



COMMONWEALTH OF MASSACHUSETTS  
EXECUTIVE OFFICE OF HOUSING & ECONOMIC DEVELOPMENT  
MASSACHUSETTS OFFICE OF BUSINESS DEVELOPMENT  
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Dear Business Owner:

Governor Baker issued an [emergency order](#) 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 as of Tuesday, March 24th at noon until Monday, May 4<sup>th</sup>.

Please be advised that you may request designation as an essential business if the function of your business is not listed in the link above. EOHED has established a process for that on our [webpage](#).

- 1. Businesses deemed essential based on the “COVID-19 Essential Services” guidance do NOT need to apply for an Essential Service Designation**
  - Please reference the “COVID-19 Essential Services” guidance to see if your business is covered - <https://www.mass.gov/doc/covid-19-essential-services>
  - If your business is covered, you do not need to take any action or receive an essential service designation
- 2. Businesses that are NOT covered under current guidance can submit an online request to be designated as essential for the purposes of the Emergency Order**
  - Essential Service Designation request - <https://www.mass.gov/forms/essential-service-designation-request>
  - Please only request a designation if your business is not covered by the “COVID-19 Essential Services” guidance
- 3. Please do not send duplicative emails to [covid19.biz@mass.gov](mailto:covid19.biz@mass.gov) if you submitted via the online form**
  - Staff is actively monitoring this inbox; duplicate inquiries are not necessary.

### Small Business Resources

[The Paycheck Protection Program \(PPP\)](#) is a loan program designed to provide a direct incentive for small businesses to keep workers on the payroll. Loans are up to \$10M, with a 1% interest rate and a 2-year maturity; there are no payments for the first six months.

- **Who can apply?** Businesses, non-profits, Veterans organizations, Tribal concerns, sole proprietorships, self-employed individuals, and independent contractors, with 500 or fewer employees.
- **When can I apply?** The Paycheck Protection Program will be available beginning on Friday, April 3rd. Applications must be submitted by June 30, 2020.

- **How do I apply?** You can apply for the Paycheck Protection Program through any existing SBA 7(a) lender or through any participating federally insured depository institution, federally insured credit union, or Farm Credit institution. Ask your local lender if it is participating in the program.
- **What else should I know?** The 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 program will be available retroactive from February 15, 2020, so employers can rehire their recently laid-off employees through June 30, 2020.
- **Read more here:** <https://www.sba.gov/funding-programs/loans/paycheck-protection-program-ppp#section-header-4>

**The Economic Injury Disaster Loan Advance** is a Loan Advance of \$10,000 that is available to applicants who have been approved for an Economic Injury Disaster Loan; it does not need to be repaid, so you can think of the Advance as a grant for business expenses.

- **Who can apply?** If you have applied or intend to apply to the Economic Injury Disaster Loan program, you can also apply for a Loan Advance.
- **When can I apply?** The Loan Advance is available now.
- **How do I apply?** Visit [the](#) SBA's website to [submit an application](#) for the Economic Disaster Injury Loan and Loan Advance.
- **What else should I know?** Please note that you should submit an application at the above link, even if you've previously submitted an EIDL application prior to the Loan Advance being available.
- **Read more here:** <https://www.sba.gov/page/disaster-loan-applications#section-header-0>

The SBA is also offering **Debt Relief** to small businesses. Under this relief, the SBA will pay the principal and interest for six months beginning March 27<sup>th</sup>, 2020 for qualifying new and current holders of 7(a) loans.

- **Who can apply?** Businesses who already have a covered 7(a) SBA loan or receive a 7(a) SBA loan prior to September 27, 2020.
- **When can I apply?** This relief is applied for covered loans beginning with payments due after March 27, 2020.
- **How do I apply?** Reach out to your SBA lender to discuss how this debt relief applies to your SBA loan.
- **What else should I know?** This debt relief is available only to 7(a) loans and not to loans made under the Paycheck Protection Program, 504 loans, or microloans.
- **Read more here:** <https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources#section-header-4>

**Don't forget** that you can still apply for two other Small Business Administration loan programs:

- [Economic Injury Disaster Loans](#) are available through the SBA website; apply [here](#). EIDL loans can be up to \$2M, with interest rates of 3.75%, and are for businesses whose revenues were adversely impacted by the coronavirus outbreak.
- The [Express Bridge Loan Program](#) is available to businesses that have an existing business relationship with an SBA-approved lender; speak to your lender about accessing this option while you await a decision on long-term financing.

You can find more detailed information on these loan programs at [The Small Business Owner's Guide to the CARES Act](#). We encourage you to subscribe to email updates via [www.SBA.gov/Updates](http://www.SBA.gov/Updates) and follow them on Twitter at [@SBAgov](https://twitter.com/SBAgov) for the latest news on available SBA resources and services. . If you need additional

assistance, you can find your local SBA office and resource partners at [www.SBA.gov/LocalAssistance](http://www.SBA.gov/LocalAssistance). If you have questions, you may also call 1-800-659-2955.

### **Small Business Tax Relief – Late-file and Late-pay Penalties Waived**

The Baker-Polito Administration recently [announced](#) administrative tax relief measures for small local businesses which have been impacted by the ongoing COVID-19 outbreak, especially in the restaurant and hospitality sectors. This tax relief includes postponing the collection of regular sales tax, meals tax, and room occupancy taxes that would be due in March, April and May so that they will instead be due on June 20.

- Businesses that paid less than \$150,000 in regular sales plus meals taxes in the year ending February 29, 2020 will be eligible for relief for sales and meals taxes, and business that paid less than \$150,000 in room occupancy taxes in the year ending February 29, 2020 will be eligible for relief with respect to room occupancy taxes.

**The Executive Office of Labor and Workforce Development offers resources** for businesses related to employee benefits and will [post](#) additional guidance as it becomes available. Programs include:

- Updated information regarding unemployment resources can be found here: <https://www.mass.gov/info-details/covid-19-guidance-and-directives#businesses-&-employers->
- The [WorkShare program](#), a tool to help employers avoid layoffs during a downturn – read more about WorkShare at <https://www.mass.gov/service-details/workshare-information-for-employers>
- The [Rapid Response program](#), which works closely with companies to avert layoffs and keep a skilled workforce engaged in the existing regional economy or industry; read more about how the Rapid Response Team can help businesses at <https://www.mass.gov/service-details/rapid-response-layoff-aversion>

### **The Department of Unemployment Assistance (DUA)**

Hosts daily Town Hall Meetings to guide attendees through the process to achieve a successful unemployment claim and to answer questions. Read more at <https://www.mass.gov/forms/massachusetts-department-of-unemployment-assistance-dua-virtual-town-halls> You can also learn more about unemployment benefits in light of COVID-19 at DUA's website, [here](#); this page will continue to be updated as additional guidance is available.

### **Procurement and Donation Program**

The Baker-Polito Administration launched an online portal where individuals and companies can donate or sell personal protective equipment (PPE) as well as volunteer to support the Commonwealth's response to the COVID-19 outbreak. This effort will help ensure that front line responders get the protective equipment they need and augment Massachusetts' response with additional trained volunteers. Visit the [COVID-19 PPE Procurement and Donation Program website](#) to learn more.