

# COVID-19 Community Resources

## COVID-19 Updates

To get the latest information and health updates on COVID-19

- <https://coronavirus.maryland.gov/>
- <https://governor.maryland.gov/coronavirus/>
- <https://montgomerycountymd.gov/hhs/rightnav/coronavirus.html>

## Direct Government Financial Assistance to Families

The CARES Act, passed by the U.S. Congress provides:

- Grants of \$1,200 per taxpayer, limited to net income tax liability;
- Grants of \$500 per child;
- Grants to taxpayers with no income tax liability; and
- A phase out process that provides a 5% reduction of the grants for incomes in excess of AGI over \$75,000 (\$150,000 joint), fully phased out at \$99,000 (\$198,000 joint).

Grants are not available to nonresident aliens, dependents, and estates or trusts.

For more information visit: <https://www.irs.gov/coronavirus>

## Other Financial Assistance

If you or someone you know needs emergency assistance, **contact 2-1-1**. It is a free service to connect individuals and families to both government agencies and nonprofits that can help in their local communities 24 hours a day, 7 days a week.

## Essential Businesses and Employees

- The decision about whether a business is or is not lawfully essential is made exclusively by Governor Hogan. His office has provided us with guidance to help businesses make that determination.
- The Governor's office has asked that, should you have additional questions pertaining to this guidance or believe your business should be considered essential, please email [psector@maryland.gov](mailto:psector@maryland.gov). This email is monitored by the Maryland Emergency Management Team.
- Child care centers have been ordered closed, except for those serving essential personnel. Essential personnel can find help locating childcare by calling 1.877.261.0060. Here is a list of essential personnel who remain eligible for child care.
- In-home employees providing care for children, the elderly, or people with disabilities are considered essential.

## Food Assistance for Families

**Manna Food Center** is temporarily **waiving income requirements** to provide food to any Montgomery County resident impacted by the COVID-19 crisis. Residents are encouraged to contact Manna as soon as possible to begin receiving food through regular distribution channels. To receive food you must call Manna's main office during regular business hours (Monday through Friday, 8:00am-4:00pm) at **(301) 424-1130**. They must receive your call by 3:00 pm the day before you would like to receive food. When you arrive, bring an ID or other form of documentation to confirm you are a Montgomery County resident. [Click here for more info.](#)

**The Montgomery County Food Council's Online Food Assistance Resource Directory** includes information on the location, hours, and eligibility guidelines of more than 100 sites where residents can access food and benefits application assistance.

### **Food Assistance for Montgomery County Public School Students**

All children may come to any of the food distribution locations to receive a nutritious meal. No appointment is necessary. Meals will be provided in a Grab-and-Go format and will be available Monday through Friday from 11:00am – 1:00pm unless otherwise specified. Backpacks of food for the weekend are also provided. For more details [click here.](#)

### **Health Care for Uninsured Marylanders**

Maryland Health Connection has a new health care enrollment period for uninsured Marylanders. Enrollment began Monday, March 16th and will go through Wednesday, April 15th. Health care coverage will begin on April 1st, 2020. The application can be found at <https://www.marylandhealthconnection.gov/how-to-enroll/>. Call 855-642-8572 if you need assistance while enrolling. For more details visit: <https://www.marylandhealthconnection.gov/coronavirus-sep/>.

### **Mortgage/Rent/Utilities Assistance**

If your ability to pay your mortgage is affected due to the coronavirus pandemic and your loan is owned by Fannie Mae or Freddie Mac, you may be eligible to delay making your monthly mortgage payments for a temporary period, during which you won't incur late fees, won't have delinquencies reported to the credit bureaus; and foreclosure and other legal proceedings will be suspended.

Property owners who hold non-federally backed mortgages may be similarly covered by their lenders, primarily major banks. Contact your mortgage servicer (the company where you send your monthly payments) as soon as possible to let them know about your current circumstances. The telephone number and mailing address of your mortgage servicer should be listed on your monthly mortgage statement. For more details, see the [Federal Housing Finance Agency website.](#)

Homeowners can also contact their mortgage lender directly or visit [aba.com](http://aba.com) or [americascreditunions.org](http://americascreditunions.org) for more information.

The Governor has suspended evictions and termination of utilities during the crisis. Please contact your landlord and utility company directly for information.

