

Frequently Asked Questions for Maryland Businesses Planning and



Responding to the Coronavirus

[What does a “State of Emergency” mean?](#)

[Will stores and businesses be open during a State of Emergency?](#)

[Is my business required to close or are we considered an “essential” business or service?](#)

[Can I file my business taxes if there is a State of Emergency?](#)

[What about my business license or permit that is about to expire?](#)

[How can I prepare my business ahead of time?](#)

[As a business, how can I help protect my employees?](#)

[If I’m required to close my business, will I get reimbursed from my insurance company for financial losses? What about Business Interruption Insurance?](#)

[If my business experiences a temporary or permanent layoff, what steps can I take?](#)

[What resources are available to those who are working in response to the nationwide outbreak?](#)

[My business is impacted by the outbreak. Where can I find a low-interest loan to assist during this time?](#)

[What if I’m currently playing off an SBA loan from a previous disaster?](#)

[My business is hosting an event in the upcoming weeks. Should it be postponed?](#)

[I need to take off work to care for a family member. Where can I find help?](#)

[Are child care centers required to close?](#)

[Are Maryland’s casinos open?](#)

[What is the status of the state’s cruise terminal and the Port of Baltimore?](#)

[How have operations at BWI Airport changed?](#)

[If restaurants are closed, are breweries closed too?](#)

[Are Maryland’s Welcome Centers open to the public?](#)

[Are Maryland’s State Parks open to the public?](#)

[What’s the best way to get tested?](#)

[Where can I find the latest information on COVID-19?](#)

[Where can I find the latest updates from Governor Larry Hogan on the state’s response to the outbreak?](#)

We encourage members of the business community to reach out with their questions by emailing Secretary.Commerce@maryland.gov. For more more resources, please visit BusinessExpress.Maryland.gov/Coronavirus

Frequently Asked Questions for Maryland Businesses Planning and



Responding to the Coronavirus

What does a “State of Emergency” mean?

A state of emergency has been declared in order to allow Maryland to coordinate and request emergency resources and support in response to the COVID-19 (Coronavirus). A state of emergency allows the Governor to access certain resources in order to increase the State’s response.

A state of emergency is a good indicator that residents should remain alert and follow officials’ orders and news stations in order to be informed of the situation.

Will stores and businesses be open during a State of Emergency?

This state of emergency itself does not require employers to close. The Maryland Emergency Management Agency asks that all employers consider employee safety at all times and review their teleworking, leave, and continuity of operations plans and policies. Businesses are encouraged to practice social distancing, teleworking, and other healthy habits to keep workers safe during the outbreak.

As of 5 p.m. on Monday, March 23, [Governor Hogan has ordered all “non-essential” businesses to close](#) to the general public, but there is a long list of businesses to which that order **DOES NOT** apply. To see if your business is exempt, please consult the state’s legal guidance on the governor’s executive order, which can be read [here](#) and [here](#). The governor’s order [follows federal guidance](#) from the U.S. Department of Homeland Security. If “essential” or “non-essential” status is still unclear, [please use this as guidance](#).

The Governor’s orders also prohibit any gatherings of more than 10 people in the state. These emergency orders carry the full force of the law. Essential services such as grocery stores, gas stations, pharmacies, and banks will remain open. [Read more here](#).

Frequently Asked Questions for Maryland Businesses Planning and



Responding to the Coronavirus Is my business required to close or are we considered an “essential” business or service?

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The governor’s order follows federal guidance from the U.S. Department of Homeland Security. To see Homeland Security’s list of what is considered an essential business, [click here](#). If “essential” or “non-essential” status is still unclear, [please use this as guidance](#).

If you have a question whether or not your business is essential, please contact secretary.commerce@maryland.gov. If you have other questions pertaining to essential or non-essential businesses, please email psector@maryland.gov, which is monitored by the Maryland Emergency Management team.

If yours is an essential business that is exempt from the closure requirement under the executive order, you must still follow health protocols such as [social distancing](#) and [effective cleaning and disinfection](#), and do everything in your power to prevent groups of 10 or more people from congregating in one area. You can find more guidance from the CDC [here](#).

Restaurants and Bars: The maximum gathering size restriction on gatherings of individuals (currently 10) referred to in the Executive Order does not apply to the numbers of employees who are working at restaurants and bars that sell food or beverages for carry-out, drive-through, or delivery. Those food service establishments should however follow any social-distancing recommendations of the Maryland Department of Health to avoid the spread of the virus.

Please continue to check our [Coronavirus \(COVID-19\) Information for Businesses](#) webpage for the latest information and guidance.

Can I file my business taxes if there is a State of Emergency?

