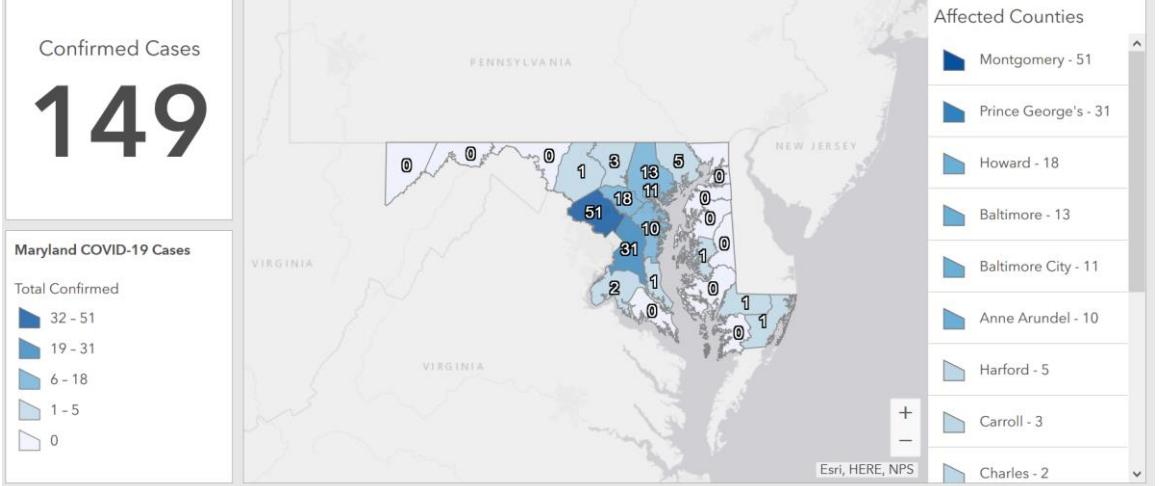


**Charles County Emergency Services  
Sit Rep #8**

*New items will be italicized*

<u>SITUATION</u>																					
<b>Situation Summary:</b>	<p>Global COVID-19 situation map <a href="#">here</a></p> <p>Maryland summary map:</p>  <table border="1"> <thead> <tr> <th>County</th> <th>Cases</th> </tr> </thead> <tbody> <tr><td>Montgomery</td><td>51</td></tr> <tr><td>Prince George's</td><td>31</td></tr> <tr><td>Howard</td><td>18</td></tr> <tr><td>Baltimore</td><td>13</td></tr> <tr><td>Baltimore City</td><td>11</td></tr> <tr><td>Anne Arundel</td><td>10</td></tr> <tr><td>Harford</td><td>5</td></tr> <tr><td>Carroll</td><td>3</td></tr> <tr><td>Charles</td><td>2</td></tr> </tbody> </table>	County	Cases	Montgomery	51	Prince George's	31	Howard	18	Baltimore	13	Baltimore City	11	Anne Arundel	10	Harford	5	Carroll	3	Charles	2
County	Cases																				
Montgomery	51																				
Prince George's	31																				
Howard	18																				
Baltimore	13																				
Baltimore City	11																				
Anne Arundel	10																				
Harford	5																				
Carroll	3																				
Charles	2																				
<b>COVID Confirmed cases in Charles County</b>	<p><b>2 - confirmed positives</b></p> <p><b>3 - presumptive positives (1 from Joint Base Andrews, 2 through MD State notifications)</b></p>																				
<b>Websites that include the official information:</b>	<p>Printable CDC Handouts &amp; Posters:  <a href="https://www.cdc.gov/coronavirus/2019-ncov/communication/factsheets.html">https://www.cdc.gov/coronavirus/2019-ncov/communication/factsheets.html</a></p> <p>CDC COVID-19 website for informational purposes: <a href="https://www.cdc.gov/coronavirus/2019-ncov/index.html">https://www.cdc.gov/coronavirus/2019-ncov/index.html</a></p> <p>Maryland Dept of Health Coronavirus website:  <a href="https://phpa.health.maryland.gov/Pages/Novel-coronavirus.aspx">https://phpa.health.maryland.gov/Pages/Novel-coronavirus.aspx</a>  <a href="https://coronavirus.maryland.gov/">https://coronavirus.maryland.gov/</a></p> <p>Charles County Dept of Health Coronavirus website:  <a href="http://www.charlescountyhealth.org/2019-novel-coronavirus-2019-ncov-in-the-u-s/">http://www.charlescountyhealth.org/2019-novel-coronavirus-2019-ncov-in-the-u-s/</a></p> <p>Charles County Government:  <a href="https://www.charlescountymd.gov/services/health-and-human-services/covid-19">https://www.charlescountymd.gov/services/health-and-human-services/covid-19</a></p>																				

