

# COVID-19



U.S. DEPARTMENT OF THE TREASURY

# SMALL BUSINESS RESOURCES



OFFICE OF SMALL AND DISADVANTAGED BUSINESS UTILIZATION

1801 L STREET, NW - WASHINGTON, DC 20006

# MESSAGE TO SMALL BUSINESSES



The U.S. Department of the Treasury (Treasury), Office of Small Disadvantaged Business Utilization (OSDBU) like so many of you, has spent the last month learning about the Coronavirus (COVID-19) and how it is impacting the business community. For Treasury OSDBU, it also means understanding how it affects our staff, internal and external stakeholders, and then making the necessary adjustments to how we work and carry on our day to day operations. In the midst of the COVID-19 virus crisis, there is a great deal of uncertainty. We recognize the tremendous challenges small businesses are facing during these unprecedented times.

## What Is OSDBU Doing?

Please know that my office stands ready to assist the small business community with the resources provided in this brochure. We hope that this information will be of some help to you as medical professionals work to vanquish the virus. We know that small businesses are the engine which drive our economy. We thank you for all you have done to create jobs and serve the public. And we look forward to assisting you in the days ahead.

With that in mind, we are looking into hosting Virtual Industry Engagements in response to COVID-19. We remain committed to offering technical small business assistance and will continue to maximize opportunities for small businesses. We will be sending out communications to all small businesses on how they can stay engaged with Treasury OSDBU over the next several weeks.

Should you have any questions on how to participate in these activities please send an email to Melissa “Lisa” Jenkins of my staff at [Melissa.Jenkins@treasury.gov](mailto:Melissa.Jenkins@treasury.gov).

Thank you for your interest in Doing Business with the U.S. Department of the Treasury.

A handwritten signature in black ink that reads "Donna M. Ragucci".

**Donna M. Ragucci**  
**Director**

Office of Small and Disadvantaged  
Business Utilization (OSDBU)  
U.S. Department of the Treasury  
1500 Pennsylvania Avenue Washington, DC



# TREASURY OSDBU HAS A NEW MISSION AND VISION

## MISSION

To advocate for and provide to the Small Business Community maximum practicable opportunities to participate in Treasury contracts

## VISION

To maintain a reputation as a leader among government agencies for exceptional performance in small business contracting

# DID YOU KNOW

Treasury Successfully Exceeded The 2019 Performance Goal

## Performance Goals



FY 19 GOAL %

ACTUAL %

**Total Eligible SB dollars: \$4,665,046,411**

Data From FPDS-NG For 30 September 2019 As of November 4, 2019



## SBA Disaster Assistance in Response to the Coronavirus

- The U.S. Small Business Administration is offering designated states and territories low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19). Upon a request received from a state's or territory's Governor, SBA will issue under its own authority, as provided by the Coronavirus Preparedness and Response Supplemental Appropriations Act that was recently signed by the President, an Economic Injury Disaster Loan declaration.
- Any such Economic Injury Disaster Loan assistance declaration issued by the SBA makes loans available **statewide** to small businesses and private, non-profit organizations to help alleviate economic injury caused by the Coronavirus (COVID-19).
- SBA's Office of Disaster Assistance will coordinate with the state's or territory's Governor to submit the request for Economic Injury Disaster Loan assistance.
- Once a declaration is made, the information on the application process for Economic Injury Disaster Loan assistance will be made available to affected small businesses within the state.
- SBA's Economic Injury Disaster Loans offer up to \$2 million in assistance and can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing.
- These loans may be used to pay fixed debts, payroll, accounts payable and other bills that can't be paid because of the disaster's impact. The interest rate is 3.75% for small businesses. The interest rate for non-profits is 2.75%.
- SBA offers loans with long-term repayments in order to keep payments affordable, up to a maximum of 30 years. Terms are determined on a case-by-case basis, based upon each borrower's ability to repay.
- SBA's Economic Injury Disaster Loans are just one piece of the expanded focus of the federal government's coordinated response, and the SBA is strongly committed to providing the most effective and customer-focused response possible.
- For additional information, please visit [SBA.gov/disaster](https://www.sba.gov/disaster).
- For questions, please contact the SBA disaster assistance customer service center at 1-800-659-2955 (TTY: 1-800-877-8339) or e-mail [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov).