Maryland Comptroller Peter Franchot has announced that Maryland business and individual income taxpayers will be given a 90-day extension for tax payments. No interest or penalty for

Frequently Asked Questions for Maryland Businesses Planning and



late payments will be imposed if 2019 tax payments are made by July 15, 2020. [See here for more information](#), or reach out to taxpayerrelief@marylandtaxes.gov with questions.

Comptroller Franchot also extended business-related tax filing deadlines to June 1. For additional information regarding business tax returns - including sales and use tax, alcohol tax, etc. - and income tax extensions, [click here](#). Businesses who paid their Maryland Sales & Use Taxes for March early may request a refund of their payment by emailing taxpayerrelief@marylandtaxes.gov or by calling 410-260-4020.

Taxpayers who have set up a payment through their own online banking services will need to stop that transaction through their banks. Taxpayers who have scheduled a payment through the Comptroller's iFile or bFile can request to have a debit from their account stopped as long as it is at least 3 days prior to the scheduled payment date.

If taxpayers have individual requests for assistance, they should contact Taxpayer Services at 410-260-7980 or via email at taxhelp@marylandtaxes.gov.

What about my business license or permit that is about to expire?

Because renewing expiring permits or licenses often requires the public to enter public buildings and interact with state employees; all licenses, permits, registrations, and other authorizations issued by the state, its agencies or any political subdivision that would expire during the current state of emergency will be extended until the 30th day after the state of emergency is lifted.

[Read the executive order.](#)

How can I prepare my business ahead of time?

The U.S. Department of Labor has developed some [guidelines](#) for how companies can prepare their workplace for COVID-19. In addition, the Occupational Safety and Health Administration (OSHA) has launched a [COVID-19 website](#) with information specifically for workers and employers. There is also information on issues relating to wages and hours worked under the Fair Labor Standards Act available [here](#).

Frequently Asked Questions for Maryland Businesses Planning and



As a business, how can I help protect my employees? **Responding to the Coronavirus**

The CDC is encouraging routine environmental cleaning for businesses, as well as encouraging sick employees to stay home and advising other employees to take specific steps before traveling. [Click here for more guidance and information.](#)

Additionally, the Maryland Emergency Management Agency (MEMA) has activated its Virtual Business Operation Center (VBOC) to address inquiries from the private sector. It can be accessed by [clicking here](#). Businesses that are interested in increasing engagement surrounding emergency operations can learn more through MEMA's [Private Sector Integration Program](#).

If I'm required to close my business, will I get reimbursed from my insurance company for financial losses? What about Business Interruption Insurance?

According to the [Maryland Insurance Administration](#) (MIA), lost business income insurance is subject to the specific terms and conditions of your policy. Contact the broker or agent that sold the policy, the insurance company or the Maryland Insurance Administration with any questions.

MIA is also receiving a high volume of inquiries about Business Interruption insurance. Business Interruption coverage is typically triggered under a commercial insurance policy when a covered risk / peril causes physical damage to the insured premises resulting in the need to shut down business operations. All insurance policies have exclusions of coverage for risks that are too great to be underwritten at an affordable price. Global pandemics like COVID-19 usually fall into this category. However, policies can be different. [Read more here.](#)

For details on Unemployment Benefits, visit [DLLR's FAQ guide online](#). For more information from the Maryland Insurance Administration, [click here](#).

Frequently Asked Questions for Maryland Businesses Planning and



Responding to the Coronavirus

If my business experiences a temporary or permanent layoff, what steps can I take?

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. To determine if a business is eligible, please visit our [Bulk Claims Services Frequently Asked Questions](#) page. If a business is eligible, they should contact a Claims Representative by emailing UI.BulkClaim@maryland.gov. For additional information, visit the [Department of Labor's COVID-19 FAQ page](#).

What resources are available to those who are working in response to the nationwide outbreak?

The U.S. Department of Transportation's Federal Motor Carrier Safety Administration (FMCSA) has issued a national emergency declaration to provide hours-of-service regulatory relief to commercial vehicle drivers transporting emergency relief in response to COVID-19. Please [visit their website](#) for more information.

How can my business help during the outbreak? Are there volunteer opportunities?

Below you will find the Maryland Emergency Management Agency's Service Guidelines for Companies looking to assist. Please forward your request to the appropriate contact to ensure it is seen by the best MEMA representative.

Vendors wishing to contract with the State of Maryland to lease, manufacture or supply goods or services, please contact resource.mema@maryland.gov.