## March 20, 2020 ~ COVID 19

<b>Closures:</b>	<p>All closures for Charles County will be listed here: <a href="https://www.charlescountymd.gov/government/operating-schedule">https://www.charlescountymd.gov/government/operating-schedule</a></p> <p>Multiple closures based upon Governor Protective Orders.</p> <p>St Charles Mall closing at 7pm 3/19 through 3/29 <a href="https://investors.simon.com/news-releases/news-release-details/simon-property-group-temporarily-closes-all-domestic-properties">https://investors.simon.com/news-releases/news-release-details/simon-property-group-temporarily-closes-all-domestic-properties</a></p>
<b><u>EXECUTIVE ACTIONS</u></b>	
<b>EOC Activation:</b>	<p>Enhanced Activation – Monday-Friday 0800 to 1700 – <b>Virtual on Weekends</b> 11am Daily Conference Call/meeting with Core Planning Team Other EOC work groups meeting daily (Mon-Fri) and providing reports at the Core Meeting</p> <p><i>There are three Operational Periods per week; Monday at 08:00 hours until Wednesday at 08:00 hours (48 hours) – Wednesday from 08:00 hours until Friday at 08:00 (48 hours) – Friday at 08:00 to Monday at 08:00 (72 hours).</i></p> <p><i>Emergency Operations Center daily briefing meetings (11:00 hours) are primarily virtual. The majority of partners will participant through GoTo Meeting. Branch Directors have the option of virtual or live attendance, all others must be virtual.</i></p> <p><i>Emergency Operations Center daily briefing meeting will <b>not</b> be held on Saturday and Sunday. Instead, partners are asked to email their report to <a href="mailto:desplanning@charlescountymd.gov">desplanning@charlescountymd.gov</a> by 11:00 hours. Please use the following configuration in the subject line: (Section or Branch)- Morning Briefing – (date). For example: <b>Fire–Morning Briefing-3/20/20</b></i></p> <p><i>On Saturday and Sunday when we are <b>not</b> holding a daily briefing meeting, if an emergency or urgent matter arises that requires a briefing meeting please contact Tony Rose at 301-399-5068 or Michelle Lilly 301-481-3485.</i></p> <p>MEMA Full Activation of the SEOC – with staff will be operating Monday – Friday 0700 to 1700. Virtual on Weekends.</p> <p>New email address established for EOC Operations: <a href="mailto:deseoc@charlescountymd.gov">deseoc@charlescountymd.gov</a></p>
<b>State of Emergency:</b>	State of Maryland Declared on 3/5/2020 County Declared 3/16/2020

**March 20, 2020 ~ COVID 19**

<b>Protective Actions:</b>	<p><b><u>All gatherings must be less than ten persons.</u></b></p> <p><i>Social Distancing programs in effect from Governor's Order. All Governor's Executive orders are posted here:</i></p> <p><a href="https://governor.maryland.gov/category/executive-orders/"><u>https://governor.maryland.gov/category/executive-orders/</u></a></p>
<b>County Government:</b>	<p>Modified operations for specific facilities, athletic activities, and locations.</p> <p>Telework for non-essential workers and some essential staff that can telework.</p> <p>Closures for County Government here:</p> <p>See here for Recreations, Parks and Tourism</p> <p><a href="https://www.charlescountyparks.com/about-us/covid-19"><u>https://www.charlescountyparks.com/about-us/covid-19</u></a></p> <p>See here for Operating Status updates:</p> <p><a href="https://www.charlescountymd.gov/government/operating-schedule"><u>https://www.charlescountymd.gov/government/operating-schedule</u></a></p>
<b>PIO:</b>	<p>County PIOs are actively coordinating with other agency PIOs and providing support to the Dept of Health – including assisting with rumor control and media monitoring.</p> <p><b>Charles County Government News Releases:</b></p> <p><a href="https://www.charlescountymd.gov/services/health-and-human-services/covid-19/county-and-partnership-news-releases"><u>https://www.charlescountymd.gov/services/health-and-human-services/covid-19/county-and-partnership-news-releases</u></a></p>
<b>Schools:</b>	<p>Schools will be closed beginning Monday 3/16/2020 and will be closed through 3/27/2020.</p> <p><i>Participating in coordination meetings with Emergency Management.</i></p> <p><i>Next Tuesday they are opening additional sites to serve meals.</i></p> <p><i>Currently working with many different options for Wifi, in the meantime, the Charles County Library is offering free Wifi access.</i></p> <p>There are currently 8 sites offering meals. As of 3/29/2020, they are exploring meal services using school buses and potentially adding 3 more schools to participate in serving meals sometime next week, along with hosting food banks.</p> <p>Jason spoke with the Health Department about the possibility of them coming to the sites and distributing important information.</p> <p>With all these extra sites and work, there comes a need for more manpower. Michelle Lilly has offered to reach out to Public Works to coordinate with any staff they have available.</p> <p>Distributing food to students at multiple sites during the day.</p> <p>Total meals distributed for yesterday was 1,802</p>

