



DEB'S DISTRICT UPDATE

Deb Jung, District 4

Chair, Howard County Council

I've heard from many small business owners and recently laid-off employees that the Federal and State assistance programs are inaccessible due to the sheer volume of applications. People are trying to navigate all of

these different programs and processes that can be confusing and contradictory and Federal guidelines to the public and private institutions are incomplete and preliminary, at best. The economic anxiety through this public health crisis is high and the public safety net is not equipped to handle the surge.

The good news is that there is help. The bad news is that delivery of financial help will take time as these new Federal programs are administered at a local level. If you're struggling to understand your options, I've put together as much information here as possible. Keep in mind that this is quickly changing so check the sources for current information.

- Deb

Council Legislation

The Council held its regularly scheduled Legislative Session on April 6 preceded by a Public Hearing on March legislation. Both were held virtually to adhere to social distancing guidelines. The voting session concentrated on legislation that was time sensitive or critical to County operations. All other bills, including my CB11 (Bird Safe Buildings), were tabled for after the COVID-19 emergency. Here is a recap of the voting session:

CB10 -- Approving a multiyear Renewable Energy Power Purchase Agreement between Howard County and KDC Solar Maryland, LLC, **Passed as Amended**

CR37 -- Authorizing an application for certain grants under the Federal Transit Act; **Passed**

CR40 -- Approving amendments to the Patapsco Valley Heritage Area boundaries; **Passed as Amended**

CB14 -- Amending the Howard County Code to adjust the Housing Unit Allocation Rolling Average provision as defined in the Adequate Public Facilities Ordinance; **Passed**

CB1 -- Altering the number of consecutive years a project or phase of a project must be retested if a project fails one or more components of the school capacity test of the Adequate Public Facilities Act of Howard County; **Failed**

CB9 -- Allowing the Hearing Authority to grant variances to setbacks for easements and allow a conditional use petition for a child daycare center by a private academic

Thoughts on Legislation

CB10 (Solar Power Purchase Agreement):

I introduced an amendment to this bill that requires the contractor, as a condition of approval, to incorporate environmental design features at each site where the photovoltaic panels will be installed, minimize removal of trees, and address stakeholder concerns. The bill passed with my amendment.

CB1 (Controlling School Overcrowding): I am very disappointed to see CB1 fail and I applaud Councilmember Liz

Walsh for introducing amendments that could have built consensus. The

Council has had numerous public discussions on the matter and was well positioned to make an informed decision about curbing development that contributes to our overcrowded schools.

CB9 (Easement & Conditional Use Modifications): This Zoning Regulation Amendment (ZRA) has three provisions that range from much needed Code modernization to undermining countless private land-use agreements across the County.

I really appreciate the families and staff of the


Glenelg Country School who testified on the school's need to expand its educational scope. Howard County's Code has an outdated view of education and classifies preschools and daycares as conditional uses (instead of accessory uses) to institutional facilities. Our society now recognizes that the first five years are critical to educational success and our Code should reflect that academic shift. If the bill contained just this provision, CB9 could have successfully passed.

Councilmember Walsh proposed an amendment that would do just this.

But the bill's major flaw is that it reaches into easement

agreements by giving the Hearing Examiner the authority to amend setbacks for an easement holder without consent from the landowner. **This is a major assault on private property rights** and enables more density than what the original easement might have envisioned. **I have proposed an amendment to require written authorization from the property owners that codifies current practice and preserves the integrity of easements in the County.**

The Baltimore Sun gives more background on the 3-2 vote that killed CB1. Click [here](#).



FY2021 Public Hearing Schedule

Meetings will be held virtually for the safety of all participants.

- Apr 16 4pm - Capital Budget - All depts except Education**
- Apr 16 6:30pm - Capital Budget - Education**
- May 4 7pm - Constant Yield Tax Hearing**
- May 6 4pm - Operating Budget - All depts except Education**
- May 6 6:30pm - Operating Budget - Education**

sign up at <https://apps.howardcountymd.gov/otestimony/>

COVID-19 Economic Relief Packages

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

U.S. Congress passed three COVID-19 packages to the States to aid in responding to the health and the economic crises. Maryland will receive \$2.344 billion from the Coronavirus Relief Fund.

