

COVID-19 Financial Resources

Unemployment Income - People impacted by COVID-19 can collect unemployment in the following circumstances:

- The workplace is shut down and expects to reopen in four or fewer weeks. Workers must remain in contact with their employer and be available for any work their employer may have for them that they are able to do, but do not otherwise need to be looking for work.
- An employer may extend the period of the shut-down to eight weeks, and the employees will remain eligible for the longer period under the same conditions described above.
- If necessary, DUA may extend these time periods.
- A worker is quarantined due to an order by a civil authority or medical professional or leaves employment due to reasonable risk of exposure or infection or to care for a family member and does not intend to or is not allowed to return to work. The worker need not provide medical documentation and need only be available for work when and as able.

For current unemployment claims:

- All requirements regarding attending seminars at the MassHire career centers have been suspended.
- Missing deadlines due to effects of COVID-19 will be considered good cause, and lateness will be excused.
- All appeal hearings will be held by telephone only.

More info: <https://www.mass.gov/info-details/massachusetts-covid-19-unemployment-information>

United Way - Call 211 or 1-866-211-9966 for a list of local agencies helping with bills, rent, childcare and food.

Food & Beverage Service Employees

United States Bar Foundation - <https://www.usbgfoundation.org/covid-19-response>

Children of Restaurant Employees (CORE) - <https://coregives.org/>

Behind You! – Restaurant employees can apply for financial assistance at www.behindyouinc.org.

Restaurant Opportunities Centers United (ROC United) – Provides resources and financial assistance to restaurant workers impacted by COVID-19. <https://rocunited.org/relief/>

One Fair Wage emergency fund – Provides cash assistance to restaurant workers, delivery drivers, other tipped workers and service workers impacted by COVID-19. Apply at <https://ofwemergencyfund.org/help>

Businesses

Small Business Recovery Loan Fund 2020 - Financial relief to Massachusetts businesses that have been affected by COVID-19 with under 50 full- and part-time employees, including nonprofits. Additional information and applications can be found at www.empoweringsmallbusiness.org

Economic Injury Disaster Loan (EIDL) program – Low interest rate loans for small businesses. <https://disasterloan.sba.gov/ela>

MEMA's (Mass. Emergency Management Agency) Private Sector Hotline – Call 508-820-2094. Staffed Mon-Fri, 8am-4pm.

WorkShare Program – Program for employers that provides an alternative to layoffs. The employer decreases employees' hours and their paychecks are supplemented by unemployment benefits. <https://www.mass.gov/topics/workshare-program>

Rapid Response Team – Helps employers avoid layoffs. <https://www.mass.gov/service-details/rapid-response-overview>

Retailers Association of Massachusetts – General resources for retail and other businesses. <https://www.retailersma.org/>

Facebook Small Business Grants Program – Resources for small businesses impacted by COVID-19. They will also be offering cash grants and Facebook ad credits in the next few weeks. Visit their website to sign up for updates and explore resources: <https://www.facebook.com/business/grants>

Creative Collective - Resources for people in the “creative industries and the arts & culture sectors” <https://www.creativecollectivema.com/covid19-resource-and-info-page>

Salem Main Streets – General and Salem-specific information and resources for businesses and the general workforce: <http://salemmainstreets.org/covid19/>