**March 20, 2020 ~ COVID 19**

	<p>Schools not in use have been fogged and sealed</p> <p>All employees continue to be paid</p> <p>Teachers will be teleworking</p> <p>They will be utilizing school bus contracts to deliver food</p> <p>Health Dept will be handing out information about where to get mental health assistance.</p>
<b><u>HEALTH and HUMAN SERVICES</u></b>	
<b>Total Casualties:</b>	None in Charles County at this time.
<b>Shelter Operations:</b>	Not Activated
<b>Recreations, Parks &amp; Tourism:</b>	<p>No report requested at this time.</p> <p>See cancellations here:</p> <p><a href="https://www.charlescountyparks.com/about-us/covid-19">https://www.charlescountyparks.com/about-us/covid-19</a></p>
<b>Department of Health:</b>	<p>Participating in coordination meetings with Emergency Management.</p> <p>A call center hotline is established on Monday <b>301-609-6717</b>. There has been significant call volume and they may extend the hours.</p> <p><i>Attorney General's office will be coming out with guidelines for First Responder requests for addresses of COVID positive residents early next week.</i></p> <p><i>We have volunteered to be one of the pilot sites for Vehicle Emissions Inspection Program (VEIP) collection for COVID test sites to begin upon receipt of collection kits from the State. Guidance for how to set this program up will be forthcoming from MDH.</i></p> <p>Have requested the Strategic National Stockpile for supplies and have been given guidelines for prioritizing the needs and distribution. No status on getting testing kits locally.</p> <p style="text-align: center;"><b>Onsite services will be provided for a limited number of programs by appointment only.</b></p> <ul style="list-style-type: none"> <li>• <b>Effective March 17, 2020 at 5:00 p.m. there will be limited onsite Women, Infant and Children (WIC) services will be provided by appointment only at 301-609-6857.</b></li> </ul>

## March 20, 2020 ~ COVID 19

	<ul style="list-style-type: none"><li>• <b>Effective March 17, 2020 at 5:00 p.m. all infants and toddlers and disability services will be available remotely. Contact 301-609-6831 or 301-609-6808 for further information.</b></li></ul> <p>Due to the current State of Emergency, effective March 17, 2020 at 5:00 p.m. the Charles County Department of Health will close all walk-in services to reduce the risk of customer exposure to COVID-19. Onsite services will be provided for a limited number of programs by appointment only.</p> <p>Effective March 17, 2020 at 5:00 p.m. onsite Women, Infants and Children (WIC) services will be provided by appointment only by contacting 301.609-6857.</p> <p>Effective March 17, 2020 at 5:00 p.m. there will be no on-site services provided for the following programs:</p> <ul style="list-style-type: none"><li>• Dental</li><li>• Reproductive Health</li><li>• Sexually transmitted infections (STI) testing</li><li>• Maryland Children's Health Program</li><li>• Adult Evaluation and Review (AERS)</li></ul> <p>Limited services may be provided remotely. For general inquiries about each program contact (301) 609-6900.</p> <p>Effective March 17, 2020 at 5:00 p.m. in person services will be discontinued in the environmental health office. Limited field services may be provided. Contact 301-609-6751 for environmental health questions or service availability.</p> <p>Field work involving applications that require soil evaluations/ perc test and subdivisions will be suspended at this time</p>
Social Services	Charles County Department of Social Services is closed <u>TO THE PUBLIC</u> . We continue to provide services such as : <ul style="list-style-type: none"><li>• SNAP (food stamps)</li><li>• Temporary Cash Assistance (TCA) to families</li><li>• Short-term disability (TDAP)</li></ul>