## WASHINGTON DC SMALL BUSINESS - COVID-19

The U.S. Small Business Administration (SBA) has accepted the District of Columbia's declaration for assistance in the form of economic injury disaster loans following the advent of the novel coronavirus (COVID-19), and DC businesses can start applying now. While the SBA directly administers this loan program, the Department of Small and Local Business Development (DSLBD), led by Director Kristi Whitfield, will liaise with the SBA on behalf of the District of Columbia.

"While we continue our response to COVID-19, my Administration is launching our recovery effort, and one such step is relief options for small businesses," said Mayor Bowser. "I encourage DC businesses to begin the federal Small Business Administration loan application process."

The SBA's Office of Disaster Assistance will provide targeted, low-interest loans to Washington, DC small businesses that have been severely impacted by COVID-19. The SBA's Economic Injury Disaster Loan program provides working capital loans of up to \$2 million that can provide vital economic support to help qualified small businesses and private nonprofit organizations overcome the temporary loss of revenue as a result of the COVID-19 virus outbreak. These loans may be used to pay fixed debts, payroll, accounts payable, and other bills that cannot be paid because of the disaster's impact. Terms are determined on a case-by-case basis, based upon each borrower's ability to repay.

DC businesses can [start the process by clicking here](#) and then "Apply for Assistance." You can prepare to apply by reviewing the "[Three Step Process](#)" of SBA Disaster Loans to understand what to expect in the application process. Disaster loan applicants can call the SBA Disaster Assistance Customer Service Center at 1-800-659-2955 (7 am -9 pm every day) or email [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov) for help in completing their online application. SBA staff and its Resource Partner network, consisting of Small Business Development Centers, SCORE Chapters, Women's Business Centers, and Veterans Business Outreach Centers will continue to support small businesses with accessing federal resources and navigating their preparedness plans. Local assistance can be found at [www.sba.gov/local-assistance](http://www.sba.gov/local-assistance). DC businesses can also download the [2020 Small Business Resource Guide](#) for the Washington Metropolitan Area as a resource.

In the coming days, the Bowser Administration will announce details about the Public Health Emergency Small Business Grant Program. This effort will be housed in the Business Development Unit within the Office of the Deputy Mayor for Planning and Economic Development.

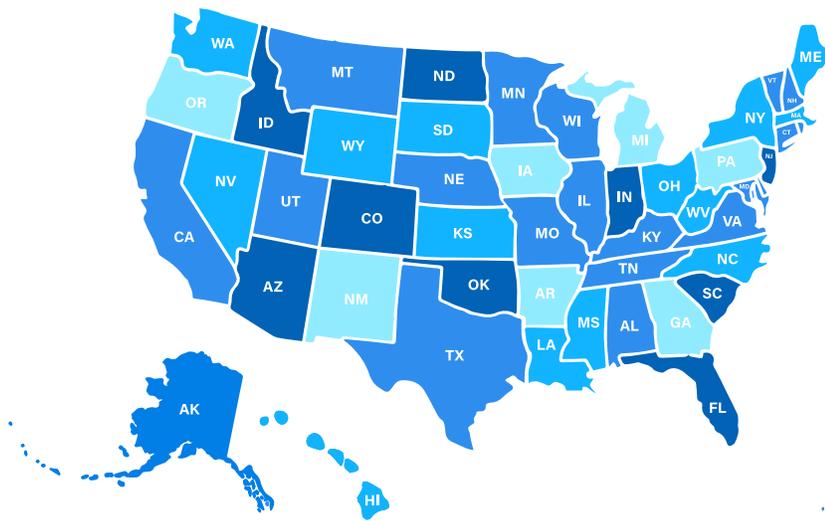
For more information on the District's response and recovery, visit [coronavirus.dc.gov/recovery](http://coronavirus.dc.gov/recovery).



