loan (EIDL) program, which provides low-interest federal disaster loans for small businesses impacted by the Coronavirus. Loans will help alleviate financial strain and allow businesses to pay bills, payroll, and accounts payable, with long-term payments stretching up to 30 years. Small businesses and private non-profit organizations can apply directly to the SBA for financial assistance at:

### [Internal Revenue Service \(IRS\)–Coronavirus Tax Relief](#)

The IRS has established a special section focused on steps to help taxpayers, businesses and others affected by the coronavirus.

### [Maryland COVID-19 Emergency Relief Fund Programs for Businesses](#)

\$130 million in funding for small businesses, manufacturers, and nonprofits (three separate funds) for interim relief that can be used to pay cash operating expenses including payroll, suppliers, rent, fixed debt payments and other mission critical cash operating costs. Eligibility requirements can be found at:

### [Maryland Small Business COVID-19 Emergency Relief Grant Fund](#)

This COVID-19 Emergency Relief \$50M Grant Fund offers working capital to assist Maryland small businesses and nonprofits with disrupted operations due to COVID-19. Grant assistance is intended to provide interim relief complementing actions with its bank, business interruption insurance, and financial partners.

### [Montgomery County Small Businesses Coronavirus Grants](#)

With so many small businesses shut down during the coronavirus pandemic, the Montgomery County Council is poised to create a \$20 million program that would allow businesses to access grants so they can pay their bills and employee salaries.

### [SCORE–Find A Business Mentor](#)

SCORE is proud to have the nation's largest network of volunteer, expert business mentors. Due to the coronavirus outbreak, SCORE mentors will meet with clients remotely. Mentors are available to participate in remote mentoring sessions via phone, email, and video. If you already have a SCORE mentor, ask them if you can use a remote mentoring method for your sessions.

### [Small Business Administration \(SBA\) 7A Loans](#)

The 7(a) loan program is the SBA's primary program for providing financial assistance to small businesses. The terms and conditions, like the guaranty percentage and loan amount, may vary by the type of loan.

### [Small Business Administration \(SBA\): Paycheck Protection Program \(PPP\)](#)

An SBA loan that helps businesses keep their workforce employed during the Coronavirus (COVID-19) crisis.

### [Women's Business Center–COVID-19 Resources for Maryland Businesses](#)

To assist Maryland's businesses, MWBC has created a resource page that includes information and links to financial assistance and clarification about what qualifies as a non-essential business.