## March 20, 2020 ~ COVID 19

	<ul style="list-style-type: none"><li>• Emergency Assistance for rent, foreclosure, burial, and other day-to-day needs (These funds are VERY limited)</li><li>• Child Support - both new applications and action to collect</li><li>• Homelessness services (limited to temporary and emergency sheltering for those NOT exhibiting COVID-19 symptoms)</li></ul> <p><b>We will continue conducting in-home and in-facility investigations on reports of child abuse and neglect and adult abuse/neglect and financial exploitation.</b></p> <p>CCDSS staff remain available to you should you have questions about services, need us to contact a constituent, or wish to include us in planning for the longer-term problems we will all need to address inflicted by COVID-19.</p>
<b>Community Services:</b>	<p>Staff have reached out to the licensed Assisted Living providers in Charles County to assess how they're doing with COVID-19 management &amp; if they have any pressing needs. Here is the consensus:</p> <ul style="list-style-type: none"><li>- Licensed Assisted Living Facilities (ALF's) in Charles County are following the guidelines from Maryland Dept. of Health (MDH) which outlines recommendations for infection control practices and prevention of the spread of COVID-19.</li><li>- MDH also emphasizes the guidelines set forth by the Centers for Medicare &amp; Medicaid Services. As a result, the ALF's promptly implemented restrictions for visitation, etc. Family/friends of Assisted Living residents are encouraged to call, but not visit, in order to maintain contact with their loved ones.</li><li>- Restrictions are in place preventing visitors and non-essential health care personnel to their facilities.</li><li>- Assisted Living residents are not attending any external adult daycare programs</li></ul> <p>-Only medically necessary physician appointments are being kept.</p> <p>- Site visits from my Dept's case managers &amp; social workers have been eliminated; essential client communications &amp;/or 'well checks' are being conducted via phone, email, and Skype/Facetime, as necessary</p> <p><b>Family and Child Services Contractor Status:</b></p> <p><b>Maryland Coalition of Families</b></p> <ul style="list-style-type: none"><li>• Family Navigation: All face to face interactions have stopped. The public currently accesses MCF services remotely by calling our statewide intake line or emailing us. Peer support and navigation is continuing via teleconference/phone.</li></ul> <p><b>Promise Resource Center</b></p> <ul style="list-style-type: none"><li>• PRC is continuing to provide our services under the grant. When appropriate and/or necessary, we can modify the services to include phone calls and emails rather than face-to-face meetings.</li></ul> <p><b>Center for Children</b></p>

## March 20, 2020 ~ COVID 19

	<ul style="list-style-type: none"> <li>FFT &amp; Home Visiting: Currently open and making decisions day to day- we are not seeing patients or clients who are sick nor going to homes if that is case</li> </ul> <p><b>Charles County Department of Health</b></p> <ul style="list-style-type: none"> <li>Home Visiting: All home visiting has stopped, nurse staff for this program are being used for other purposes within the agency.</li> </ul>
<b>Lifestyles:</b>	<p><i>Currently, there is not a location for quarantine of a homeless individual in Charles County if they are affected by COVID-19. LifeStyles plans to do the following to develop its quarantine plan for those homeless individuals that we have identified as part of our existing services in the county:</i></p> <ul style="list-style-type: none"> <li><i>Transition the current participants and Resident Assistant (3 total individuals) to Gayle's House for shared housing by Sunday, March 22<sup>nd</sup></i></li> <li><i>Utilize Martha's Place as an isolation point for any homeless individuals that LifeStyles is aware of and has worked with before for quarantine</i></li> <li><i>Have Martha's Place professionally cleaned with the county's support before transitioning any persons back to the home once the crisis is removed</i></li> <li><i>Any staff or other individuals who had contact with the quarantined individual will be referred for testing (if not covered by their private insurance LifeStyles will assist). That staff will be asked to complete the isolation as required by medical professionals and not return to work until the isolation period is complete. Those staff will be compensated for their time off based upon the schedule they agreed to work.</i></li> </ul> <p>Setting up 10 "Charles County Cares Cabanas" with food, SNAP applications, and COVID19 informational flyers. These will be throughout the County to serve the vulnerable population.</p> <p>Communicating with over 500 persons to be notified through a toll free system that Lifestyles maintains.</p>
<b>Charles Regional Medical Center</b>	<p>Participating in coordination meetings with Emergency Management.</p> <p><i>Effective today, all UMMS hospitals have implemented a "No Visitors" policy Logistics has coordinated sourcing tents for CRMC to use outside the ER.</i></p> <p>Cancelled all elective surgery</p> <p>Implemented restricted visitor policy, effective Wednesday, March 11, 2020. These changes include:</p> <ul style="list-style-type: none"> <li>• All visitors must check in at front desk.</li> <li>• All visitors will be required to wear a wristband.</li> <li>• No one under age 18 (except if the parent of a patient) is permitted to visit the hospital or outpatient areas, including waiting areas and common spaces.</li> </ul>