## **Mental Health Services**

If you, or someone you know, is experiencing a mental health crisis there are 24-hour crisis hotlines in place to connect you to the resources you need.

**Maryland Crisis Hotline — 1-800-422-0009** State-wide 24-hour crisis intervention and referral hotline for suicide, family and relationship problems, shelter needs, violent or threatening domestic situations, loneliness, depression, chemical dependency issues, and others.

**National Suicide Prevention Lifeline — 1-800-273-8255** The Lifeline provides 24/7, free and confidential support for people in distress, prevention and crisis resources for you or your loved ones, and best practices for professionals. Visit website for more information: <https://suicidepreventionlifeline.org/>

**EveryMind**, a local nonprofit that provides mental health services has a free call or text line 301-738-2255. You can also chat with someone online.

## **Montgomery County Public Schools**

- MCPS is providing laptops to students with a need to ensure they can access instructions from home. Devices are in limited supply and are reserved for students who do not have access to a computer or laptop at home. To view the distribution schedule, please visit:

<https://montgomeryschoolsmd.org/coronavirus/chromebooks.aspx>

- Free WiFi information: Xfinity WiFi hotspots located in businesses and outdoor locations across the country will be available to anyone who needs them for free – including non-Xfinity Internet subscribers. For a map of Xfinity WiFi hotspots, visit [www.xfinity.com/wifi](http://www.xfinity.com/wifi). Once at a hotspot, consumers should select the “xfinitywifi” network name in the list of available hotspots and then launch a browser.

Check the [MCPS website](#) for updates on continuity of learning.

## **Montgomery County Council Assistance**

- The County Council is expected to pass emergency legislation March 31st to provide support to local employers and vulnerable residents. The legislation will provide grants (\$20 Million Public Health Emergency Grant Fund) up to \$75,000 for businesses and nonprofits with 100 or fewer full-time-equivalent employees that can demonstrate financial losses caused by the public health emergency. Grant funding must be used for employee wages and benefits, taxes, debt, rent or other operating losses during the public health emergency. It will also provide teleworking micro grants up to \$2,500 for local businesses and nonprofits to purchase equipment and technology to support teleworking capabilities during the COVID-19 emergency. Visit the County Council website for more information.
- Additionally, the Council introduced a \$5 million Special Appropriation to support increased need for existing County safety-net programs serving vulnerable populations, especially related to healthcare, food insecurity, housing and homelessness. The Council also proposed related measures including \$260,000 for MANNNA Food Center to reach food insecure MCPS students and \$250,000 to help provide hotel and motel lodging for frontline health care staff.

## Senior Services

Information for vulnerable populations:

<https://montgomerycountymd.gov/HHS/RightNav/Coronavirus-elders.html>

The Senior Call Check program is a free service in Maryland that provides a regularly scheduled call to verify the well-being of those 65 years and older. Call 1-866-50-CHECK or register [online](#).

Food Assistance:

**Senior Connection Shoppers Program:** Grocery assistance for senior residents

**Villages:** The Villages Programs are found at various locations throughout the County, and are offering grocery assistance and other volunteer support to our senior community.

Prepared Meals are also available for grab-and-go at **Senior Congregate Meal Sites** for enrolled participants each Wednesday. Local Site: Holiday Park Senior Center 3950 Ferrara Drive, Silver Spring, 20906. 240-777-4999

## Small Business Support

**Emergency Relief Loan Fund.** 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.

[LEARN MORE](#)

**Emergency Relief Grant Fund.** This \$50 million grant program for businesses and *nonprofits* offers grant amounts up to \$10,000, not to exceed 3 months of demonstrated cash operating expenses for the first quarter of 2020. [LEARN MORE](#). If you have specific questions about these funds, please email [fpaworkflowcoordinator.commerce@maryland.gov](mailto:fpaworkflowcoordinator.commerce@maryland.gov).

