

## Resources for Massachusetts Businesses During COVID-19

(as of 5.13.2020)

### Reopening Guidance

The Commonwealth plans to begin the process of reopening some businesses starting on May 18th. Click [here](#) for a description of the **four phase process** the Baker Administration has outlined. Click [here](#) to download **reopening guidance for non-healthcare businesses** issued on May 7th.

The **Department of Unemployment Assistance** has developed a guide for employers on unemployment insurance and returning to work. Click [here](#) to read the guidance.

The **U.S. Chamber of Commerce** is sharing webinars and resources related to reopening through its [Path Forward initiative](#).

### Financial Resources

**Loans:** Economic Injury Disaster Loans (EIDL) and EIDL Advance through the Small Business Administration are currently only being made available on a limited basis to U.S. agricultural businesses. Click [here](#) to learn more and if you are an agricultural business to see if you are eligible.

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. SBA developed a [guide](#) on how to apply. Click [here](#) for a list of SBA resources related to this program and other forms of assistance from the SBA. Check with your local bank to see if they are able to help you or [look for a lender on the SBA website](#) who can. **Note: As of May 13, 2020, the SBA is still accepting new PPP applications, since a reauthorization and appropriation on April 27th. Check the SBA website for updates.**

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.

**Grants: The State Treasurer's Office of Economic Empowerment** has developed a grant program for small businesses serving Gateway Cities. To learn more, click [here](#).

**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. Additional detail related to state tax filing and payment extensions and penalty relief for businesses can be found on the **Department of Revenue** website [here](#).

The CARES Act also created several federal tax relief provisions for businesses including the **Employee Retention Tax Credit**, which is available to all businesses and tax-exempt organizations. A business could take advantage of this in lieu of the SBA PPP Loan Program. This program allows a 50% refundable tax credit on up to \$10,000 in wages per employee, per quarter. There is an advance option for this credit, which can be applied for, with additional forms, guidance and FAQs which can be found [here](#) and [here](#). Note there are two conditions that need to be met to apply and they include:

- The business is fully or partially suspended due to a government order during the COVID-19 outbreak, OR;
- A decline in 50% plus gross receipts, until gross receipts recover to 80% of a quarter in a prior year (2019).

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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[info@massworkforce.com](mailto:info@massworkforce.com)

Another federal tax liability provision in the CARES Act is the **Payroll Tax Deferral** provision. The CARES Act allows eligible employers to defer payment of part of their payroll taxes (which they would normally remit on a bi-weekly or monthly basis) to two larger payments; half due on December 31, 2021 and half due on December 31, 2022. Click [here](#) to read a summary of the provision on the state’s website.

Click [here](#) to keep up with all COVID-19 related federal tax provisions.

**COVID-19 Relief Coalition:** Attorney General Maura Healey, along with a coalition of lawfirms, non-profits and government agencies have come up with legal and financial resources to support small businesses and non-profits during the pandemic. These include **emergency loans and pro-bono legal assistance**. Click [here](#) to learn more.

### **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.

The leaders of the **Advanced Manufacturing Collaborative** and the Baker-Polito Administration have set up the **Manufacturing Emergency Response Team (M-ERT)** led by MassTech Collaborative to mobilize, organize, and operationalize critical path work streams necessary for Massachusetts manufacturers to pivot their operations to produce needed materials in response to the COVID-19 pandemic. Click [here](#) to learn more if you are interested in participating. Funding is available for manufacturers and contributing companies, as well, to provide this PPE. Click [here](#) to learn more about applying for funding for equipment, materials, supplies, workforce training and other needs related to expanding or pivoting manufacturing for this need. For workforce training grants the limit is \$80,000 per company (i.e. 40 workers).

### **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 April 28th, this order was extended until May 18, 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, which is updated regularly, can be found [here](#).

Employers who have questions related to unemployment insurance, can e-mail: [UIEmployerHelp@detma.org](mailto:UIEmployerHelp@detma.org)

### **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. More information about this program and others can be found under “Additional Resources” on the bottom of the MassHire BizWorks website [here](#).

### **Rapid Response**

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

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**ONE SYSTEM – ONE VOICE**

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