# Disaster Loan Assistance

Federal Disaster Loans for Businesses, Private Nonprofits, Homeowners, and Renters

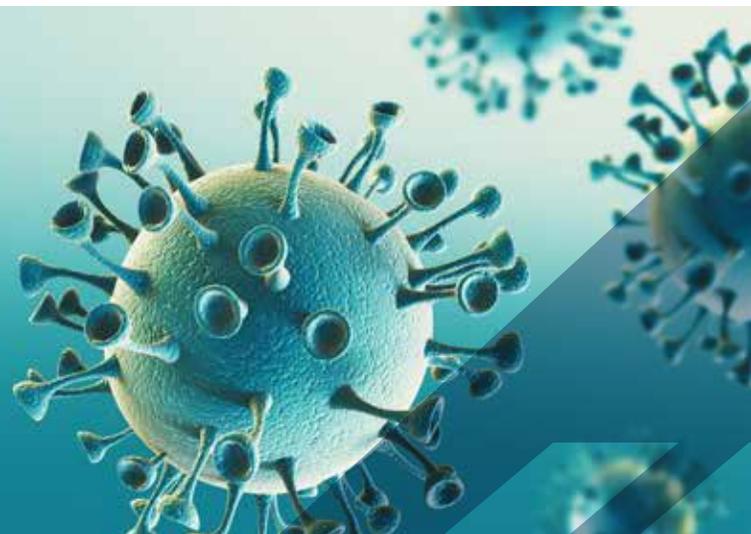
## PRESIDENTIAL AND SBA AGENCY DECLARED DISASTERS



<https://disasterloan.sba.gov/ela/Declarations/Index>

Source: SBA.gov.

CORONAVIRUS  
COVID - 19





 Useful links

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## USEFUL LINKS



### Corona Reponse toolkit

<https://www.uschamber.com/coronavirus>

### Guidance For Employers To Plan And Respond To Coronavirus (Covid-19)

[https://www.uschamber.com/sites/default/files/guidance\\_for\\_employers\\_to\\_plan\\_and\\_respond\\_to\\_the\\_coronavirus\\_031620.pdf](https://www.uschamber.com/sites/default/files/guidance_for_employers_to_plan_and_respond_to_the_coronavirus_031620.pdf)



### Disaster Loan Assistance



<https://disasterloan.sba.gov/ela>



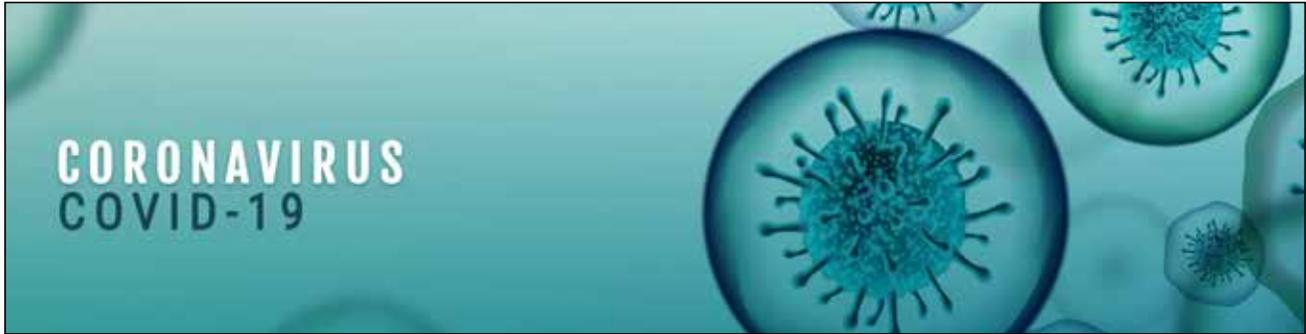
## COVID-19 BUSINESS RESOURCES



Prince George's County Economic Development Corporation is dedicated to keeping the Business Community up to date with Local and State resources and news to assist its operations during the COVID-19 outbreak.

<https://www.pgcedc.com/covid19>

<https://www.princegeorgescountymd.gov/3397/Coronavirus>



## **Federal Government**

[CDC Interim Guidance for Businesses and Employers](#)

[OSHA/HHS Guidance for Preparing Workplaces for COVID-19](#)

[Department of Labor COVID-19 Control and Prevention](#)

[SBA Coronavirus \(COVID-19\): Small Business Guidance & Loan Resources](#)

[U.S. Chamber of Commerce: Combating the Coronavirus](#)

[IRS Disaster Assistance and Emergency Relief for Individuals and Businesses](#)

## **U.S. Congress:**

On March 18, President Trump signed the [Families First Coronavirus Response Act](#) into Law.