Volunteers: MEMA will be the point of contact for LARGE Corporate Volunteers. Those wishing to volunteer large groups of staff and or a multi-jurisdiction statewide scale should send mail to ngs.mema@Maryland.gov. Currently, the largest volunteer opportunity is the [Maryland Responds Medical Reserve Corps](#).

Donations: MEMA will accept product donations which are:

Frequently Asked Questions for Maryland Businesses Planning and



Responding to the Coronavirus

- Larger corporate donations delivered/transported by commercial carriers. Ex: 5 pallets of bottled water delivered via DHL or England, etc.
- Donations must be PACKAGED in their original packaging/shrink wrap. Ex: Boxed medical gowns or scrubs in sealed unopened sleeves in a sealed shrink wrapped box. No opened or repackaged donations will be accepted by the state.
- For businesses, please enter your donation into [this database](#).
- For non-profits, non-government organizations, and individuals, please enter your donations into [this database](#).
- MEMA will accept corporate services donations. Companies who wish to donate services should contact psector.mema@maryland.gov.

Requests: MEMA does not accept direct requests for PPEs or other items from companies. Companies should contact their local jurisdiction via the [Emergency Manager Contact List](#). The local jurisdictions work with MEMA to fulfill requests from companies that are unable to be fulfilled by the jurisdiction.

To find even more ways Marylanders can help, visit [Maryland Unites](#).

My business is impacted by the outbreak. Where can I find financial assistance to help?

The Maryland Department of Commerce has announced three new business assistance programs in response to the COVID-19 pandemic, including a \$75 million loan fund, a \$50 million grant program, and a \$5 million incentive program to help Maryland manufacturers produce personal protective equipment (PPE). For more information, visit [this website](#). For more information about all new business relief programs, [click here](#).

Additionally, Governor Hogan recently announced that the entire state of 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. According to the SBA, the 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 this link](#). For more information about Maryland's designation, [click here](#).

Due to high volume on their website, SBA is also accepting applications through email and fax. [Download the applications online](#). You can email them to Ela.doc@sba.gov or fax to 202-481-

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Frequently Asked Questions for Maryland Businesses Planning and



Responding to the Coronavirus

1505. You can also [visit SBA's website for guidance](#) for businesses and employers. If you need additional help navigating the SBA process, [Maryland SBDC can help](#).

We understand that not everyone may qualify for the new programs targeted towards small businesses impacted by the Coronavirus. There are additional state programs and resources that we recommend small businesses look into, including the [Small, Minority and Women-Owned Business Account](#), which is managed by several fund managers in different counties around the state; the [Maryland Small Business Development Financing Authority](#), which helps provide financing to businesses that might not otherwise be able to obtain financing; and the [Neighborhood BusinessWorks program](#), which provides flexible financing to small businesses.

We will continue to update our website as we receive more information about SBA loans, additional financial resources, and more. Please continue to check back regularly as we push out information to the masses: <https://businessexpress.maryland.gov/coronavirus>

What if I'm currently playing off an SBA loan from a previous disaster?

The U.S. Small Business Administration recently announced changes to help borrowers still paying back SBA loans from previous disasters. By making this change, deferments through December 31, 2020, will be automatic. Now, borrowers of home and business disaster loans do not have to contact SBA to request deferment. [Read more](#).

My business is hosting an event in the upcoming weeks. Should it be postponed?

Effective immediately, gatherings of more than 10 people, including social, community, spiritual, religious, recreational, leisure, and sporting gatherings, are prohibited at all locations and venues. [Read the emergency order](#).

Planned large gatherings and events must be canceled or postponed until after termination of the state of emergency and the proclamation of the catastrophic health emergency has been rescinded.

Frequently Asked Questions for Maryland Businesses Planning and



Responding to the Coronavirus

I need to take off work to care for a family member. Where can I find help?

The [Maryland Department of Labor's Division of Labor and Industry](#) enforces the Maryland Health 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](#), email ssl.assistance@maryland.gov.

The U.S. Department of Labor's Wage and Hour Division (WHD) published guidance pursuant to the Families First Coronavirus Response Act (FFCRA) for [employees](#) and [employers](#) as well as a general [FAQ](#) sheet. Please find additional implementation guidance which includes two posters – one for [federal workers](#) and one for all [other employees](#) – that will fulfill notice requirements for employers obligated to inform employees about their rights under the new law. In addition, the Wage and Hour Division released a [questions and answers](#) document about posting requirements, as well as a [Field Assistance Bulletin](#) describing WHD's 30-day non-enforcement policy.

Are child care centers required to close?

As of March 23, child care centers are still open. The state may require child care centers, family child care homes, and large family child care homes to close if deemed necessary to protect the health of children and providers. [Read more](#).