**Emergency Relief Manufacturing Fund.** This \$5 million incentive program helps Maryland manufacturers to produce personal protective equipment (PPE) that is urgently needed by hospitals and health-care workers across the country. [LEARN MORE](#)

**COVID-19 Layoff Aversion Fund: Workforce Development and Adult Learning.** Governor Larry Hogan and the Maryland Department of Labor have launched the new COVID-19 Layoff Aversion Fund, which is designed to support businesses undergoing economic stresses due to the pandemic by preventing or minimizing the duration of unemployment resulting from layoffs. Small businesses and nonprofits can apply for grants of up to \$50,000. The application is just two pages long and is processed within two business days. [LEARN MORE](#)

**Small Business Administration (SBA) Disaster Loan Assistance.** The Small Business Administration is a US Government agency that provides support for small businesses. They have loans available to help businesses impacted by COVID-19.

- Find more information on the SBA's Economic Injury Disaster Loans at: [SBA.gov/Disaster](https://www.sba.gov/disaster) as well as their link for [business and employer guidance](#).
- To be connected to a financial mentor to assist you in applying for SBA assistance visit: [SCORE](#)
- To be connected to a local small business development center for additional resources visit: [Maryland Small Business Development Center](#)
- **Restaurant Assistance.** Restaurants should work with the Maryland Business Express to learn how to apply for SBA loans. For more information, visit [Maryland State's resource page](#).

## Unemployment Benefits

**To apply for unemployment benefits visit**

<http://www.dllr.state.md.us/employment/unemployment.shtml>

The Division of Unemployment Insurance has call center hours from 7:30am - 3:30pm at **410-949-0022**. They may also be contacted by email at [ui.inquiry@maryland.gov](mailto:ui.inquiry@maryland.gov).

**There is currently an exemption from the weekly work search requirement for unemployment insurance.** This exemption is in effect for 10 weeks. Maryland does NOT have a waiting period to apply for unemployment insurance. You are eligible for benefits if you are temporarily out of work or quarantined due to COVID-19.

The CARES Act creates a tandem Unemployment Assistance program through December 31, 2020 to provide unemployment benefits to workers not typically eligible including

self-employed, independent contractors, and those without a long work history who face unemployment as a result of the coronavirus health emergency. Those receiving unemployment insurance or Pandemic Unemployment Assistance will receive an additional \$600 per week for up to four months. An additional 13 weeks of unemployment benefits through December 31, 2020 will be available to those who remain unemployed after their state unemployment benefits end.

## General Assembly Assistance

The General Assembly took the following actions before adjourning their 2020 Regular Session:

- [HB 1661/SB 1079](#) allows the government to access \$50 million from our rainy day fund to pay for the state responses.
- [HB 1663/SB 1080](#) is an emergency bill to provide job protection to anyone who is under isolation or quarantine regardless of employer size, ensures that costs for testing and any future vaccines are covered for consumers and prohibits price gouging on items like food, water and medical supplies. It also expands unemployment insurance to cover workers who need to be quarantined or need to care for an infected family member or whose employer shuts down due to the emergency.
- [HB 448](#): Healthcare Practitioner - Telehealth, an emergency bill allowing healthcare providers to use telemedicine technology in more flexible ways and allows the use of telehealth by a wider variety of practitioners.

## Ways to Help

**This Washington Post article has links to many organizations that can use your help**  
<https://www.washingtonpost.com/nation/2020/03/21/how-you-can-help-during-coronavirus/?arc404=true>

There are many non-profit organizations that are working diligently to support members of our community during this tumultuous time. These organizations and many others are taking donations in order to continue their much needed work:

[Manna Food Center](#) - Taking food and monetary donations  
[United Way](#) - Has established an emergency response fund  
[Montgomery County Coalition for the Homeless](#)  
[Bethesda Cares](#) - works with the homeless in Bethesda  
[Interfaith Works](#)- Works with the poor and homeless in MoCo  
[American Red Cross](#)- Huge need for blood donations  
[First Book](#)- Deliver books to children in need who don't have access to the Internet or libraries  
[Greater DC Diaper Bank](#)- <https://greaterdcdiaperbank.org/give-dollars/>

## Support for Hospitals:

Hospitals are welcoming the community's support in responding to the COVID-19 crisis. They are asking for donations of personal protective equipment (PPE) and other medical supplies, as well as monetary contributions. Hospitals in our area looking for assistance include:

- Suburban Hospital: accepting [supplies](#) and [gifts](#)
- Adventist Healthcare: accepting [supplies](#) and [gifts](#)
- Sibley Memorial: accepting [supplies](#) and [gifts](#)