

UXBRIDGE

COVID-19 BUSINESS RESOURCES AND INFORMATION UPDATE

Friday May 1, 2020

The Uxbridge Department of Economic Development and Community Planning continues to compile a list of national, state, regional, and local resources and vital information on a regular basis

If you have any additional resources you would like included, or have any questions, please don't hesitate to contact Michael Gallerani at mgallerani@uxbridge-ma.gov.

Together We Can!

| Small Business Resources Contact Info | |
|--|--|
| US Center for Disease Control | https://www.cdc.gov/ |
| Small Business Administration | www.SBA.gov |
| Commonwealth of Massachusetts | www.Mass.gov |
| Massachusetts Small Business Development Center | www.MSBDC.org |
| | www.sbdc@clarku.edu |
| US Chamber of Commerce | www.uschamber.com/coronavirus |
| | www.savesmallbusiness.com |
| Federal Reserve | www.federalreserve.gov |
| National Restaurant Association | www.restaurant.org/Covid19 |
| SCORE | www.score.org |
| The Coronavirus Economic Impact Crisis Communications Planning Checklist | www.score.org/blog/coronavirus-economicimpact |
| | www.score.org/resource/crisis-communications |
| America's SBDC | www.americassbdc.org |
| E for All | www.eforall.org |
| MA Executive Office of Labor and Workforce Development | www.mass.gov/resource/information |
| MA Department of Housing and Community Development | www.mass.gov/info-details/covid-19-dhcd- |
| MA Growth Capital Corporation | www.mgcc@massgcc.com |
| MassTech | https://masstech.org/ |
| Town of Uxbridge/COVID-19 | www.uxbridge-ma.gov/COVID-19 |

Business Resources and Information

Uxbridge Board of Health

Face Mask Order

See Press Release:

<https://www.uxbridge-ma.gov/coronavirus-covid-19/news/press-release-facial-covering-order-uxbridge-board-health>

For question or concerns, businesses can contact the Uxbridge Board of Health at boh@uxbridge-ma.gov or 508-278-8600 x8.

COVID Weekly Updates

The COVID-19 Weekly Update is produced by the Uxbridge Board of Health on behalf of the Town of Uxbridge to provide the town with relevant and timely updates about the COVID-19 situation and related news from the community. It is published every Thursday, and is accurate up to the time of publication.

Newsletters are found on the COVID webpage:

www.uxbridge-ma.gov/COVID-19

This week's COVID-19 Weekly Update includes information about absentee voting and utility bills in Uxbridge, an update from Governor Baker about school closures, additional guidance about wearing face coverings in public, and advice about visiting open spaces responsibly. You can also read about the ways that local organizations are helping the community through Uxbridge HELPS and a generous donation from BJ's to the Senior Center.

Uxbridge HELPS

Uxbridge HELPS is a new community collaborative efforts to match needs in our community to available services through a network of community service organizations. Available resources include food and essential supply assistance, transportation, face masks, pet care, and check-ins by phone.

<https://www.uxbridge-ma.gov/coronavirus-covid-19/pages/uxbridge-helps>

If you are interested in offering help – supplies, money, volunteers – to Uxbridge HELPS please go to:

<https://www.uxbridge-ma.gov/coronavirus-covid-19/pages/uxbridge-helps>

Business Resources and Information

Financial Assistance Programs

SBA Financial Assistance

Economic Injury Disaster Loan (EIDL) program provides assistance to eligible businesses and non-profits impacted by COVID-19.

The first step in this process is to meet a minimum threshold of affected businesses within MA.

Affected small businesses and non-profits should download, complete, and submit the SBA EIDL Worksheet (<https://lnkd.in/ewF7VBy>) and Instructions to expedite activation of the EIDL program.

Completed forms can be submitted by email to Disaster.Recovery@mass.gov or by fax to (508) 820-1401. If you do fax the form, please include your email. Please note, this initial survey form is not an SBA loan application.

For questions, please contact Disaster.Recovery@mass.gov.

About the EIDL program: EIDLs provide small businesses with working capital loans of up to \$2 million to help meet financial obligations and operating expenses until normal operations resume. As part of SBA's debt relief efforts,

- The SBA will automatically pay the principal, interest, and fees of **current 7(a), 504, and microloans** for a period of six months.
- The SBA will also automatically pay the principal, interest, and fees of **new 7(a), 504, and microloans** issued prior to September 27, 2020.

Additional Debt Relief

For current SBA Serviced Disaster (Home and Business) Loans: If your disaster loan was in “regular servicing” status on March 1, 2020, the SBA is providing automatic deferments through **December 31, 2020**.