## March 20, 2020 ~ COVID 19

	<ul style="list-style-type: none"> <li>Only 1 adult visitor allowed per patient for all areas of the hospital and outpatient facilities.</li> <li>Visitors may be screened for flu-like symptoms — runny nose, fever, cough —and are not permitted to visit the hospital if symptoms are present.</li> <li>Visitors with international travel may not visit for 14 days after arrival into the U.S.</li> </ul> <p>In early planning stages of preparing a drive through collection site for COVID-19 testing.</p> <p>Collecting resource needs for the Hospital to be requested through MWCOG &amp; MEMA</p>
--	--

### OPERATIONS

<b>Career EMS:</b>	<p>Participating in coordination meetings with Emergency Management.</p> <ul style="list-style-type: none"> <li><i>Most of the metropolitan jurisdictions in MD are getting ready to role out the Viral Syndrome Pandemic Triage protocol next week.</i> <ul style="list-style-type: none"> <li><i>They are working on training and public messaging at this time.</i></li> <li><i>We have asked for MIEMSS to develop a standard message for the community and they are going to try.</i></li> <li><i>If we pull the trigger on this, our MIH team is prepared to conduct the required follow-up with the patients we leave at home.</i></li> </ul> </li> <li><i>MIEMSS is releasing new guidance on what a PUI patient is.....yet another update.</i> <ul style="list-style-type: none"> <li><i>Main point, a PUI qualifying fever is 100.4 degrees or higher.</i></li> </ul> </li> <li><i>MIEMSS states that a best practice for our own responders is:</i> <ul style="list-style-type: none"> <li><i>Medical screenings before shift</i></li> <li><i>Bring a change of uniform</i></li> <li><i>Frequently clean equipment and apparatus</i></li> <li><i>Most of these changes we incorporated into the new Special Order</i></li> </ul> </li> <li><i>Call volume across the state is down but ED wait times are high</i> <ul style="list-style-type: none"> <li><i>This is true for us as well locally</i></li> </ul> </li> </ul> <p>Next Edition of the Signed Special Order 2020-1 for transport of infectious disease patients under investigation for COVID-19 has been completed and are working on the Special Viral Treatment Protocol.</p> <p>Working to draft an exposure control plan to be shared with Volunteer Leadership &amp; Sheriff's Office for coordination.</p> <p>Working with Vendors to order PPE through the MWCOG.</p>
<b>HazMat:</b>	<p>Providing logistical support to Emergency Management</p> <p>Placing orders for emergency supplies through multiple sources. A new email address has been established for any email requests to logistics:</p>

**March 20, 2020 ~ COVID 19**

	deslogistics@charlescountymd.gov
<b>Law Enforcement: MSP &amp; CCSO</b>	<p>Participating in coordination meetings with Emergency Management.</p> <p>The workgroup had their first meeting today with Law Enforcement &amp; DNR. Initially, they wanted to make sure everyone was on the same page and they also discussed traveling outside of the State and even the County.</p> <p>This workgroup will continue to meet every Thursday.</p> <p>CCSO is NOT limiting services at this time.</p> <p>Correctional Divisions will be utilizing a contractor and have a limited supply of test kits and will do their own in house testing.</p>
<b>Volunteer Fire:</b>	<p>Participating in coordination meetings with Emergency Management.</p> <p>Mark Kaufman explained that departments are reporting donations to each station (water, food, etc.) to help. Mark recommended we draft up a press release to send out to citizens regarding the donations.</p> <p>Next Edition of the Signed Special Order 2020-1 for transport of infectious disease patients under investigation for COVID-19 has been completed and are working on the Special Viral Treatment Protocol.</p> <p>Submitted resource requests to Emergency Management through MEMA.</p> <p>Participating in coordination meetings with Emergency Management.</p>
<b>Volunteer EMS:</b>	<p>Participating in coordination meetings with Emergency Management.</p> <p>Next Edition of the Signed Special Order 2020-1 for transport of infectious disease patients under investigation for COVID-19 has been completed and are working on the Special Viral Treatment Protocol.</p> <p>Submitted resource requests to Emergency Management through MEMA.</p> <p>Participating in coordination meetings with Emergency Management.</p>
<b>Special Operations Collapse Team:</b>	No report requested at this time.
<b>Emergency Management:</b>	<p><i>Secured hotel room blocks for possible use in the near term.</i></p> <p><i>Coordinated resource requests with MEMA and for the Strategic National Stockpile.</i></p>