Five Maryland localities -- including Montgomery, Prince George's, Baltimore, and Anne Arundel Counties as well as Baltimore City -- are eligible to receive direct payments from the U.S. Treasury. Howard County will receive support through State sources.



Phase 1:

Virus-specific health response funds totaling \$8.3 billion nationally and \$10.2 million for Maryland.

Phase 2:

Increases or expansion in virus testing, paid sick leave, unemployment insurance, Medicaid funding, and food assistance.

Phase 3:

Economic support to small businesses, individuals, and local jurisdictions providing public assistance services.

First-Hand Experience:

What Happens When a Small Business Applies for Federal Assistance

“The relief programs that are getting so much press are less relief programs than they are, at best, information gathering options and at worst, total disasters. As a summary:

The Maryland State Grant announced a few weeks ago is supposed to provide a response within three days. My business applied on the first day. Several days later I learned that they were surprised by the number of applicants and would get back to us soon. I was informed a week later that I should open an online portal to see the progress of my application. It is in review. That's all I have heard since.

Maryland State Loan Program has the same issue as above.

SBA Economic Injury Grant/Loan is supposed to have a three-day response time. I applied the first day and got a confirmation number. Since then, no contact, but a lot of confusion in the general community and even among experts about how this is

actually going to work. Is this a grant? How much might it be? Do self-employed people qualify? When will we know? Do we have to re-apply? What did xyz terms mean on the application and did I do it right?

As for the Payroll Protection Program, my bank isn't clear as to what to even include in order to determine the loan amount. Should it be what I pay my employees? What I pay myself? More guidance is needed for self-employed businesses with employees.

My business has a small reserve that's supporting my employees and paying necessary bills. My credit card and my student loan have all been easy to work with in terms of deferring payment (but it's all still due). My landlord has not been accommodating so far. We are cutting all necessary expenses at home and breathing slowly and deeply.

--Janice Lepore, Private psychology practice

Federal Assistance for Small Businesses



The U.S. Senate Committee on Small Business & Entrepreneurship has published a guide for small businesses navigating the new and expanded

grant and loan programs enabled by the recently passed CARES Act and administered by the U.S. Small Business Administration (SBA). Click [here](#) for more.

Do you need capital to cover the cost of retaining employees? Click [here](#) for the Paycheck Protection Program.

Do you need an infusion of cash to cover you right now? Click [here](#) for the Emergency Economic Injury Grant, which provides up to \$10,000 in emergency funds to cover immediate operating costs.

Are you concerned about keeping up with SBA loan payments? Click [here](#) for the Small Business Debt Relief Program.

Do you need more individualized attention? Contact the Howard County Economic Development Authority. Click [here](#).

Are you still confused and need the perspective of a small business owner? Visit the SimpleProfit blog for more tips and insights. Click [here](#).

Still need help? SBA is conducting daily webinars and conference calls.

- ◇ Daily Conference Call: 3pm, 202-765-1264, ID# 827-299-626; 5:30pm, 202-765-1264, ID# 310-688-488
- ◇ Zoom Webinar: 10:30am & 8pm, meeting # 6794772946 5:30 pm

Payroll Protection Program

Payroll Protection Program (PPP)

COVID-19

The application process for this Federal program is currently open. As of April 10, independent contractors and self-employed individuals can apply for and receive loans to cover their payroll and other certain expenses through existing SBA lenders. Click [here](#) for SBA lenders near you.

Maryland Assistance for Small Businesses



As of April 6, the Maryland Department of Commerce is no longer accepting new applications for its COVID-19 Relief Grant and Loan Programs. All applications that have been submitted are currently being reviewed in the order received.

More resources:

Senator Van Hollen CARES Act fact sheets. Click [here](#).

