

## **Alternative Financial Aid Programs Available to Congregations (As of 4/8/2020)**

### **State of Maryland Programs**

The State of Maryland has started efforts to alleviate financial strains on small businesses.

Churches in Maryland may apply for assistance through what is called "The COVID-19 Layoff Aversion Fund." This assistance is in the way of loans and grants through the Maryland Department of Labor and the Maryland Department of Commerce.

More information can be found here:

<http://www.labor.maryland.gov/employment/covidlafundpolicy.pdf> and here <https://commerce.maryland.gov/fund/maryland-small-business-covid-19-emergency-relief-grant-fund>. If you apply, you should receive a decision within 48 hours if your request has been granted or denied. If you are denied. Please contact me at **dshank@demdsynod.org** so that I can follow-up with the State to clarify - especially if your request is denied because you are a religious-based organization.

Also, in addition if your church has a school, pre-school, or community based ministry that is a small business or 501.c3, please consider applying for these financial resources to aid in any financial hardship that they may be experiencing in addition to applying for aid for your congregation.

### **State of Delaware Programs**

For our churches in Delaware, the Governor has requested aid from the Small Business Administration please see here: <https://news.delaware.gov/2020/03/17/governor-carney-requests-federal-assistance-for-small-businesses/>

The SBA Disaster Assistance Loans do extend to churches. See the information and link here: <https://disasterloan.sba.gov/ela/Documents/SBA-Disaster-Assistance-Loans-Businesses-Nonprofits.pdf>

The State of Delaware has also extended Unemployment benefits.

**Federal Disaster Loan Assistance:** <https://disasterloan.sba.gov/ela/Information/Index>

Usually Federal Disaster Loans do not apply to churches. But they have been opened up in a limited nature due to COVID-19 for churches. If a church is interested, explore the website and the application.

**Other:**

<https://www.elca.org/publichealth> - "What is the ELCA Doing?"

During this time of COVID-19 please check out our generosity, financial best practices, and CARES Act information: <https://demdsynod.org/connectedness/generosity-abundance/congregational-generosity/>

For Help and Comparison Data Determining an E-Giving method: <https://elca.org/preferredvendors>

Additional Web Resources: <https://demdsynod.org/connectedness/generosity-abundance/>