[Centers for Disease Control and Prevention \(CDC\): Interim Guidance for Businesses and Employers](#)

U.S. Small Business Administration (SBA)

D.C. Declared a Disaster Area due to the Coronavirus

(Montgomery and Prince George's Counties are included)

Guidance for Businesses and Employers to Plan and Respond to Coronavirus

Disaster Assistance

## **White House:**

[President Trump's Proclamation Suspending Travel](#)

[Office of Management and Budget: Administrative Relief for Recipients and Applicants of Federal Assistance Directly Impacted by the Novel Coronavirus \(COVID-19\) due to Loss of Operations](#)

[U.S. Department of Homeland Security Response on Travel Suspension](#)

[U.S. Department of Labor Occupational Safety and Health Administration \(OSHA\): COVID-19 Control and Prevention](#)

[Hazard Recognition](#)

## **Maryland State Government**

[Executive Orders](#)

[Frequently Asked Questions for Maryland Businesses Planning and Responding to the Coronavirus](#)

[Department of Commerce Coronavirus \(COVID-19\) Information for Businesses](#)

[Department of Commerce Letter to Business Community](#)

[Department of Health](#)

[Webinar for Businesses: Information and guidance for businesses about COVID-19 & preventing its spread in the workplace | 3.18.2020](#)

[Frequently Asked Questions for Employer Bulk Claims Related to Coronavirus \(COVID19\) - Unemployment Insurance](#)

[Keeping Workplaces, Homes, Schools, or Commercial Establishments Safe](#)

## **Prince George's County Government**

[County COVID-19 Updates](#)

[County COVID-19 Hotline](#)

[County COVID-19 Factsheet](#)

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# COVID-19 BUSINESS FACTSHEET



*On February 11, 2020 the World Health Organization announced an official name for the disease that is causing the 2019 novel coronavirus outbreak, first identified in Wuhan China. The new name of this disease is coronavirus disease 2019, abbreviated as COVID-19. In COVID-19, 'CO' stands for 'corona,' 'VI' for 'virus,' and 'D' for disease. There are many types of human coronaviruses including some that commonly cause mild upper-respiratory tract illnesses. COVID-19 is a new disease, caused by a novel (or new) coronavirus that has not previously been seen in humans.*

*While we have confirmed cases in Montgomery County, the current risk is still low. Here is some information to help you and your business stay safe and prevent the spread of the disease.*

## HOW DOES THE COVID-19 VIRUS SPREAD?

Health officials are still learning the details on how this new virus spread. Other coronaviruses spread from an infected person to others through:

- The air by coughing and sneezing
- Close personal contact, such as touching or shaking hands
- Touching an object or surface with the virus on it, then touching your mouth, nose or eyes.

## WHAT ARE THE SYMPTOMS?

People who have been diagnosed with the COVID-19 virus have reported symptoms that may appear in as few as two days or as many as 14 days after exposure to the virus. Those symptoms include fever, coughing, difficulty breathing, and pneumonia. More information can be found at the [Montgomery County Coronavirus](#) website.

