



TOWN OF UPTON, MASSACHUSETTS

Town Planner

RESOURCES FOR UPTON BUSINESSES AND WORKERS AFFECTED BY THE COVID-19 ECONOMIC INTERRUPTION

(Updated January 28, 2021)

To assist Businesses and Workers in Upton during the COVID-19 Pandemic, the Town of Upton will provide the public with the latest information on resources available from the Federal Government, Commonwealth of Massachusetts, and other local agencies as emergency measures and programs are announced. Please check back frequently.

UPDATES:

SBA and Treasury Announce PPP Re-Opening; Issue New Guidance

The U.S. Small Business Administration (SBA), in consultation with the Treasury Department, announced today that the Paycheck Protection Program (PPP) will re-open the week of January 11 for new borrowers and certain existing PPP borrowers. Updated PPP guidance outlining Program changes to enhance its effectiveness and accessibility was released on January 6 in accordance with the Economic Aid to Hard-Hit Small Businesses, Non-Profits, and Venues Act.

This round of the PPP continues to prioritize millions of Americans employed by small businesses by authorizing up to \$284 billion toward job retention and certain other expenses through March 31, 2021, and by allowing certain existing PPP borrowers to apply for a Second Draw PPP Loan.

Key PPP updates include:

- PPP borrowers can set their PPP loan's covered period to be any length between 8 and 24 weeks to best meet their business needs;
- PPP loans will cover additional expenses, including operations expenditures, property damage costs, supplier costs, and worker protection expenditures;
- The Program's eligibility is expanded to include 501(c)(6)s, housing cooperatives, direct marketing organizations, among other types of organizations;
- The PPP provides greater flexibility for seasonal employees;
- Certain existing PPP borrowers can request to modify their First Draw PPP Loan amount; and
- Certain existing PPP borrowers are now eligible to apply for a Second Draw PPP Loan.

A borrower is generally eligible for a Second Draw PPP Loan if the borrower:

- Previously received a First Draw PPP Loan and will or has used the full amount only for authorized uses;

- Has no more than 300 employees; and
- Can demonstrate at least a 25% reduction in gross receipts between comparable quarters in 2019 and 2020.

The new guidance released includes:

- PPP Guidance from SBA Administrator Carranza on Accessing Capital for Minority, Underserved, Veteran, and Women-owned Business Concerns;
- Interim Final Rule on Paycheck Protection Program as Amended by Economic Aid Act; and
- Interim Final Rule on Second Draw PPP Loans.

For more information on SBA's assistance to small businesses, visit sba.gov/ppp or treasury.gov/cares.

Governor Baker Announces Plans to Lift Business Curfew and Nighttime Stay-at-Home Advisory

Effective **Monday, January 25, at 5:00am**, the Stay-at-Home Advisory for the hours of 10pm – 5am is rescinded. Effective Monday, January 25, at 5:00am, the Mandatory Early Closure of Businesses Order requiring certain businesses to close by 9:30pm will be rescinded. On Monday, January 25, at 5:00am, the following businesses and activities listed below may operate past 9:30pm:

- *Restaurants
- *Arcades & Other Indoor & Outdoor Recreation (Phase 3, Step 1 businesses only)
- *Indoor and Outdoor Events
- *Movie Theaters and Outdoor Performance Venues
- *Drive-In Movie Theaters
- *Youth and Adult Amateur Sports Activities
- *Golf Facilities
- *Recreational Boating and Boating Businesses (e.g. charter boats)
- *Outdoor Recreational Experiences
- *Casinos and Horse Tracks/Simulcast Facilities
- *Driving and Flight Schools
- *Zoos, Botanical Gardens, Wildlife Reserves, Nature Centers
- *Close Contact Personal Services (e.g. hair and nail salons)
- *Museums/Cultural & Historical Facilities/Guided Tours
- *Gyms/Fitness Centers and Health Clubs
- *Indoor and Outdoor Pools

Gatherings may go beyond 9:30pm. Liquor stores and other retail establishments that sell alcohol may sell alcohol past 9:30pm; adult use cannabis retailers may also sell cannabis after 9:30pm

Note – Phase 3, Step 2 businesses must remain fully closed

The 25% temporary capacity and gathering limits remain in place until 5AM on Monday, February 8.

Federal CRRSAA Signed into Law on December 27, 2020

The ***Coronavirus Response and Relief Supplemental Appropriations Act of 2021 (CRRSAA)*** — which was signed into law on December 27, 2020, as part of **a larger government appropriations bill** — provides more assistance to individuals and businesses harmed by the impact of the coronavirus pandemic. The CRRSAA provides direct payments to individuals, revises key aspects of the CARES Act to provide more flexibility to businesses and offers enhanced federal unemployment benefits.

What does it mean for small businesses?