**March 20, 2020 ~ COVID 19**

	<p>Will be reaching out to coordinate a special workgroup for vulnerable populations. Working to find hotel room blocks for possible emergency use for emergency workers. Coordinating all emergency resource requests in WebEOC.</p> <p>Incident Action Plan (IAP) in developed coordination with the Core Planning Team has been completed for the first operational period.</p> <p>Coordinating resource requests through MEMA &amp; WebEOC including:          Critical Low Supplies – the numbers are what we are requesting.          N95 mask – 8,000          MRE – 100 cases          Hand Sanitizer – 500 bottles</p> <p>Low Supplies          Gowns – 10,000</p> <p>Inventorying offers of assistance including:          CSM is offering their parking lots for staging of equipment of other operations.</p> <p>The Benedict family is offering farm land off 301 for use if needed.</p> <p>Provided a list of cleaning services to Vol Fire/EMS</p> <p>Actively monitoring and supporting the Health Department and Public Informational efforts.</p> <p>Hosting coordination meetings daily at 11am in the EOC</p> <p>Requested and received Petty Cash on hand for emergency operations.</p>
<b>Animal Control/CART:</b>	<p>Animal Control (&amp;CCSO has followed) is no longer responding to urgent care centers to interview animal bite patients for the MDH exposure and animal quarantine report. Instead, the officers are obtaining the information needed to complete the report and respond to the animal's location to place it in quarantine by telephone or after the victim leaves the urgent care center. This action is greatly reducing the exposure risks of the officer from the myriad of sick people inside the urgent care center.</p>
<b>Economic Development</b>	<p><i>The entire state has received the Small Business Association (SBA) Economic Injury Disaster Loans (EIDL) Declaration.</i></p> <p>Marcia Keeth &amp; Darrell Brown had a conference call yesterday with ½ a dozen other Economic Development representatives around the State. Darrell raised the question about the gas supply and the group didn't seem concerned that the gas supply would be compromised at this time.</p>

**March 20, 2020 ~ COVID 19**

<b><u>INFRASTRUCTURE</u></b>	
<b>Power Outages:</b> <b>(SMECO)</b>	None at this time
<b>County Roads:</b>	No report requested at this time.
<b>Debris Removal:</b>	Not activated
<b>Communications:</b>	Providing 9-1-1 call screening for Possible COVID-19 cases. Per the next edition signed Special Order2020-1.  Participating in coordination meetings with Emergency Management.
<b>Utilities:</b>	Not activated
<b>PGM(DA Teams):</b>	Not activated
<b>County CIP/B&amp;T:</b>	Not activated
<b><u>LOGISTICS</u></b>	
	<p><i>The Logistic Officer providing coordination and ordering for emergency supplies.</i></p> <p><i>Spring Dell Center is offer use of their facility should the County have a need, this may be requested through the EOC and the Spring Dell Center Director</i></p> <p>Nick Ellis, serving as our Logistics Officer asks that you please complete the ICS 213 RR form (Joe will send out a copy via email or you can google search the form) and send any and all forms/requests to <a href="mailto:deslogistics@charlescountymd.gov">deslogistics@charlescountymd.gov</a>. Please complete the appropriate check boxes (Requestor name, item #, etc.)</p> <p>New Life will be offering <b>FREE</b> meals to first-responders and police officers on-duty and in uniform at Galazio's &amp; Obo's Pizza. Thank you all for your hard work and dedication to the community through this difficult time. Your hard work and dedicated does not go unnoticed.</p>
<b><u>FINANCE</u></b>	
	<p><b>CONTINUE tracking any response costs your agency may have now.</b></p> <p>An email address has been established for finances: <a href="mailto:desfinance@charlescountymd.gov">desfinance@charlescountymd.gov</a></p>