What does an “automatic deferral” mean to borrowers?

- Interest will continue to accrue on the loan.
- 1201 monthly payment notices will continue to be mailed out which will reflect the loan is deferred and no payment is due.

The deferment will NOT cancel any established Preauthorized Debit (PAD) or recurring payments on your loan. Borrowers that have established a PAD through Pay.Gov or an OnLine Bill Pay Service are responsible for canceling these recurring payments. Borrowers that had SBA establish a PAD through Pay.gov will have to contact their SBA servicing office to cancel the PAD

Business Resources and Information

Borrowers preferring to continue making regular payments during the deferment period may continue remitting payments during the deferment period. SBA will apply those payments normally as if there was no deferment.

After this automatic deferment period, borrowers will be required to resume making regular principal and interest payments. Borrowers that cancelled recurring payments will need to reestablish the recurring payment.

If you have questions about your current loan and whether or not your loan is automatically deferred, please contact your Loan Servicing Office directly using the following information:

Birmingham Disaster Loan Servicing Center

Phone: 800-736-6048

Email: BirminghamDLSC@sba.gov

El Paso Disaster Loan Servicing Center

Phone: 800-487-6019

Email: ElPasoDLSC@sba.gov

SUPPORT LOCAL BUSINESSES

Our local businesses are important to the well-being of Uxbridge, and they need us. Let's make sure our local business owners and their employees can rest easy knowing that all of Uxbridge has their backs.

Buy gift cards to give away to restaurant workers, grocery workers, delivery folks, medical workers, and anyone else who is working hard to keep us going. Order takeout, curbside pickup, or delivery from your favorite spots. Buy cards for family and friends, and even your own enjoyment.

Business Resources and Information

MA Small Business Loan Recovery Fund

The \$10 million Small Business Recovery Loan Fund will provide emergency capital up to \$75,000 to Massachusetts-based businesses impacted by COVID-19 with under 50 full- and part-time employees, including nonprofits. Loans are immediately available to eligible businesses with no payments due for the first 6 months. Massachusetts Growth Capital Corporation (MGCC) has capitalized the fund and will administer it.

How to Apply:

Please complete the application found on MGCC's website:

[EmpoweringSmallBusiness.org](https://empowering-small-business.org)

Completed applications can be sent via email to **mgcc@massgcc.com** with the subject line "2020 Small Business Recovery Loan Fund".

MGCC can be reached by email: **mgcc@massgcc.com**

Loan Fund Details:

- Who Qualifies: Open to Massachusetts-based businesses impacted by COVID-19 with under 50 full- and part-time employees, including nonprofits (negative impact must be verifiable).
- Terms and Conditions: This fund is being offered with no payments due for the first 6 months, then 30-months of principal and interest payments and no prepayment penalties.
- Businesses can apply for loans up to \$75,000.

About Massachusetts Growth Capital Corporation

MGCC is a quasi-public corporation of the Commonwealth that saves and creates jobs at small businesses, often minority and women-owned businesses, by providing financial services and managerial assistance. MGCC also promotes economic development throughout the state, focusing on Gateway Cities and low- to moderate-income communities. MGCC works with traditional financial institutions to make challenging loans bankable, working with community development corporations and other non-profits to provide financing for job-producing projects, and assisting a wide range of small businesses to find the growth capital they require. Since 2010, MGCC has served over 7,400 small businesses, and positively impacted more than 19,200 jobs with customized working capital financing commitments totaling over \$122,000,000. For more information, visit **[EmpoweringSmallBusiness.org](https://empowering-small-business.org)**.

Business Resources and Information

MA Workshare Program

The WorkShare program is an alternative for employers faced with a cut in workforce. Employers can divide available work between affected employees instead of laying off workers. It allows employees to receive a part of their unemployment insurance (UI) benefits while working reduced hours.

Manufacturing Emergency Response Team (M-ERT)

The leaders of the Baker-Polito Administration's Advanced Manufacturing Collaborative including Housing and Economic Development Secretary Mike Kennealy and Mike Tamasi, President and CEO of AccuRounds established the **Manufacturing Emergency Response Team (M-ERT)** to assist in the response to the COVID-19 pandemic. This work is being done in coordination with the Commonwealth's COVID-19 Response Command Center, led by Health and Human Services Secretary Marylou Sudders.

The M-ERT's Mission: 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. A program office through the MassTech Collaborative has been established. Members have been organized into logical groups to address manufacturing supply chain issues.