Reopening and Revisions: Paycheck Protection Program

The PPP has been reopened so more businesses can apply for the first time, and some companies can apply for a “second-draw” PPP loan. The bill also expands the types of expenses that can be paid for with PPP funds and makes forgiveness easier to obtain for businesses that took out loans worth less than \$150,000. Applications for new and second-draw PPP loans are open until March 31, 2021, or until funds are exhausted.

- The second loans will be limited to those with fewer than **300 employees** that have seen drops of at least 25% of their revenue during the first, second, or third quarter of 2020. It also reduces the amount a borrower can receive from \$10 million to \$2 million, gives businesses more flexibility on how they spend the money and simplifies the forgiveness process for loans under \$150,000.
- It carves out \$12 billion for minority-owned businesses.
- It expands eligibility to more nonprofits including 501(c)(6)'s as well as local newspapers, TV, and radio broadcasters.

Changes to Business Taxes

The CRRSAA makes PPP loans non-taxable and ensures that the majority of business expenses paid for with PPP loans are also not taxable. The legislation also makes businesses eligible to receive both PPP loans and the Employee Retention Tax Credit (ERTC), whereas they were not eligible under the original CARES Act.

Reopening of the EIDL Grant Program

The bill allocates more money for the Economic Injury Disaster Loan (EIDL) grant program that had been expanded in the CARES Act. ***This will allow some businesses to receive up to \$10,000 in EIDL grants.***

Stimulus checks

The package sends direct stimulus payments of \$600 to individuals. Eligible families will receive an additional \$600 per child -- which is \$100 more than Congress gave families in the first round of relief

last spring. The payments start phasing out for individuals with adjusted gross incomes of more than \$75,000, and those making more than \$99,000 will not receive anything. The income thresholds are doubled for couples. The amounts will be based on 2019 incomes. Those who filed their 2019 tax returns will receive their money automatically, as well as Social Security recipients and those who uploaded their bank account information using the IRS's online portal to receive their first payments. Undocumented immigrants who don't have Social Security numbers remain ineligible for the payments. But in a change from the first round, their spouses and children are now eligible as long as they have Social Security numbers.

NOTE: The proposed \$2,000 stimulus check for citizens is still being debated. However, the \$600 payment is going forward and many have already seen direct deposits into their accounts.

Unemployment Benefits

Those currently unemployed will receive a \$300 weekly federal enhancement in benefit through March 14. The package also extends -- by 11 weeks -- two other pandemic unemployment programs that were created in the CARES Act in March which were set to expire on 12/31/2020.

The Pandemic Unemployment Assistance program initially expanded jobless benefits to gig workers, freelancers, independent contractors, the self-employed, and certain people affected by the coronavirus for up to 39 weeks. The Pandemic Emergency Unemployment Compensation program provided an additional 13 weeks of payments to those who exhaust their regular state benefits. Both programs will now close to new applicants on March 14, but continue through April 5 for existing claimants who have not yet reached the maximum number of weeks.

The measure also provides a federally funded \$100 per week additional benefit to those who have at least \$5,000 in annual self-employment income but are disqualified from receiving Pandemic Unemployment Assistance because they are eligible for regular state unemployment benefits.

In addition, the package gives states the authority to waive overpayments in cases where the claimant is not at fault.

OTHER RESOURCES

Free Workplace Posters from UMass Memorial Health Care

UMass Memorial Health Care is providing free posters through the Worcester Regional Chamber of Commerce to help workplaces inform employees and limit the spread of COVID-19:

<https://www.worcesterchamber.org/wp-content/uploads/2014/09/COVID-Prevention-Business-Posters.pdf>

Secretary Kennealy Issues Letter to All Commonwealth Businesses

The Secretary of Executive Office of Housing & Economic Development for the Commonwealth of Massachusetts, Mike Kennealy has issued an important letter to businesses:

[READ THE SECRETARY'S IMPORTANT LETTER TO BUSINESSES](#)

New PPP Forgiveness Application

On October 8, the Small Business Administration and Treasury Department announced a new, simpler application for forgiveness for PPP loans totaling less than \$50,000. The new form is called Form 3508S and is a single page with a second optional borrower demographic information page.

Access New Form [HERE](#).

Access Original Loan Forgiveness Application [HERE](#).

Small Business Strong Established to help Women- and Minority-Owned Small Businesses

Small Business Strong is a private and public sector partnership set up to help women and minority owned small businesses navigate the devastating impact of the COVID-19 pandemic. We recognize that our 650,000 Massachusetts small businesses are the lifeblood of our towns, cities and communities. Small Business Strong provides expedited, pro-bono resources to small businesses ranging from access to capital to consulting, business restructuring, business growth, digital marketing and customer engagement plans.