## GENERAL BEST PRACTICES

- Make hand sanitizer and tissues clearly available to employees and customers.
- Clean and disinfect your workplace on a regular, enhanced schedule and post a notice detailing your sanitation and hand hygiene procedures.
- Emphasize the importance of staying home if an employee becomes sick. Develop ways to support your employees so they can do so, especially if they don't have sufficient sick leave to cover the cost of staying home.
- Have a plan in place now to communicate with vendors, employees, insurance, and accounting services, with updated contact info in more than one location.
- Reach out to your janitorial service providers to discuss their health and hygiene procedures, the possibility of contracting them for additional services, such as a deep clean or decontamination, if needed.
- Do a complete inventory and talk with suppliers now about shortages they anticipate and plan or order accordingly.
- Contact your insurance company now to discuss what expenses may be covered, including liability and business interruption.
- Consider displaying flyers for employees and customers that outline good hygiene practices like handwashing, minimizing face touching, sneezing and coughing into a sleeve or tissue, etc. The CDC has a number of [free posters](#) available in various languages on their website.
- Be proactive with your customers/clients: explain the steps your business or organization is taking to maintain a safe environment.
- Be aware of the most common symptoms for COVID-19, which include a high fever, dry cough, and difficulty breathing.
- Develop and distribute a plan for how your facility will respond if someone becomes ill with symptoms of COVID-19 in the workplace.
- Remind your employees that it is illegal to turn someone away from your business or refuse service because of actual or perceived race or national origin. COVID-19 does not discriminate and neither should we.
- Have a plan for how you might conduct your business if you have a significant spike in employee absenteeism.
- Stay up to date with local COVID-19 news by signing up for [Alert Montgomery's Public Health & Environmental Alert](#).

**For public health updates, businesses and employees are encouraged to sign up for Alert Montgomery's Public Health alerts at <https://alert.montgomerycountymd.gov>.**

## ADDRESSING CUSTOMER SERVICE CHALLENGES

### Restaurants and Food Services

- Consider introducing delivery or curbside pick-up services if you don't already. Maintaining business if patrons stop visiting restaurants is essential. Design a delivery menu and set up your website now to accommodate delivery and online ordering. Even if you don't go live with that service immediately, be prepared to do so.
- If you already offer delivery, consider expanding your delivery zone and training staff to shift to food service delivery to minimize layoffs and ease the transition to a different model.

### Professional Service, i.e. Accountants, Lawyers

- If it's possible for your staff to work from home, explore remote access to your servers and be sure to test it, perhaps by having a telecommuting day to work out any kinks in advance.
- Explore video conferencing and conference call services and apps and test them out so that you can meet remotely with staff and/or clients.
- Ensure you and your employees have the supplies they need to conduct business from home, remembering letterhead and envelopes, deposit slips, client and employee phone lists, call forwarding, chargers and tech needs. Encourage employees to set up a dedicated space in their homes, if possible.

### Personal Services, i.e. Hair Stylists, Nail Salons

- Prepare a plan for an alternate business model if clients become fearful of public spaces. Consider offering in-home services, instead, and check with your insurer and licensing to ensure you comply with requirements.
- Consider revamping your cancellation policies to support customers who may cancel because they are sick.
- Reassure clients by preparing a statement about new cleaning and hygiene procedures and policies. Email it to your clients now and post on your website.
- Clarify policies about procedures and expectations around home visits with all employees.

# Workplace FAQs

## How do we prevent the spread of the virus?

- Keep your workplace clean and disinfect surfaces regularly. If you don't have a procedure and check list for regular cleaning, develop one and implement use immediately.
- Wipe down surfaces like counters, door handles, telephones, credit card pin pads, and keyboards regularly with disinfectant.
- Review good general hygiene practices with your staff, including coughing and sneezing into a tissue or sleeve, not a hand; minimizing face touching; and frequent handwashing and surface cleaning.
- Promote handwashing for employees by providing easy access to washrooms that are fully stocked with soap and clean towels.

- Make hand sanitizer and tissues clearly available for employees and customers in your place of business.
- Talk with your employees now about the importance of limiting physical contact like handshaking and encourage alternatives, like elbow taps or an old-fashioned smile.

## What if a customer or employee feels harassed because of fear of infection?

- Remember that is illegal to turn someone away from your business or refuse service because of actual or perceived race or national origin. Call the county Office of Human Rights at 240-777-8450 with questions or concerns about discrimination.

- COVID-19 doesn't discriminate based on race or national origin, and neither should we. Transmission impacts people from all walks of life in our community.
- Remember that is illegal to turn someone away from your business or refuse service because of actual or perceived race or national origin. Call the county Office of Human Rights at 240-777-8450 with questions or concerns about discrimination.
- Treat people with respect and do not base their treatment in any way on race, ethnicity, or country of origin.