If your organization is interested in joining the effort, please fill out the form on MassTech's website and an M-ERT member will reach out.

<https://masstech.org/>

Massachusetts Small Business Development Center

We are open for business — virtually

To protect the health and safety of our clients and employees during the Coronavirus Disease 2019 (COVID-19) outbreak, Massachusetts Small Business Development Center (MSBDC) advising will be offered virtually until further notice.

We are committed to supporting entrepreneurs during these very challenging times. Staff are working remotely and can be reached via email (best method) or telephone. They are available Monday through Friday, 8 a.m. to 4:30 p.m.

Business Resources and Information

If you are a new client, please register in order to receive free and confidential business advice from our advisers. Registration is fast, easy, and free, and may be completed online. Or simply email sbdc@clarku.edu for more information.

[Contact the MSBDC staff](#)

[Download the SBDC Coronavirus Newsletter](#)

[Visit Clark University's COVID-19 Information site](#)

Disaster Loan Applications

MSBDC advisers can assist businesses with disaster loan applications. The U.S. Small Business Administration (SBA) is offering low-interest federal disaster loans for working capital to Massachusetts small businesses suffering substantial economic injury as a result of COVID-19. Massachusetts businesses are now eligible to apply.

If you are not a client and would like to receive services, please complete our online [Request for Counseling form](#).

[Learn more and apply for SBA's disaster loan](#)

LISC -Verizon Small Business Recovery Fund

Small businesses across the country are confronting extreme economic challenges as a result of the Covid-19 pandemic. Financial support at this critical time can make the difference between staying in business or closing permanently, leading to lost income, jobs and economic stability.

Thanks to a \$2.5 million investment from Verizon, LISC is offering grants to help small businesses fill urgent financial gaps until they can resume normal operations or until other more permanent financing becomes available.

Who is eligible?

LISC will use the Verizon funding to provide grants of up to \$10,000 to businesses facing immediate financial pressure because of Covid-19—especially entrepreneurs of color, women-owned businesses and other enterprises in historically underserved communities who don't have access to flexible, affordable capital.

What it can be used for?

- Paying rent and utilities
- Meeting payroll
- Paying outstanding debt to vendors
- Other immediate operational costs

What's next?

Please register here to stay updated about another round beginning mid-April.

Having trouble? Email enews@lisc.org to sign up.

Business Resources and Information

Restaurant Employee Relief Fund

Apply For Aid: <https://rerf.us/apply-for-aid/>

Through the Restaurant Employee Relief Fund, we will provide grants to restaurant industry employees who have been adversely impacted by COVID-19, financially, whether through a decrease in wages or loss of employment.

Apply for a grant starting Thursday April 2, 2020

Each approved grant is \$500, one per person only

See Eligibility Requirements listed below

Read our Application FAQs

Grants will be awarded as soon as possible to those individuals who meet the prescribed eligibility criteria, as reviewed and verified by the National Restaurant Association Educational Foundation (NRAEF). Subject to the availability of funds contributed to the Fund, a one-time grant of \$500 will be disbursed directly to the applicant following NRAEF's review and confirmation that their submitted application meets the prescribed guidelines. Awards will be limited to one grant per person.

<https://rerf.us/apply-for-aid/>

NOTICE REGARDING BUSINESS LICENSES

The Uxbridge Police Department is not entertaining mobile ice cream vendor licenses at this time. Traditionally, applications arrive in April or May. These applications are delayed due to COVID-19 restrictions. They will be issued as soon as the Governor's office allows that activity.

Spring Annual Town Meeting

**The Spring Annual Town Meeting has been rescheduled for
Wednesday June 17, 2020.**

Restaurant Strong Fund

Samuel Adams and The Greg Hill Foundation are bringing the successful Restaurant Strong Fund to twenty total states to aid the restaurant workers impacted by the Covid-19 closures. Following the success of the Massachusetts launch in mid-March, Samuel Adams is donating over \$2,000,000 to kick-start funding in Arizona, California, Connecticut, Florida, Georgia, Illinois, Massachusetts, Maine, Michigan, North Carolina, New Hampshire, New Jersey, New York, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Texas and Vermont.

There are more than 1 million restaurants in the U.S., home to more than 15 million employees nationwide who are especially vulnerable to the effects of Covid-19 closures.

During these unprecedented times when many establishments are forced to close their doors for the greater good of our community, Samuel Adams and The Greg Hill Foundation recognize those who will take the biggest hit and offer our support. We stand with and want to extend a toast to the restaurant workers who have had our backs for so many years, from serving our favorite beers to celebrating life's most memorable moments with us.

