

Resources for Massachusetts Businesses During COVID-19

(as of 4.3.2020)

Financial Resources

Loans: Massachusetts business owners will have until Dec. 18, 2020 to apply for an [Economic Injury Disaster Loan \(EIDL\) through the U.S. Small Business Administration](#). Small businesses, private nonprofits, small agricultural operations and small aquaculture enterprises that have taken a financial hit since Jan. 31 as a direct result of the coronavirus pandemic may qualify for the loans of up to \$2 million. The loans carry an interest rate of 3.75 percent for small businesses, and 2.75 percent for nonprofits. The [MA Small Business Development Center Network](#) can assist businesses with applying for these loans. The state's [MGCC Small Business Relief Fund](#) is suspending applications and encouraging businesses to use the SBA EIDL program. Check the state's [COVID-19 business guidance](#) regularly for updates.

The **Coronavirus Aid, Relief and Economic Security (CARES) Act** was signed into law on Friday, March 27th. The act offers **Paycheck Protection Program Emergency Small Business Loans** (emergency SBA 7(a) loans). These loans provide funding for special emergency loans of up to \$10 million for eligible nonprofits and small businesses with 500 or fewer employees, permitting them to cover costs of payroll, operations, and debt service, and provides that the loans be forgiven in whole or in part under certain circumstances. Note: These are in addition to the SBA Economic Injury Disaster Loans (EIDL), which are available to nonprofits of any size. SBA developed a [guide](#) on how to apply. Click [here](#) for a list of SBA resources related to this and other assistance. **Note: At this time, your bank may not be accepting applications for the Paycheck Protection Program because they are waiting for clearer guidance from the SBA.**

The [Massachusetts Small Business Association \(SBA\) Office website](#) has resources on its lending programs including the Paycheck Protection Program. [TSNE Mission Works](#) has also published a blog that is being updated regularly with information on how to apply for the Paycheck Protection Program, particularly if you are a non-profit organization.

Tax Relief: Small local businesses have been granted [administrative tax relief](#) by the Commonwealth in the form of postponing regular sales, meals and room occupancy taxes that would be due in March, April and May to June 20th. All penalties and interest that would apply are waived, as well.

Businesses Interested in Donating or Selling Personal Protective Equipment (PPE)

The Commonwealth has developed an [online portal](#) for businesses seeking to either donate or sell PPE to help the health care community confront COVID-19.

Essential Services

Governor Baker issued an Executive Order on March 23rd requiring all businesses and organizations that do not provide "COVID-19 Essential Services" to close their physical workplaces and facilities to workers, customers and the public. These businesses are encouraged to continue operations remotely. **On March 31st, this order was extended until May 4, 2020.** Information about the order can be found [here](#). Here is an [FAQ](#) that is being updated on an on-going basis by the Exec. Office of Housing and Economic Development.

Unemployment Assistance

Employers impacted by COVID-19 may request up to a 60-day grace period to file quarterly reports and pay contributions. To stay up-to-date on regulatory guidance such as this, check this state [website](#).

More information for employers and workers on unemployment assistance can also be found [here](#).

Information on how to file an unemployment claim can be found [here](#).

An FAQ for employers by the Division of Unemployment Assistance can be found [here](#).

Employers who have questions related to unemployment insurance, can e-mail: UIEmployerHelp@detma.org

The Massachusetts Workforce Association (MWA) is the voice for the Commonwealth's workforce development system, encompassing an array of partners and stakeholders, including the MassHire Career Centers and Workforce Boards.

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Work Share Program

[Work Share](#) is a program that offers businesses an alternative to layoffs, where employees work reduced hours while collecting unemployment benefits to supplement their lower wages.

Rapid Response

The state's [Rapid Response](#) team works closely with businesses to avert layoffs.

Families First Coronavirus Response Act Employer Paid Leave Requirements

The Commonwealth's Paid Family and Medical Leave benefits will not be available until January 2021. In the meantime, the federal government enacted paid leave requirements to respond to the pandemic. [This is the guidance](#) from the Wage and Hour Division of the U.S. Dept. of Labor, along with an [FAQ](#) on the FFCRA. [This is a summary](#) from the IRS.

Business Associations' Guidance

The [National Federation of Independent Businesses](#) has a resource guide on its website.

[Associated Industries of Massachusetts](#) AIM has developed a thorough resource page with relevant links for the business community related to AIM has been fielding questions from its members related to protective issues, paid leave, unemployment insurance, business financing, taxes, federal economic relief and an FAQ.

[Greater Boston Chamber of Commerce](#) website is updated daily with resources for businesses, including an email you can subscribe to.

[MassMEP](#) (manufacturing extension partnership) has a page with resources targeted at manufacturers.

The [Massachusetts Nonprofit Network](#) has a page with resources targeted to nonprofit businesses.

The [U.S. Chamber of Commerce](#) has developed a detailed guide for businesses responding to COVID-19. It includes a communications toolkit, guidance for employers and employees, an interactive workplace flyer builder and more.

[Worcester Regional Chamber of Commerce](#) has a page devoted to COVID-19 Response Assistance for businesses.

Other Resources

The [Boston Business Journal](#) has produced a website with resources for businesses, including local relief funds.

Congressman Seth Moulton's office has developed a [resource guide for businesses](#) that will be updated regularly here. More resources from his office can be found [here](#).

MEMA Emergency Operation Center Private Sector Hotline

The number for the hotline is **508-820-2094**. This hotline is staffed Monday through Friday, 8AM - 4PM.

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