**March 20, 2020 ~ COVID 19**

	<p><b><i>We will be beginning the Public Assistance request process. Jen Adams will be reaching out to complete the Request for Public Assistance RPA forms for all response partners.</i></b></p>
<b><u>STATE SUPPORT</u></b>	
	<p>Actively coordinating with MEMA &amp; MDH</p> <p>MEMA Full Activation of the SEOC – with staff will be operating Monday – Friday 0700 to 1700.</p> <p>Virtual on Weekends.</p> <p>Primary Election moved to June 2</p> <p>Farmers Market opening moved back 2 weeks.</p> <p>State Coordination calls will occur every day at 1500 hours for the duration of the event.</p>



U.S. Small Business  
Administration

## U.S. SMALL BUSINESS ADMINISTRATION FACT SHEET – ECONOMIC INJURY DISASTER LOANS

### MARYLAND Declaration 16376

*(Disaster MD-00041)*

**Incident: CORONAVIRUS (COVID-19)**

**occurring: January 31, 2020 & continuing**

**All counties within the State of Maryland; and contiguous District of Columbia; the contiguous Delaware counties of: Kent, New Castle, and Sussex; the contiguous Pennsylvania counties of: Adams, Bedford, Chester, Fayette, Franklin, Fulton, Lancaster, Somerset, and York; the contiguous Virginia counties of: Accomack, Alexandria (City), Arlington, Fairfax, and Loudoun; and the contiguous West Virginia counties of: Berkeley, Grant, Hampshire, Jefferson, Mineral, Morgan and Preston**

**Application Filing Deadline: December 21, 2020**

**Disaster Loan Assistance Available:**

Economic Injury Disaster Loans (EIDLs) – Working capital loans to help small businesses, small agricultural cooperatives, small businesses engaged in aquaculture, and most private, non-profit organizations of all sizes meet their ordinary and necessary financial obligations that cannot be met as a direct result of the disaster. These loans are intended to assist through the disaster recovery period.

**Credit Requirements:**

- Credit History – Applicants must have a credit history acceptable to SBA.
- Repayment – Applicants must show the ability to repay the loan.
- Collateral – Collateral is required for all EIDL loans over \$25,000. SBA takes real estate as collateral when it is available. SBA will not decline a loan for lack of collateral, but SBA will require the borrower to pledge collateral that is available.

**Interest Rates:**

The interest rate is determined by formulas set by law and is fixed for the life of the loan. The maximum interest rate for this program is 3.750 percent.

**Loan Terms:**

The law authorizes loan terms up to a maximum of 30 years. SBA will determine an appropriate installment payment based on the financial condition of each borrower, which in turn will determine the loan term.

**Loan Amount Limit:**

The law limits EIDLs to \$2,000,000 for alleviating economic injury caused by the disaster. The actual amount of each loan is limited to the economic injury determined by SBA, less business interruption insurance and other recoveries up to the administrative lending limit. SBA also considers potential contributions that are available from the business and/or its owner(s) or affiliates. If a business is a major source of employment, SBA has the authority to waive the \$2,000,000 statutory limit.

**Loan Eligibility Restrictions:**

Noncompliance – Applicants who have not complied with the terms of previous SBA loans may not be eligible. This includes borrowers who did not maintain required flood insurance and/or hazard insurance on previous SBA loans.

**Note:** Loan applicants should check with agencies / organizations administering any grant or other assistance program under this declaration to determine how an approval of SBA disaster loan might affect their eligibility.

**Refinancing:**

Economic injury disaster loans cannot be used to refinance long term debts.

**Insurance Requirements:**

To protect each borrower and the Agency, SBA may require you to obtain and maintain appropriate insurance. By law, borrowers whose damaged or collateral property is located in a special flood hazard area must purchase and maintain flood insurance. SBA requires that flood insurance coverage be the lesser of 1) the total of the disaster loan, 2) the insurable value of the property, or 3) the maximum insurance available.

Applicants may apply online, receive additional disaster assistance information and download applications at <https://disasterloan.sba.gov/ela>. Applicants may also call SBA's Customer Service Center at (800) 659-2955 or email [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov) for more information on SBA disaster assistance. Individuals who are deaf or hard-of-hearing may call (800) 877-8339. Completed applications should be mailed to U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.