For more information: <https://www.smallbstrong.com>

SBA Announces Grants, Loans Available to Farms, Agricultural Businesses

Agricultural businesses are now eligible for SBA's Economic Injury Disaster Loan (EIDL) and EIDL Advance programs. SBA's portal opened on May 4th as a result of funding authorized by Congress through the *Paycheck Protection Program and Healthcare Enhancement Act*. The legislation, signed into law by the President one week ago, provided additional funding for farmers and ranchers and certain other agricultural businesses affected by the Coronavirus (COVID-19) pandemic. Eligible agricultural businesses must have 500 or fewer employees.

The SBA will begin accepting new EIDL applications on a limited basis only, in order to provide unprecedented relief to U.S. agricultural businesses. For agricultural businesses that submitted an EIDL

loan application through the streamlined application portal prior to the legislative change, SBA will move forward and process these applications without the need for re-applying. All other EIDL loan applications that were submitted before the portal stopped accepting new applications on April 15 will be processed on a first-in, first-out basis.

For more information, please visit: <https://www.sba.gov/funding-programs/disaster-assistance>

Resources for the Creative Community

The Worcester Cultural Coalition has established a repository of resources for the creative community at <https://worcesterculture.org/creative-community-resources>. This page is updated regularly to include grant and low-interest loan opportunities, resources for individuals and nonprofits, impact surveys to gauge the needs of the cultural sector, and additional coverage of the state of the arts in the wake of COVID-19.

Non-Traditional Employee Unemployment Filing

Pandemic Unemployment Assistance (PUA) provides up to 46 weeks of unemployment benefits to workers not traditionally eligible for unemployment benefits (self-employed, independent contractors, workers with limited work history, and others) who are unable to work as a direct result of the coronavirus public health emergency.

Learn more and apply: <https://www.mass.gov/how-to/apply-for-pandemic-unemployment-assistance>.

Southern Worcester County EDO/CMRPC Resource Listings for Businesses

A webpage has been set up to be a one-stop-shop to access the latest material produced by CMRPC for the Southern Worcester County Economic Development Organization.

Click here for more information: <https://www.cmrpcregionalservices.org/covid19>

Online Small Business Assessment from CMRPC

CMRPC has created an [online assessment for small businesses](#). A small business owner can use this assessment to be walked through the eligibility requirements and details of relief support. The online assessment will be continuously updated.

MassHire Central Region Workforce Board Lists COVID-19 Resources

The MassHire Central Region Workforce Board (MCRWB) is listing numerous COVID-19 resources for employers and job seekers. See MCRWB's webpage below:

<https://masshirecentral.com/covid19resources>

Eversource Offers Businesses a Payment Plan to Ease Financial Obligations

Eversource is offering special, extended payment arrangement for business customers. **On any past-due amount, with \$0 down payment, businesses will have 12 months to pay.** They will also connect businesses with state and federal assistance programs for which your business may be eligible.

MORE INFO: <https://www.eversource.com/content/ema-c/residential/safety/protect-yourself/responding-to-covid-19>

Service Industry Employees Resources

If you work in the service industry here are two resources that may help with assistance:

- The Restaurant Opportunities Centers United (ROC United) is offering cash assistance to restaurant workers who are out of a job. For details visit <https://rocunited.org/relief>
- The One Fair Wage campaign is also offering assistance to those in the service industry that have had their incomes impacted. Please visit <https://ofwemergencyfund.org/help>

Economic Injury Disaster Loan Emergency Advance

In response to the pandemic, small business owners in all U.S. states, Washington D.C., and territories are eligible to apply for an Economic Injury Disaster Loan advance of up to \$10,000.

This advance will provide economic relief to businesses that are currently experiencing a temporary loss of revenue. Funds will be made available following a successful application. This loan advance will not have to be repaid.

The SBA implemented a \$1,000 cap per employee on the advance, up to a max of \$10,000. So, a business with three employees, for example, would be eligible to receive \$3,000 up front.

Eligibility

The SBA's Economic Injury Disaster Loan provides vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing as a result of the COVID-19 pandemic. This program is for any **small business with less than 500 employees** (including sole proprietors,

independent contractors and self-employed persons), **private non-profit organization or 501(c)(19) veterans organizations** affected by COVID-19.

To apply for a COVID-19 Economic Injury Disaster Loan and loan advance, click [here](#).

Worcester Chamber of Commerce Email

To keep its members and non-members updated on available resources and the Chamber's response to COVID-19, for the foreseeable future the Worcester Regional Chamber of Commerce will issue daily emails at noon. These emails will contain a variety of information from local, state, and federal loans to the offerings of local businesses and best practices.

Subscribe here: [Subscribe to Worcester Chamber of Commerce E-News](#)

If you have questions, please contact Upton's Economic Development Coordinator/Town Planner Paul Dell'Aquila at 508-603-0219 or pdellaquila@uptonma.gov