Federal tax information: July 15 extension. Click [here](#).

Maryland Business Relief Wizard: Online tool for navigating relief programs. Click [here](#).

Howard County Chamber of Commerce: E-newsletter tips & tricks. Click [here](#).

Unemployment Insurance

The State continues to struggle with processing the volume of unemployment insurance claims. Due to the current claim load, the Division of Unemployment Insurance cannot provide a definite timeline on benefit delivery to applicants.

Mike Ricci, Communications Director for Governor Larry Hogan, posted on Twitter about the State's ongoing efforts to accommodate unemployment benefit claims. Approximately 500 calls every hour are received at the processing center. Many calls get dropped because the system has limited capacity. On average, a claim call takes approximately 25 to 30

minutes, longer if there are complicating factors. More call center employees are being trained but training sessions occur on-site and social distancing guidelines limit the number of trainees that can be accommodated at once.

The online system also requires upgrades both on the State and Federal side. State officials are hoping to have updated functionality by mid-April.

One positive step forward is that the U.S. Department of Labor has now provided much-needed implementation guidance to the States for new eligibility recipients.

| UNEMPLOYMENT INSURANCE TOTAL CLAIMS FILED BY COUNTY Week Ending - April 4, 2020 | | | | |
|---|-------|----------|-------|-------|
| Claim Filed By: | Phone | Internet | Agent | Paper |
| Allegany | 84 | 973 | 0 | 0 |
| Anne Arundel | 200 | 10369 | 0 | 4 |
| Baltimore City | 239 | 10449 | 0 | 3 |
| Baltimore County | 348 | 16414 | 0 | 29 |
| Calvert | 22 | 1362 | 0 | 0 |
| Caroline | 22 | 444 | 0 | 1 |
| Carroll | 59 | 2748 | 0 | 172 |
| Cecil | 29 | 1145 | 0 | 0 |
| Charles | 25 | 2523 | 0 | 1 |
| Dorchester | 23 | 457 | 0 | 0 |
| Frederick | 158 | 4387 | 0 | 10 |
| Garrett | 12 | 522 | 0 | 1 |
| Harford | 97 | 4654 | 0 | 1 |
| Howard | 86 | 5649 | 0 | 1 |
| Kent | 14 | 267 | 0 | 0 |
| Montgomery | 193 | 15566 | 0 | 2 |
| Non - Maryland | 302 | 6171 | 0 | 51 |
| Prince George's | 176 | 13159 | 0 | 4 |
| Queen Anne's | 31 | 924 | 0 | 1 |
| Somerset | 14 | 260 | 0 | 0 |
| St. Mary's | 22 | 1259 | 0 | 1 |
| Talbot | 24 | 535 | 0 | 1 |
| Unknown | 2 | 95 | 0 | 0 |
| Washington | 108 | 2286 | 0 | 0 |
| Wicomico | 115 | 1857 | 0 | 0 |
| Worcester | 98 | 1257 | 0 | 0 |
| Totals by Type: | 2,503 | 105,722 | 0 | 283 |
| Total Claims: | | 108,508 | | |

Unemployment Facts at a Glance

- ◇ Call center hours are from 7am to 6pm with employees continuing after hours to process claims.
- ◇ Use this dedicated email address for questions: ui.inquiry@maryland.gov.
- ◇ Currently, Federal employees and people who have worked in multiple states cannot file online.
- ◇ No one will lose benefits or be penalized because they missed the deadline for weekly certification. These claimants will receive more information with specific instructions.
- ◇ Applicants can provide their email addresses to the Division of Unemployment Insurance so that they can be notified when the system is up and running.
- ◇ CARES Act has increased unemployment benefits for all recipients by \$600 per week through July 31 and workers can claim up to 39 weeks of unemployment benefits.



Click [here](#) for status updates from Mike Ricci.

Click [here](#) for more general information.

Click [here](#) for more from Maryland's Labor Secretary discussing expanded unemployment benefits.