Are Maryland's casinos open?

Governor Hogan has issued an emergency order to close all Maryland casinos, racetracks, and simulcast betting facilities to the general public indefinitely. Please see [the latest announcement](#) for more information.

What is the status of the state's cruise terminal and the Port of Baltimore?

The Port of Baltimore is open for business. With declines in international container volumes due to the coronavirus, Ports America Chesapeake, the company that operates Seagirt Marine

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Frequently Asked Questions for Maryland Businesses Planning and



Responding to the Coronavirus

Terminal, is open from 7 a.m. to 4:45 p.m. Monday through Friday. These hours only impact Seagirt. The five other public marine terminals at the Port of Baltimore are open regular hours, 6 a.m. to 5 p.m., Monday through Friday. These terminals carry farm and construction equipment, cars/light trucks, paper products and breakbulk cargo (such as transit vehicles and yachts).

In accordance with Governor Larry Hogan's March 12 [executive order](#), the cruise terminal is closed. To date, there have been no confirmed cases of Coronavirus connected to Port of Baltimore-based cruise ships. For updates, go to their [Website](#), [Twitter](#), or [Facebook](#).

How have operations at BWI Airport changed?

BWI Thurgood Marshall Airport and Martin State Airport are open and operating, but access is restricted to ticketed passengers and badged airport workers. The only exception is for people assisting disabled travelers. The airport is offering the "first hour free" in its hourly garage to allow family and friends to wait in the garage for arriving travelers. Sit-down restaurants and bars in the airport have suspended dine-in services. Where available, carry-out is being provided, with limited seating in food courts.

The airport is coordinating with TSA to close some lanes in security checkpoints to provide additional separation between passengers. The airport also is working with airlines to adjust ticketing and bag check functions, where possible, to provide added space. Regarding flights, travelers should contact their airlines for updated flight status information. Airline information is available on the [BWI Marshall website](#). For other updates, follow on [Facebook](#) and [Twitter](#).

If restaurants are closed, are breweries closed too?

Governor Hogan has ordered the closure of all bars, restaurants, and similar establishments to the general public effective March 16 at 5PM. Drive-thru, carry-out, and delivery services will continue. [Read more here](#). Additionally, to help these establishments, the Governor has clarified that breweries, wineries, and distilleries can still sell/deliver products. [Read more](#).

In an effort to help Maryland's craft alcohol manufacturers keep their businesses afloat through the COVID-19 pandemic, Comptroller Peter Franchot announced that his office is temporarily suspending its enforcement of limits imposed on customers purchasing beer and distilled spirits. Current state law restricts how much product a Maryland-based craft brewery and craft distillery can sell to its customers for carryout and off-premise consumption.

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Frequently Asked Questions for Maryland Businesses Planning and



Responding to the Coronavirus

This action puts local manufacturers on a level playing field with Maryland's package stores, which are not bound by the same sales limits. It also could preserve jobs for brewery and distillery employees who may otherwise have been laid off during the state of emergency. [Read more.](#)

Are Maryland's Welcome Centers open to the public?

As of Friday, March 13, all state Welcome Centers are closed until further notice. All centers have signs being placed to announce the closure. Rest areas, including bathrooms and parking, remain open.

More information can be found by calling 877-333-4455 or going to visitmaryland.org. You can also email questions to info@visitmaryland.org. Phones are being monitored during normal business hours, and emails will be responded to within 24 hours, if possible.

Are Maryland's State Parks open to the public?

The Harriet Tubman Underground Railroad Visitor Center and park has closed to the public. All other parks are still open with limited, basic operations, providing areas for people to enjoy recreation while practicing social distancing. No buildings are open except comfort stations. Large events will be cancelled on a rolling basis as necessary. Find more information from the [Department of Natural Resources](#).

What's the best way to get tested?

The Maryland Department of Health is taking the lead on providing health guidance to the general public. If you have recently traveled to any geographic area of concern or were in contact with someone with COVID-19, and you become sick with fever, cough or have difficulty breathing, seek medical care right away.

Follow these steps:

- Call your doctor or emergency room before you go
- Tell them about recent travel and close contacts (such as people in your household)

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Frequently Asked Questions for Maryland Businesses Planning and



- Wear a mask, if one is available

Please visit the [Maryland Department of Health](#) for more information.

Where can I find the latest information on COVID-19?

Please visit the Maryland Department of Health who is providing updates as they become available: health.maryland.gov/coronavirus

Where can I find the latest updates from Governor Larry Hogan on the state's response to the outbreak?

Please visit the Office of Governor Larry Hogan online:
<https://governor.maryland.gov/coronavirus/>