Initially unveiled in Massachusetts on March 18th on the heels of mandated Covid-19 closures in Boston, the original Restaurant Strong Fund raised nearly \$500,000 from 2,000 individual donors in its first week, with support from athletes David Ortiz to Jimmy Develin and chefs Ming Tsai, Chris Coombs and Ken Oringer. Samuel Adams and The Greg Hill Foundation quickly realized the need was widespread and desire to support was even stronger.

<https://www.restaurantstrong.org>

MGCC/MACDC Small Business Support

(Boston, MA) – Today, Massachusetts Growth Capital Corporation (MGCC) in partnership with Massachusetts Association of Community Development Corporation (MACDC) announced support for all Massachusetts small businesses owners, including those with limited English proficiency, by providing multilingual translation and application assistance for the Small Business Administration's (SBA) Paycheck Protection Program (PPP). These services will provide an opportunity for small business owners in Massachusetts impacted by COVID-19 who would otherwise be unable to tap into the SBA's economic relief resources. All small businesses in Massachusetts are strongly encouraged to apply to PPP through their local, participating bank. This initiative brings together 49 Technical Assistance (TA) Providers located throughout Massachusetts and organized under the Small Business Technical Assistance Grant Program to utilize their skills. The PPP application has been translated into 19 languages and is available to download on MGCC's website, empoweringsmallbusiness.org, along with a list of TA Providers sorted by language proficiency and communities serviced that small business owners can connect with for guidance on the application process.

“When MGCC recognized the opportunity gap for minorities, immigrants and other small business owners with limited English proficiency to access the Paycheck Protection Program, we immediately knew we needed to tap into this strong small business support team of TA Providers,” said Larry Andrews, President of MGCC. “With their participation, access to PPP suddenly becomes inclusive and encourages diverse businesses to explore relief possibilities in this difficult time.”

“Every day we see examples of how long standing racial and economic disparities are disproportionately impacting communities of color. That is why our economic relief and recovery efforts must reach our entire small business community, including communities of color, immigrant, and lower income communities,” said Joseph Kriesberg President of MACDC. “Thankfully, Massachusetts has a network of dozens of community-based organizations with trained staff who can deliver culturally competent and multi-lingual assistance to help these business owners access public and private resources to help them survive and recover from this crisis.”

More Information: Paycheck Protection Program (PPP) Multilingual Translation and Technical Assistance for Massachusetts Small Businesses; please visit MGCC's website, www.empoweringsmallbusiness.org, to obtain translated PPP information and a list of the 49 participating organizations.

CodeRED

CodeRED is a **FREE** Emergency notification service provided to all the residents of Uxbridge that will notify you of emergency information through *phone call, text messages, emails, and by the mobile app*.

The system is used to keep you informed of local events that may immediately impact your safety. In addition to safety messages, you may also receive community and severe weather notifications. As a local resident, the Town of Uxbridge and the Uxbridge Police Department encourages you to take action and register your cell phone, home phone, email address and verify your home location during the enrollment process so we may target notifications that directly impact your home or business.

Emergency notifications include:

- Public Health
- Boil Orders
- Missing Persons
- Criminal Activity
- Road Closures
- Severe Weather
- Community Reminders
- Emergency Evacuations
- Parking Bans
- and so much more!

Enroll for Free at:

<https://public.coderedweb.com/CNE/en-US/BFDABB52583A>

Business Resources and Information

COVID-19 Non-Essential Organizations and Businesses

- Businesses and organizations NOT on the list of essential services are encouraged to continue operations through remote means that do not require workers, customers, or the public to enter or appear at the brick-and-mortar premises closed by the order.
- If the function of your business is NOT listed in the guidance linked above, but you believe that it is essential or it is an entity providing essential services or functions, you can submit an online request using the form that can be found at www.Mass.gov to be designated as essential for the purposes of the Emergency Order.
- Only businesses that are NOT designated as serving an “essential service” should consider applying for a designation. Businesses deemed essential based on the “COVID-19 Essential Services” guidance do NOT need to apply for an Essential Service Designation.
 1. All submissions through the Essential Service Designation Request form are actively reviewed by EOHED staff.
 2. Further guidance will be provided on a rolling basis through the Frequently Asked Questions page at www.Mass.gov which will be updated regularly.
- Restaurants, bars, and other establishments that sell food and beverage products to the public are encouraged to continue to offer food for take-out and by delivery if they follow the social distancing protocols set forth in Department of Public Health guidance continue operations. On-premises consumption of food or drink is prohibited.