MARYLAND
Department of Agriculture

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COVID-19 Assistance for the Agriculture Industry

April 9, 2020

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The Hogan administration acknowledges that agriculture is Maryland's top industry with an estimated economic impact of $15.8 billion. Maryland's food, feed, and fiber industries provide more than 65,000 jobs across the state. Given the economic hardships posed by the COVID-19 pandemic, agricultural businesses may be eligible for the following relief programs:

Small Business Administration (SBA) Paycheck Protection Program

The Paycheck Protection Program is a loan designed to provide a direct incentive for small businesses to keep their workers on the payroll. SBA will forgive loans if all employees are kept on the payroll for eight weeks and the money is used for payroll, rent, mortgage interest, or utilities. The Paycheck Protection Program will be available through June 30, 2020.

This program is for any small business with less than 500 employees (including sole proprietorships, independent contractors, and self-employed persons), private nonprofit organizations or 501(c)(19) veterans organizations affected by coronavirus/COVID-19. Farmers are eligible for this program.

Lenders may begin processing loan applications as soon as April 3, 2020.

For more information or to apply, please visit the SBA's website.

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

The CARES Act includes $23.5 billion in relief funding for production agriculture in the United States. The U.S. Department of Agriculture (USDA) has been designated as the lead agency to administer the funding for agriculture. USDA has marked $14 billion to replenish the Commodity Credit Corporation, and is still deciding how to use the remaining $9.5 billion. The Maryland Department of Agriculture (MDA) will share additional information as it becomes available.

Federal disaster assistance will be delivered by the USDA Farm Service Agency. For more information on USDA relief programs, please visit farmers.gov/coronavirus.

Unemployment Insurance Benefit Provisions

The CARES Act adds sole proprietors and self-employed individuals to the list of those eligible to receive unemployment benefits. If your employment or business has been impacted by the coronavirus, please read the Maryland Department of Labor's COVID-19 Frequently Asked Questions. To learn more about the work search requirement exemption, view the Work Search Frequently Asked Questions.

The Maryland Department of Labor is collaborating with the U.S. Department of Labor to create new systems, modify current technical systems, train staff, and conduct tests before administering the new federal programs. This will take time, but please note that if you are eligible, you **WILL** receive these new benefits back to the earliest date of your eligibility. To receive an email once the new application is ready, please sign up here.

Business Entities

Business entities such as aquaculture operations, distributors, farms, restaurants and wholesalers may qualify for other resources such as low interest loans and tax payment assistance. For more information, please visit the Maryland Business Express website**.**

Keep Calm and Carry Out Campaign

In an effort to support Maryland's agriculture and seafood producers, and assist restaurants who are hard hit by the pandemic, MDA has partnered with the Maryland Department of Natural Resources, Maryland Department of Commerce Office of Tourism, and Maryland Restaurant Association on a social media and marketing campaign called, "Keep Calm and Carry Out." The goal of this campaign is to encourage Maryland citizens to ask for Maryland agricultural and seafood products when they order carry-out or delivery from a restaurant.

Farmer Relief Fund Through American Farmland Trust

American Farmland Trust has created a Farmer Relief Fund, which will award eligible farmers with cash grants of up to $1,000 to help them weather the current market disruptions caused by COVID-19. The initial focus will be on farms that sell at farmers markets or to restaurants, caterers, schools, stores, or makers who use farm products. That focus could change over time as the negative impacts of the crisis become more widespread. Learn more by visiting the Farmer Relief Fund webpage.

Agricultural Resources

Maryland Agricultural Resource-Based Industries Development Corporation has announced a new Pandemic Adjustment Loan Fund Program. Visit their website for more information: marbidco.org/

Many agricultural organizations are offering assistance during COVID-19. See links below:

- Mid-Atlantic Farm Credit
- Colonial Farm Credit (Prince George's, Anne Arundel, Calvert, Charles and St. Mary's counties)
- Farm Credit of the Virginias (Allegany and Garrett counties)
- Maryland Farm Bureau
- Delmarva Poultry Industry, Inc.
- Maryland Horse Council

Other Financial Resources

- Coronavirus Information from the Internal Revenue Service
    - IRS Payment Deadline Extended
    - File Taxes for Free – IRS.gov
- Protecting Your Finances During Coronavirus Pandemic – Consumer Financial Protection Bureau
- Protect Yourself Financially from the Impact of Coronavirus – Consumer Financial Protection Bureau
- COVID-19 and Consumer Protections – National Consumer Law Center
- Financial Security: Managing Money in Tough Times – National Cooperative Extension
- Managing Your Personal Finances in Tough Times – University of Wisconsin-Madison Cooperative Extension
- Financial Resources To Help Get Through COVID-19 – University of Wisconsin-Madison Cooperative Extension
- Financial Crisis Resources – North Dakota State University
- Make the Most of Your Stimulus Benefit – University of Arkansas
- When Your Income Drops – University of Georgia Extension

To have your resources included on this page, please contact mda.news@maryland.gov.

Contact Information

If you have any questions, need additional information or would like to arrange an interview, please contact:

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Contact Us

Privacy

Accessibility

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Human Trafficking
GET HELP
National Human Trafficking Hotline -- 24/7 Confidential

1-888-373-7888

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For more information on human trafficking in Maryland click here.