## What if we learn an employee has a confirmed case of COVID-19?

- If an employee has a confirmed case the health Department will contact you to determine next steps.
- Prepare your business for the possibility of a short-term closure for disinfection.
- If the employee suspects COVID-19 but it is not confirmed, consider doing a thorough cleaning, following the preliminary [CDC guidelines for cleaning and disinfecting](#).

**For public health updates, businesses and employees are encouraged to sign up for Alert Montgomery's Public Health alerts at <https://alert.montgomerycountymd.gov>.**

# STOP THE SPREAD OF GERMS

Help prevent the spread of respiratory diseases like COVID-19.

Avoid close contact with people who are sick.



Cover your cough or sneeze with a tissue, then throw the tissue in the trash.



Avoid touching your eyes, nose, and mouth.



Clean and disinfect frequently touched objects and surfaces.



Stay home when you are sick, except to get medical care.



Wash your hands often with soap and water for at least 20 seconds.



[cdc.gov/COVID19](https://cdc.gov/COVID19)

314915-A March 16, 2020 1:02 PM

A close-up photograph of a computer keyboard. The central focus is a large, rectangular key with a vibrant orange gradient, featuring the text "Contact Us" in a white, sans-serif font. Surrounding this key are several other standard black keys: the top-left key has a closing curly brace and a closing square bracket; the top-right key has a vertical dashed line; the bottom-left key has an upward-pointing arrow; and the bottom-right key has a small white triangle. The background is a blurred grey keyboard surface, and a diagonal grey shadow is cast across the scene from the top right.

# OSDBU STAFF CONTACTS



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Small Business Administration  
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## TREASURY BUREAU SMALL BUSINESS SPECIALISTS

BUREAU	SPECIALIST	PHONE	ADDRESS
Alcohol and Tobacco Tax and Trade Bureau	Morrey Gardner	(304) 480-7253	200 3rd Street, Avery 5F Parkersburg, WV 26106-1328
	Cheryl Rice-Henderson (alt)	(202) 453-1038	1310 G Street, NW, Box 12 Washington, DC 20005
Bureau of Engraving & Printing	Bernadine Wyatt	(202) 874-3236	14th & C Streets, SW Room, 705A Washington, DC 20228
Bureau of the Fiscal Service	Morrey Gardner	(304) 480-7253	200 3rd Street, Avery 5F Parkersburg, WV 26106-1328
Community Development Financial Institution	Vacant		
Comptroller of the Currency	Marcus Benefield	(202) 649-6746	Acquisition Management Financial Management 400 7th Street, SW, Washington, DC 20219
Financial Crime Enforcement Network	Vacant		2070 Chain Bridge Road Vienna, VA 22027
Internal Revenue Service National Office	LaTonya D.Bowman or Mary McKinzie (alt.) Tanya Conner (BEP IT Acquisitions POC)	(240) 613-8600	AWSS/Office of Procurement Policy New Carrollton Federal Building OS:A:P:P, Stop C7-148 5000 Ellin Road, Lanham, MD 20706
Internal Revenue Service / OTPS (Formerly DO)	LaTonya D.Bowman or Mary McKinzie (alt.) Tanya Conner (BEP IT Acquisitions POC) Romona F. Kelly	(240) 613-8600	AWSS/Office of Procurement Policy New Carrollton Federal Building OS:A:P:P, Stop C7-148 5000 Ellin Road, Lanham, MD 20706
IRS Mid-States Area Office	Carla Griffin	(469) 801-0774	4050 Alpha Road 1045-NDAL, 9th Floor Dallas, TX 75244-4203
	Al Monsalve (alt.)	(469) 801-0789	
IRS Northeast Area Office	Cheryl Richardson	(212) 436-1518	290 Broadway, 3rd Floor New York, NY 10007-1867
	Ariane Osit (alt.)	(212) 436-1775	
IRS Southeast Area Office	Sandra Dubose	(404) 338-9221	2888 Woodcock Blvd. Suite 300, Atlanta, GA 30341
IRS Western Area Office	Denise Alvarez	(510) 637-2133	1301 Clay Street, Suite 810S Oakland, CA 94512
Office of the Inspector General	Vacant		740 15th Street, NW, Suite 550 Washington, DC 22020

